

Perception and Utilization of Artificial Intelligence Among Accountancy Students in Cotabato City

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ABSTRACT

Artificial Intelligence is transforming the way accounting is practiced, and future Certified Public Accountants need to be knowledgeable in both accounting and technology. The researchers conducted this study to determine the perception and utilization of Artificial Intelligence among accountancy students in Cotabato City and to apply the Technology Acceptance Model. This study employed a descriptive-correlation research design. The study population consisted of accountancy students in Cotabato City, from which 208 respondents were selected through stratified random sampling. A survey questionnaire served as the research instrument for the study. Data were analyzed using descriptive statistics and Pearson's correlation coefficient. The findings revealed that students perceived AI tools to be useful but not necessarily easy and convenient to use. The study further revealed that students used AI tools occasionally to gain a better understanding of accounting concepts rather than utilize the tools for advanced accounting tasks. Additionally, the study found that students were concerned about the accuracy, reliability, and ethical implications of information generated by AI tools. The study established a positive relationship between students' perception of AI tools and their utilization and recommends improving students' skills in utilizing AI tools in accounting education while emphasizing the importance of exercising caution when adopting the technology. The study further recommends promoting the critical evaluation of information generated by AI tools to ensure academic integrity in accounting education and discourage plagiarism among students.

Keywords: Artificial Intelligence; Perception and Utilization; Critical Evaluation; Academic Integrity.

INTRODUCTION

The increasing use of artificial intelligence in the field of accounting highlights the evolution of the accounting discipline itself. The shift from human-centered information processing to algorithmic decision-making may well require accountancy students to complement their numerical expertise with proficiency in utilizing cutting-edge technologies. As the accounting discipline continues to evolve, future Certified Public Accountants should be aware of the potential of AI to improve accounting practices and should develop competencies in both accounting and technology. This development poses challenges as well as opportunities for undergraduate students in terms of understanding AI, and its influence on their academic and professional life. Financial reporting used to be based on manual calculations and checks in the past, while the curriculum emphasized technical competencies. However, the arrival of artificial intelligence in the industry threatens to transform the way finance reports are generated and analyzed, fundamentally altering future accountants' responsibilities.

While students are trained to prepare statements and analyze data, their perception of AI and the extent to which they utilize it in completing academic requirements may influence their readiness for modern accounting practice. Although research on Artificial Intelligence in education is growing, a significant portion of the current studies centers on professionals and general students, rather than specifically on the accounting students and their readiness in various accounting subjects. Research on the readiness of accounting students in various areas of accounting remains limited. There remains a knowledge gap regarding how accounting students perceive and utilize AI within their field of study. It is crucial to close this gap to ascertain whether

accounting education stays in line with the changing needs of the industry. Consequently, this study assessed how undergraduate accountancy students in Cotabato City perceive and utilize artificial intelligence in relation to accounting tasks and financial reporting. The study examined students' perceptions, utilization, and existing gaps to provide insights that may support curriculum development, academic guidelines, and improvements in teaching strategies. Furthermore, the findings may help students acquire the necessary knowledge and skills to effectively utilize AI in performing future CPA-related tasks.

LITERATURE REVIEW

The reviewed literature suggests that the role of artificial intelligence (AI) in accounting practices is growing as accounting activities are automated, assisted by data analytics, machine learning, robotic process automation, and generative AI, among others. Such advancements are predicted to enhance the accuracy, precision, efficiency, and timeliness of accounting and auditing processes and reduce routine and time-consuming tasks (Kokina & Davenport, 2017; Moll & Yigitbasioglu, 2019; Zhang et al., 2020). With the increased role of AI in accounting, it is anticipated that future accountants would acquire accounting and technology skills. The reviewed literature provides evidence for the need to integrate AI into accounting education and prepares students for the future of accounting.

AI can be integrated into accounting education to personalize learning, provide instant feedback, access information, and support students with accounting and related academic tasks. However, the reviewed studies suggest that the effectiveness of the use of AI in education depends on students' competencies, the curriculum, faculty skills, and resources (Tandiono, 2023; Jefriyanto et al., 2025; Preslav et al., 2025). While AI can support and personalize students' learning and help with academic tasks, the researchers argue that it should complement accounting knowledge and critical thinking. As such, students need to be taught how to use and rely on AI while learning accounting. Similarly, while AI can offer numerous benefits for learning accounting and completing tasks, the researchers note the need for accounting knowledge and skepticism for students to critically evaluate information and avoid plagiarism.

A common finding in the reviewed literature is that students' perception of the use of AI influences their level of acceptance and utilization of such technology. Several studies applied the Technology Acceptance Model (TAM) and found that students' perception of the usefulness and ease of use of AI influence their attitudes toward such technology (Dwianto et al., 2024; Abdo-Salloum & Al-Mousawi, 2025; Krishnanravan & Kamisah, 2025). Specifically, students are more likely to adopt and use AI if they perceive such technology as beneficial for achieving academic or career-related goals and if they find such technology relatively easy to use. Being AI-literate and adopting responsible-use behaviors can enhance positive attitudes, whereas AI anxiety, insufficient knowledge, and skepticism can reduce such attitudes (Schiavo et al., 2024; Acosta-Enriquez et al., 2024).

The reviewed literature indicates that students use AI tools for general academic purposes, such as accessing information, asking for definitions or explanations, getting summary, getting more information, paraphrasing, and editing. In accounting-specific educational settings, AI can be used for financial, audit, and reporting needs, such as performing financial analysis, reporting, forecasting, auditing and financial statement analysis, and problem-solving, among others. However, the reviewed literature suggests that students' utilization of AI depends on their perceptions of the usefulness and ease of use of such technology as well as their level of technological skills and exposure. It appears that positive perceptions of AI are associated with greater use of such technology. However, negative attitudes and insufficient skills or experience with AI might limit students' use of such technology with regard to accounting-specific activities.

The reviewed literature highlights concern with the accuracy, reliability, ethical implications, privacy, overreliance, and inappropriate use of information generated by AI. While students perceive AI as a convenient and effective tool for learning, such attitudes are associated with skepticism with regard to the accuracy and reliability of information generated by AI, among others. Accounting students and professionals need to rely on their judgment and critical thinking skills to ensure the accuracy, validity, and reliability of information, financial statements, and analyses provided by AI. Overall, accounting and auditing professionals have a responsibility to ensure the accuracy, privacy, and ethics of AI-generated information, analyses, and recommendations.

Overall, the reviewed literature suggests that students' perception of the usefulness and ease of use of AI influences their attitude toward such technology. However, there is a need for further assessment of such perceptions and attitudes and their impact on actual AI use. The reviewed literature provides evidence for the need for the current study that investigates the perception and utilization of AI among accountancy students in Cotabato City with regard to the Technology Acceptance Model. Specifically, further assessment of accountancy students' perceptions and attitudes toward the use of AI in accounting education in general and the association with actual utilization of such technology could help prepare such students for the future of accounting by enhancing their AI-related skills and competencies.

METHODS

To meet the objectives of the study, the quantitative method was chosen. The rationale behind this choice was that the method would allow researching accountancy students' views and use of artificial intelligence appropriately. Specifically, the method's capacity to identify the variables that describe the phenomenon and analyze the interconnections between the variables appeared relevant to the task.

Questionnaire Development and Validation

The study used a self-structured questionnaire developed after a series of reviews of the existing literature. The tool was approved by three experts in the field of accountancy to establish the content validity of the study and ensure it addressed the variables identified in the study.

A preliminary trial with 21 respondents not involved in the actual data collection process was performed to determine whether the tool was fit for purpose. The tool's internal consistency was then investigated using the Cronbach test, and the results demonstrated that it had an excellent level of reliability 0.9118. As a final step, the reliability analysis was performed to confirm that the tool was fit for purpose.

Data Collection Procedure

The study focused on research conducted within educational settings that examined the perception and utilization of accountancy students as the primary participants. To carry out the literature review. A set of research questions was formulated to guide the investigation:

- 1) What is the demographic and academic profile of accountancy students with respect to their year level, access to AI-powered tools?;
- 2) What are the perceptions of accountancy students toward artificial intelligence in terms of its usefulness and ease of use?;
- 3) How frequently do accountancy students utilize AI tools in their accounting-related subjects?;
- 4) Is there a significant relationship between accountancy students' perceptions of AI and their actual utilization of AI tools in their accounting-related academic work?;
- 5) What are the issues and challenges of accountancy students in using Artificial Intelligence tools?

The study utilized a quantitative descriptive-correlational research design. Descriptive research design focuses on describing the subject and understanding the characteristics of a core group. The descriptive component of the study aimed to determine the accountancy students' perception towards the basic concepts of artificial intelligence, identify their perception regarding the use of AI in accounting activities, and assess their current level of utilizing AI.

Meanwhile, a correlational study explores the relationships between variables. The correlational component of the study determined the association between the accountancy students' perception of AI and their utilization of artificial intelligence.

Sampling Procedure

<i>Demographic Profile of the Respondents</i>			
Year Level	No. of Students	Sample Size	%
First Year	171	83	39.90
Second Year	97	47	22.60
Third Year	92	45	21.63
Fourth Year	67	33	15.87
Total	427	208	100

The study was conducted in Cotabato City, Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). The respondents of the study were 208 Bachelor of Science in Accountancy students enrolled in the first semester of Academic Year 2026-2027, of which there were 83 first-year, 45 second-year, 47 third-year, and 33 fourth-year students. The respondents of the study were selected using the stratified random sampling method to ensure that the participants came from different categories or strata. The number of samples was determined using the Slovin's Formula with a 5% margin of error.

The respondents were asked to answer a questionnaire with a five-point Likert scale to identify their understanding, perception, and utilization of artificial intelligence in accounting-related tasks and activities. The data gathered from the respondents will be tabulated and analyzed using the Microsoft Office applications and descriptive statistics such as the weighted mean to interpret and describe the respondents' perception and utilization of artificial intelligence. Lastly, the Pearson's correlation coefficient will be used to determine the relationship between the respondents' perception and utilization of artificial intelligence.

RESULTS

This section presents the findings of the study based on the data gathered from the respondents. The results are organized according to the research questions and are presented using appropriate statistical analyses to address the objectives of the study.

Demographic and Academic Profile of the Respondents

Variables		f	%
Age	17 – 18	74	35.58
	19 – 20	70	33.65
	21 – 22	50	24.04
	23 and above	14	6.73
	Total	208	100
Year Level	1 st	83	39.9
	2 nd	47	22.6
	3 rd	45	21.6
	4 th	33	15.9
	Total	208	100

Based on the table, it can be seen that the largest number of respondents were those who belonged to the 17-18 age bracket (35.58%). This was followed by those who were 19-20 years of age (33.65%). As for the year level, it can be seen that the largest number of respondents were first-year students (39.9%).

Academic Profile of the Respondents

Variables		f	%
Subject in Which AI Is Used	ESSENTIALS OF ACCOUNTING AND BUSINESS MANAGEMENT	102	49
	FINANCIAL ACCOUNTING AND REPORTING	97	46.6
	LAW ON OBLIGATIONS AND CONTRACTS	74	35.6
	REGULATORY FRAMEWORK AND LEGAL ISSUES IN BUSINESS	49	23.6
	IT APPLICATION TOOLS IN BUSINESS	47	22.6
	INCOME TAXATION	44	21.2
	INTERMEDIATE ACCOUNTING 1	41	19.7
	CONCEPTUAL FRAMEWORK AND ACCOUNTING STANDARDS	40	19.2
	BUSINESS LAWS AND REGULATIONS	40	19.2
	FINANCIAL MANAGEMENT	39	18.8
	STRATEGIC COST MANAGEMENT	28	13.5
	AUDITING & ASSURANCE: PRINCIPLES	25	12.0
	INTEGRATED SKILLS 1	25	12.0
	ACCOUNTING FOR BUSINESS COMBINATIONS	24	11.5
	COST ACCOUNTING AND CONTROL	23	11.1
	ACCOUNTING FOR SPECIAL TRANSACTIONS	22	10.6
	VALUATION CONCEPTS AND METHODS	18	8.7
	INTERMEDIATE ACCOUNTING 3	17	8.2
	UPDATES IN FINANCIAL ACCOUNTING AND REPORTING	16	7.7
	ACCOUNTING RESEARCH METHODS	15	7.2
	BUSINESS TAXATION	13	6.3
	INTERMEDIATE ACCOUNTING 2	11	5.3
	ACCOUNTING FOR GOVERNMENT AND NON-PROFIT ORGANIZATIONS	11	5.3
	AUDITING & ASSURANCE: CONCEPTS AND APPLICATIONS 1&2	11	5.3
	OPERATIONS AUDITING	11	5.3
	AUDITING & ASSURANCE: SPECIALIZED INDUSTRIES	10	4.8
	AUDIT IN A CIS ENVIRONMENT	10	4.8
	INTERNATIONAL BUSINESS AND TRADE	8	3.8
	ACCOUNTING RESEARCH	5	2.4
	INTEGRATED SKILLS 2	3	1.4
	ACCOUNTING INTERNSHIP	2	1.0
Total		881	423.7
AI Tools Used	ChatGPT	178	85.6
	Gemini	130	62.5
	Google Assistant	63	30.3
	QuillBot	60	28.8
	Grammarly	57	27.4
	Gizmo	35	16.8
	Cici	21	10.1
	Copilot	15	7.2
	Blockbox	6	2.9
	AI Box	4	1.9
	DeepSeek	3	1.4
	Replika AI	2	1.0
	Coconote	1	0.5
	Knowuity	1	0.5
	Notebook LCM	1	0.5
	Perplexity	1	0.5
	Quizlet	1	0.5
	Studley	1	0.5
Total		580	278.9

Note. Multiple responses were allowed; therefore, the total frequency exceeds the total number of respondents ($n = 208$), and the percentages do not sum to 100%.

The students shared their experiences concerning the utilization of the following tools in several accounting subjects of theirs, where ESSENTIALS OF ACCOUNTING AND BUSINESS MANAGEMENT was used by 49% of them, as well as FINANCIAL ACCOUNTING AND REPORTING – by 46.6%. Within the framework of these subjects, ChatGPT is the most popular tool among students with 85.8% of the sample size claiming to use it, with Gemini being the second most popular with 62.5%.

Level of Usefulness and Ease of Use

Level of Perceived Usefulness of Artificial Intelligence

Statements	Mean	SD	Interpretation
1. AI tools in accounting will improve my performance in academic tasks.	3.79	0.88	Agree
2. AI tools can help me complete accounting tasks faster and with greater accuracy.	3.53	0.98	Agree
3. AI applications are useful for improving the quality of my accounting work.	3.58	0.90	Agree
4. AI can help me solve accounting problems more efficiently.	3.40	1.06	Neutral
5. AI tools enhance my ability to analyze financial trends and patterns.	3.75	0.98	Agree
6. AI tools are beneficial for financial forecasting and reporting tasks.	3.57	0.96	Agree
7. AI tools help me spend less time on simple tasks so I can focus on harder accounting tasks.	3.85	0.92	Agree
8. AI tools support my learning of complex accounting concepts.	3.94	1.01	Agree
9. AI tools improve my academic productivity in accounting tasks.	3.61	1.05	Agree
10. AI tools help me make data-driven decisions in academic assignments.	3.48	0.98	Neutral
Overall Mean	3.65		Agree

Legend: 1.00 - 1.49 = Strongly Disagree; 1.50 - 2.49 = Disagree; 2.50 - 3.49 = Neutral; 3.50 - 4.49 = Agree; 4.50 - 5.00 = Strongly Agree

Level of Perceived Ease of Use of Artificial Intelligence

Statements	Mean	SD	Interpretation
1. I find AI tools easy to use for accounting tasks.	3.43	0.96	Neutral
2. I can quickly learn how to use AI tools in accounting coursework.	3.41	0.92	Neutral
3. I think AI applications are intuitive and simple to navigate.	3.51	0.91	Agree
4. I feel confident using AI tools without external assistance.	2.99	1.15	Neutral
5. I think AI tools reduce the effort required to perform accounting tasks.	3.51	1.08	Agree
6. Integrating AI into accounting assignments feels natural.	3.04	0.94	Neutral
7. I can easily use AI tools in my accounting tasks without problems.	2.96	1.10	Neutral
8. I believe AI tools help simplify complex data analysis tasks.	3.54	0.96	Agree
9. I only need a simple understanding to learn AI tools.	3.72	0.86	Agree
10. I can efficiently apply AI tools in accounting without extensive training.	3.33	1.05	Neutral
Overall Mean	3.35		Neutral

Legend: 1.00 - 1.49 = Strongly Disagree; 1.50 - 2.49 = Disagree; 2.50 - 3.49 = Neutral; 3.50 - 4.49 = Agree; 4.50 - 5.00 = Strongly Agree

The results of this study revealed that the respondents have a positive perception of the usefulness of AI tools, with an overall weighted mean of 3.65, interpreted as Agree. They perceived the application of artificial intelligence in understanding complex concepts in accounting most positively. It implies that the students mainly considered such tools as learning and performance support for tackling problems related to their field. The respondents also reported a positive sense of perceived ease of use, with an overall weighted mean of 3.35, interpreted as Neutral. Even though the students had mixed feelings about the simplicity of using AI

tools for addressing issues in accounting, they believed that one only needed a basic knowledge level to be able to learn how to apply these solutions, which was evident with the highest weighted mean of 3.72.

Frequency of Utilization

Utilization of AI tools in Accounting-related subjects

Statements	Mean	SD	Interpretation
1. I use AI tools to prepare financial reports in my coursework.	2.98	1.04	Sometimes
2. I use AI tools to automate routine accounting tasks such as journal entries and reconciliations.	3.05	0.96	Sometimes
3. I utilize AI tools to analyze large datasets and detect patterns in accounting assignments.	3.21	1.00	Sometimes
4. I use AI tools to complete accounting assignments more efficiently and accurately.	3.25	0.94	Sometimes
5. I use AI tools to help me understand and interpret accounting concepts in my assignments.	3.83	0.91	Often
6. I utilize AI tools to perform forecasting and financial analysis for assignments.	3.18	1.03	Sometimes
7. I use AI tools to create summaries or reports for my accounting assignments.	3.51	1.06	Often
8. I use AI tools to identify discrepancies, anomalies, or errors in financial datasets.	3.37	1.05	Sometimes
9. I use AI tools to generate actionable insights or recommendations from accounting data.	3.41	1.02	Sometimes
10. I consistently use AI tools to improve the overall quality and accuracy of my accounting assignments.	3.37	0.99	Sometimes
Overall Mean	3.32		Sometimes

Legend: 1.00 - 1.49 = Never; 1.50 - 2.49 = Rarely; 2.50 - 3.49 = Sometimes; 3.50 - 4.49 = Often; 4.50 - 5.00 = Always

The results demonstrated that respondents sometimes used AI tools in their accounting practices with a weighted mean of 3.32. The highest-rated item indicated that respondents agreed that they utilized AI tools to learn and understand accounting concepts in their assignments with a weighted mean of 3.38 (Often). It implies that students used AI tools as an aid in learning accounting concepts.

Correlation

Correlation Between Perception of Artificial Intelligence and Utilization of AI Tools

Variables	r	p-value	Interpretation
Perception of AI and Utilization of AI Tools	0.698***	< .001	Significant Moderate Positive

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

The results identified a positive but moderate association between the perceptions of accountancy students towards artificial intelligence and the extent to which they used it for accounting-related activities. The 208 respondents, $r(206) = 0.698$, 95% Confidence Interval, $p < .001$. The p-value was lower than the 0.05

significance level, and thus the null hypothesis was rejected. This result suggests that better perceptions of AI are related to higher utilization of AI tools among the participants.

Issues and Challenges in Using AI

Issues and Challenges in Using AI Tools

Statements	Mean	SD	Interpretation
1. I worry that using AI might reduce my ability to think critically in accounting tasks.	4.32	0.80	Agree
2. I use AI tools responsibly and maintain control over my accounting tasks.	4.07	0.81	Agree
3. I am concerned about the accuracy and reliability of AI-generated outputs in accounting tasks.	4.36	0.78	Agree
4. I ensure that my use of AI tools follows principles of academic honesty	4.10	0.88	Agree
5. I find it challenging to verify the correctness of AI outputs in financial reporting tasks.	4.11	0.94	Agree
6. I feel that AI tools may limit my creativity in accounting problem-solving.	4.23	0.81	Agree
7. I am concerned that AI applications may be difficult to use for some accounting tasks.	3.93	0.95	Agree
8. I feel uncertain about how much AI is ethically acceptable to use in accounting coursework.	3.91	0.88	Agree
9. I am concerned that AI tools may not fully align with specific accounting tasks or curriculum requirements	4.16	0.82	Agree
10. I am concerned that subscription costs or access limitations could prevent me from fully using AI tools.	3.79	1.05	Agree
Overall Mean	4.10		Agree

Legend: 1.00 - 1.49 = Strongly Disagree; 1.50 - 2.49 = Disagree; 2.50 - 3.49 = Neutral; 3.50 - 4.49 = Agree; 4.50 - 5.00 = Strongly Agree

The results demonstrated that the participants felt concerned about utilizing AI in accounting activities, with a weighted mean of 4.10 (Agree). The issues associated with the adoption of AI in accounting included reliability and accuracy of information provided by AI systems. The weighted mean of subscription cost was the lowest at 3.79, which implies that students consider this issue less critical than the reliability and accuracy of information generated by artificial intelligence.

DISCUSSION

The findings of the study examine the perceptions and utilization of artificial intelligence (AI) among accountancy students in Cotabato City. As presented in Table 4.1, the cumulative percentage exceeds 100% because respondents were allowed to select multiple AI tools. This multiple-response approach is consistent with the methodology employed by Archana et al. (2025). Among the tools identified, ChatGPT, Grammarly, and QuillBot were reported by the respondents.

As shown in Table 4.2, accountancy students perceived AI as a valuable tool that supports their studies. The findings indicate that respondents utilized AI to enhance their understanding of new concepts and complete academic tasks more efficiently. However, the results also revealed that respondents were less willing to rely on AI for analysis and professional judgment (Tandiono, 2023; Wisesa et al., 2025). This finding suggests that students continue to recognize the importance of critical thinking and human judgment in accounting education. Davis's (1989) Technology Acceptance Model further supports these findings, proposing that individuals are more likely to accept and use technology when they perceive it as useful. However, as the result presented in 4.2 also, the participants' perceptions of the level of ease of use of AI in

terms of accomplishing the accounting-related tasks was neutral. As such, the participants' perception of the use of AI in education is positive, although they do not perceive the technology as completely intuitive or reliable enough for completing specific accountancy tasks. Although the participants report that the use of AI is simple and clear, they also state that they might find certain difficulties when studying accounting with the use of AI. Schiavo et al. (2024) and Dwianto et al. (2024) also acknowledge that the level of AI literacy influences students' acceptance of the use of AI in education and the ease of use of AI, respectively. In the context of the Technology Acceptance Model, it is necessary to increase the level of acceptance of AI by the participants to facilitate their integration of the use of AI into their educational practice.

In addition, according to 4.3, students use AI for learning accounting rather than completing accounting tasks. Specifically, the result demonstrates that the participants use AI as an educational tool to learn accounting rather than to complete their accounting-related tasks, which demonstrates that they use the technology to understand new material and learning accounting, not to replace their studies with the technology. This result aligns with the study conducted by Fachrurrozie (2025), who also reported that students use AI to facilitate their accounting coursework and Tandiono (2023), who claimed that the use of AI in education makes the process of accounting education more efficient, which requires students to develop their critical thinking and complete tasks on their own. Therefore, the result in 4.3 also proves that accountancy students use AI to improve their learning experience, not to replace their critical thinking.

The result in Table 4.4 demonstrates a significant moderate positive correlation between students' perception of AI's usefulness and their utilization of the technology, consistent with the Technology Acceptance Model (TAM). This suggests that students who perceive AI as useful and relatively easy to use tend to report higher levels of AI utilization. However, the correlation indicates an association, not causation. Similarly, Damerji and Salimi (2021), Dwianto et al. (2024), and Rahmayanti et al. (2025) reported associations between students' perceptions of AI's usefulness and ease of use and their acceptance of AI in education, supporting the relevance of TAM in understanding AI utilization.

Finally, the result in 4.5 demonstrates that accountancy students realize the educational benefits of AI, but they also acknowledge its limitations and complications. In terms of this study, the participants are aware of the educational benefits of AI but also understand the possible limitations and challenges in terms of its use in accounting education. Specifically, the participants' concerns include the validity and reliability of information they can obtain with the use of AI, its ethical use, and the possibility to replace critical thinking with the use of AI. Therefore, students acknowledge the necessity to implement their ethical and professional judgement in accounting education, which also aligns with the study conducted by Wisesa et al. (2025) and Acosta-Enriquez et al. (2024).

FINDINGS

The findings indicated that accountancy students in Cotabato City recognized potential uses of Artificial Intelligence for their accounting-related needs, specifically understanding complex accounting concepts and improving their learning experience. However, while students assessed the potential benefit of using AI positively, their perception of its overall usability was neutral. Thus, the participants' level of confidence and familiarity with using AI to perform accounting-related tasks were still developing. The findings also showed that students used AI occasionally for accounting-related tasks, usually to facilitate their learning of accounting subjects rather than to perform advanced accounting-related tasks like financial accounting and reporting. Furthermore, the study established a significant relationship but not high between students' views on the application of AI in accounting and their actual use of it for accounting-related tasks. This implies that the students were more likely to use AI for their accounting-related tasks if they have a positive perception of it. Finally, while students recognized AI as beneficial and occasionally used it for accounting tasks, they were concerned with the accuracy and reliability of AI's results, emphasizing the need for responsible and ethical usage in accounting education.

CONCLUSION

The study found that Artificial Intelligence is an essential additional educational resource for accountancy students in Cotabato City. The participants generally perceived AI as useful for supporting accounting-related

academic activities, particularly regarding enhancing their understanding of accounting concepts. Nevertheless, their agreed perception towards the usefulness of AI suggested that they have not developed trust in using AI for facilitating their accounting-related tasks.

In addition, the moderate level of use of AI indicated that, although the students had started engaging AI as an additional educational resource, they had not integrated it into their accounting-related tasks. Besides, the study found a significant moderate positive relationship between students' perception of AI and its use, suggesting that participants had a higher tendency to use AI when they have a positive perception of the technology. This result was consistent with the Technology Acceptance Model that predicted a positive relationship between perceived usefulness and ease of use of a technology and its adoption rate among users (Davis, 1989).

Therefore, the study concluded that students' perception of the usefulness and ease of use of AI was a key predictor of their intention to use the technology as an additional academic resource. Although the participants recognized the benefits of using AI as an additional educational resource, they were skeptical about the accuracy and authenticity of AI, its ethical application, and its impact on developing their critical thinking skills.

Therefore, the study recommended that for AI to become an integral part of accounting education, students need to develop AI literacy, including ethical awareness, critical thinking, and professional judgment. It is important for students to recognize AI as an additional resource that should complement their accounting knowledge and sound decision-making skills, not replace them.

Ethical Considerations

Approval

The study was approved by the Research Adviser, Coordinator, Panelist, and School. Before starting the data gathering procedure, permission was sought from the College of Business and Accountancy Department to collect data from accountancy students. The students participated voluntarily, and they were informed of their rights as respondents. The researchers also assured them that the results of the study would be used for academic and research purposes only.

Declaration of Competing Interests

The authors of the research article indicate the absence of any conflict of interest which may affect the research results. The researchers point out that the study was performed independently and the results were described impartially in all aspects.

Data Availability

The data that were generated and analyzed during the research are not available at any public repository, as they contain private and confidential information of the participants. However, upon request, they can be provided by the corresponding author.

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