

## Rethinking Learning in the Age of AI: A Quantitative Study on ChatGPT Adoption among Accounting Students

Sheila Febriani Putri<sup>1</sup>, Hanjar Ikrima Nanda<sup>\*2</sup>, Eliza Silviana Miftakh<sup>3</sup>, Cipto Wardoyo<sup>4</sup>, Muhammad Ifan Ali Mustofa<sup>5</sup>, Bilqis Rizqia Zulfida<sup>6</sup>  
Universitas Negeri Malang

**Corresponding Author:** Hanjar Ikrima Nanda [hanjar.ikrima.fe@um.ac.id](mailto:hanjar.ikrima.fe@um.ac.id)

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### ABSTRACT

This study aims to analyze the influence of Enthusiasm, Simplicity, Trust, and Friends Influence on Usefulness and Intended Use of ChatGPT among accounting students. Data were obtained from 120 accounting students and analysed using multiple linear regression after going through a classical assumption test which showed the data were normally distributed and free of multicollinearity and heteroscedasticity. The results show that Simplicity, Trust, and Friends Influence have a significant effect on Usefulness, while only Trust has an effect on Intended Use. This finding supports the UTAUT model, that effort expectancy and trust are the dominant factors of technology acceptance. Accounting students rated ChatGPT as useful if it is easy to use, accurate, and trustworthy.

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## **INTRODUCTION**

The development of Artificial Intelligence (AI) technology has had an increasingly significant impact on the transformation of education. AI interventions in the education process have significantly improved knowledge acquisition, critical thinking, and problem-solving skills (Baba et al., 2024; Tulasi & Ahamed, 2024). One form of AI implementation that is rapidly growing and increasingly used in the context of learning is ChatGPT, a text-based artificial intelligence model developed by OpenAI. The launch of ChatGPT for Education in May 2024 was a landmark in the integration of AI into the learning process. It is specifically designed to support self-directed, collaborative and ethical learning (OpenAI, 2024).

ChatGPT offers a variety of features that are relevant and can support the teaching and learning process, including the ability to answer academic questions, write essays, provide explanations of complex concepts, and help create learning rubrics and assessments (Cotton et al., 2024). These advantages make ChatGPT a potential technology alternative in supporting academic activities. However, behind these conveniences, there are also concerns about academic integrity, the risk of plagiarism, and the potential for over-reliance on technology (Cotton et al., 2024; Dosumu et al., 2025). In addition, the dynamics of ChatGPT adoption have also led to pedagogical discourse on how this technology impacts the formation of students' learning independence, intrinsic motivation, and ethical responsibility (Wood et al., 2023). This condition confirms the importance of empirical studies on how perceptions and patterns of ChatGPT use are formed in the context of higher education, especially in the environment of study programs that have specific academic characteristics such as accounting. This reflects the need to further explore how perceptions and practices of using ChatGPT are formed in a local context, especially among students of specific study programs such as accounting.

Students of accounting study programs are a group that occupies a strategic position in this discourse. They are required to have strong conceptual understanding, analytical skills, and high accuracy in decision making. The existence of ChatGPT can help them in completing text-based and numerical tasks, but if used disproportionately, it is feared that it will reduce their critical thinking ability and cognitive sensitivity to the learning process (Putra et al., 2023; Wood et al., 2023). Some studies even assert that the uncontrolled use of AI can hinder the mastery of higher order thinking skills that are needed in the accounting profession (Ballantine et al., 2024).

The results of previous research in Norway show that students' perceptions of the use of ChatGPT are influenced by ease of use, trust in results, and friends influence (Sundkvist & Kulset, 2024). However, these findings were obtained in the context of education in Norway and cannot necessarily be generalized to the context of higher education in Indonesia which has different systemic characteristics, learning culture, and technological infrastructure. In addition, that students tend to use ChatGPT more to answer specific questions in lectures other than accounting and avoid using it in exams. The findings also suggest that the perceived usefulness of ChatGPT is influenced by enthusiasm for the new

technology, perceived ease of use, level of trust in the results, and friend influence from. However, concerns regarding the reliability of answers and their potential impact on learning outcomes remained a major concern for students.

This confirms the pros and cons of using ChatGPT in academic contexts, especially in accounting learning environments that demand high accuracy and conceptual understanding (Rasul et al., 2023). In the context of technology behaviour studies, the Unified Theory of Acceptance and Use of Technology (UTAUT) model is a relevant model to explain the factors that influence the acceptance and use of new technology. This model emphasizes that behavioural intention is the main determinant in technology adoption (Rahi et al., 2025). In the context of higher education, including accounting science, which demands accuracy, analysis, and utilization of information technology, the application of the UTAUT model is becoming increasingly relevant. Wood et al. (2023), ChatGPT's performance in answering exams in accounting, auditing, and taxation varies, and this indicates the potential and limitations that need to be considered. This study aims to examine accounting students' perceptions of the usefulness and intention to use ChatGPT as a tool in the accounting learning process. The focus of the research is directed at identifying the main factors that influence the adoption of artificial intelligence-based technology by students, particularly with regard to perceived usefulness, trust, ease of use, and peer influence. By integrating these variables in the framework of user behaviour, this research seeks to make a theoretical contribution to the development of technology acceptance studies and the dynamics of digital learning in higher education. From the practical side, the results of the study are expected to serve as a basis for educators and policy makers in developing digital learning in higher education. From the practical side, the research results are expected to serve as a basis for educators and policy makers in designing learning strategies that are adaptive, ethical, and relevant to the context of rapid technological developments in accounting learning. Finally, this research emphasizes the importance of building an inclusive and responsible learning ecosystem to improve student engagement and learning experience in the digital era.

## **LITERATURE REVIEW**

### ***UTAUT Model***

The Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003) is one of the most comprehensive models in explaining technology acceptance and use. This model integrates eight previous technology acceptance theories such as TAM, TRA, and TPB. The core of the UTAUT model explains that behavioural intention to use technology (behavioural intention) is influenced by four main constructs, which are performance expectancy, effort expectancy, social influence, and facilitating conditions.

This model asserts that technology acceptance is not only determined by users' rational perception of the benefits of technology (usefulness), but also by social, emotional, and ease of use factors. In the context of learning, the adoption of ChatGPT by accounting students is very relevant to be analyzed with the UTAUT approach because it involves the interaction between cognitive beliefs (usefulness, trust) and affective aspects (enthusiasm, influence from peers/friends). These factors do not stand alone, but influence and interact with each other. The following are the main components of UTAUT (Mahande, 2023):

a. Performance Expectancy

Indicates the extent to which an individual believes that the use of technology will help to achieve benefits or improve performance in certain activities. Users consider ChatGPT to be a tool that can improve student productivity and learning outcomes in Surabaya (Rachmawati et al., 2025).

b. Effort Expectancy

An individual's perception of how easy or difficult it is to use the technology. If the technology is easy to use, then individuals tend to be more willing to accept it. Ease of use of ChatGPT drives adoption among diverse user groups in India (Shilpa & Menon, 2023).

c. Social Influence

An individual's perception that others believe it is a good idea to use the system/technology.

d. Facilitating Conditions

Indicates the extent to which individuals believe that technical and organizational infrastructure is available to support the use of the system/technology.

Previous research suggests that the integration of artificial intelligence into accounting learning presents both opportunities and challenges. Ballantine et al. (2024) highlighted that the acceptance of AI in accounting learning must be accompanied by a more reflective learning paradigm shift, while Wood et al. (2023) found that ChatGPT has the potential to help students answer accounting questions well but requires critical understanding so as not to simply replicate the system's results. Therefore, understanding the psychological factors and student perceptions of ChatGPT usefulness is important to encourage positive acceptance.

### *The Influence of Enthusiasm on Usefulness*

One of the psychological factors that influence the perceived usefulness of technology is enthusiasm, which is the user's curiosity towards digital innovations. In an educational context, enthusiasm can be interpreted as students' affective readiness to experiment with new technologies that they believe will enhance their learning experience. Enthusiasm can increase students' motivation and engagement in the learning process and influence their perception of the usefulness of the technology being used (Huangfu et al., 2024). This concept is in line with Diener et al. (1999) notion of subjective well-being which emphasizes that individuals who have positive emotions towards an activity are more likely to judge the activity as worthwhile. In the context of technology acceptance, students who are enthusiastic about ChatGPT will tend

to perceive this technology as a useful tool in expanding academic horizons and increasing learning efficiency (Baba et al., 2024; Putra et al., 2023).

In addition, research by Haerani et al. (2020) shows that differences in personal characteristics can moderate the relationship between personality and technology use behaviour. That is, enthusiasm can serve as a bridge between individual characters and their perceptions of system benefits. In the accounting learning environment, enthusiasm for ChatGPT not only indicates openness to technology, but also reflects motivation to obtain better learning outcomes (Dosumu et al., 2025; Sundkvist & Kulset, 2024).

*H<sub>1</sub>: Enthusiasm has a Positive Influence on the Perceived Usefulness of Chatgpt in Accounting Student Learning.*

### ***The Influence of Simplicity on Usefulness***

The next relevant dimension is simplicity, which refers to the extent to which the technology system is perceived as easy to use, intuitive, and not complex. In the UTAUT framework, this aspect is closely related to effort expectancy (Venkatesh et al., 2003). When students assess that technology is easy to operate, they will more easily recognize its functional and cognitive benefits (Lee et al., 2007).

Research by Bernabei et al. (2023) and Rahi et al. (2025) found that the perceived simplicity and ease of the AI interface drove an increase in perceived usefulness among young users in higher education environments. Meanwhile, Cotton et al. (2024) emphasized the importance of a balance between ease of access and academic integrity so that the use of ChatGPT remains within the ethical corridor.

Similar findings were expressed by Lusardi et al. (2009) and Sabri & MacDonald (2010) in the context of financial literacy, that understanding and ease of the system are the main factors that determine the perceived usefulness of a learning tool. Thus, the simpler and more transparent the experience of students in using ChatGPT, the higher the likelihood that they will assess this system as useful in supporting the accounting learning process.

*H<sub>2</sub>: Simplicity has a Positive Influence on the Perceived Usefulness of Chatgpt in Accounting Student Learning.*

### ***The Influence of Trust on Usefulness***

Trust is one of the main determinants in the acceptance and utilization of technology, especially in artificial intelligence (AI)-based systems. Trust reflects users' confidence in the reliability, security, and integrity of the system in providing valid and useful information. In the context of accounting learning, students' trust in ChatGPT as a digital tool influences the extent to which they find the system useful for deepening conceptual understanding and solving academic problems efficiently.

Venkatesh et al. (2003) emphasized that technology acceptance is not only determined by perceptions of ease and benefits, but also by the level of trust in the system used. When users feel confident that a system can provide consistent and safe results, they will perceive the technology as more useful. This is in line with research by Shilpa & Menon (2023), which shows that trust is a significant variable in shaping perceived usefulness of ChatGPT among students.

Furthermore, Ballantine et al. (2024) highlighted that the use of AI in accounting education presents both a challenge and an opportunity where trust in data quality and model accuracy is fundamental to the perceived added value of the technology. Thus, students who have a high level of trust in ChatGPT will be better able to evaluate and utilize its features productively, ultimately increasing their perceived usefulness.

*H<sub>3</sub>: Trust has a Positive Influence on the Perceived Usefulness of Chatgpt in Accounting Student Learning.*

### ***The Influence of Friends Influence on Intended Use of ChatGPT***

Social factors play an important role in explaining technology adoption behaviour, including peer influence. In the UTAUT model, this aspect is closely related to social influence, which is the extent to which individuals decide to use technology due to encouragement, recommendations, or role models from others around them (Venkatesh et al., 2003).

In the context of higher education, accounting students often rely on informal discussions and recommendations from their peers to try new digital tools. Rahi et al. (2025) found that the perception and behaviour of using ChatGPT among lecturers and students were significantly influenced by the academic social environment. Students who have friends with positive experiences using ChatGPT tend to have higher intentions to adopt the technology.

The findings of Rachmawati et al. (2025) also show that social encouragement strengthens the intention to use ChatGPT because social interaction serves as a validation mechanism for the benefits of technology. In addition, Caprara & Zimbardo (2004) assert that value congruence and social influence can strengthen individual preferences and decisions, including in the context of technological behaviour. Therefore, peer influence plays an important role in shaping students' intention to continue using ChatGPT as part of their learning strategy.

*H<sub>4</sub>: Friends Influence has A Positive Effect on the Intention to Use (Intended Use) Chatgpt By Accounting Students.*

### ***The Influence of Usefulness on Intended Use***

In various technology acceptance models, including UTAUT (Venkatesh et al., 2003), perceived usefulness is a key predictor of intended use. When users believe that technology provides real benefits in supporting their tasks or activities, the tendency to continue using it will increase.

(Bernabei et al., 2023) proved that the perceived usefulness of AI systems significantly drives users' intention to interact repeatedly with the platform. In the context of accounting learning, students who rate ChatGPT as useful to help understand concepts, construct academic arguments, or verify analysis results will have a greater intention to use it continuously.

According to Baba et al. (2024), perceived benefits of AI-based learning systems contribute to students' intrinsic motivation for more personalized and adaptive knowledge exploration. This is reinforced by Putra et al. (2023), who asserted that when students perceive ChatGPT to support higher-order thinking skills, they tend to integrate its use into their learning routine. Thus, strong perceived usefulness directly increases the intention to use ChatGPT sustainably. H<sub>5</sub>: *Usefulness has a Positive Effect on the Intention to Use (Intended Use) Chatgpt by Accounting Students.*

### **Conceptual Framework**

The conceptual framework of this study was built to explain the relationship between psychological and social factors that influence the acceptance of ChatGPT by accounting students. The independent variables studied consist of Enthusiasm (X1), Simplicity (X2), Trust (X3), and Friends Influence (X4), which are assumed to have an influence on two dependent variables, namely Usefulness (Y1) and Intended Use (Y2).

First, Enthusiasm, Simplicity, and Trust (H1-H3) are hypothesized to have a direct influence on Usefulness. Enthusiasm describes students' emotional drive in trying new technology, ease of use reflects perceptions of the accessibility and simplicity of the system, while trust indicates confidence in the security and reliability of ChatGPT. These three factors are expected to increase users' perceived usefulness of ChatGPT in the context of accounting learning.

Furthermore, Friends Influence (H4) is assumed to have a direct influence on Intended Use, namely students' intention to continue using ChatGPT. The influence of peers or the social environment plays an important role in shaping subjective norms that can encourage individuals to follow group behaviour, including in the use of AI-based technology.

Finally, Usefulness (H5) is hypothesized to have a direct influence and also acts as a mediating variable on Intended Use. This means that students' perceptions of the usefulness of ChatGPT can strengthen the influence of independent variables on intention to use. Thus, the higher the level of perceived usefulness, the greater the likelihood that students will use ChatGPT sustainably in their academic activities.

Overall, this model integrates cognitive, affective, and social approaches in explaining the mechanism of acceptance of ChatGPT by accounting students, while providing an empirical basis for understanding the key factors that drive the adoption of AI technologies in higher education settings.

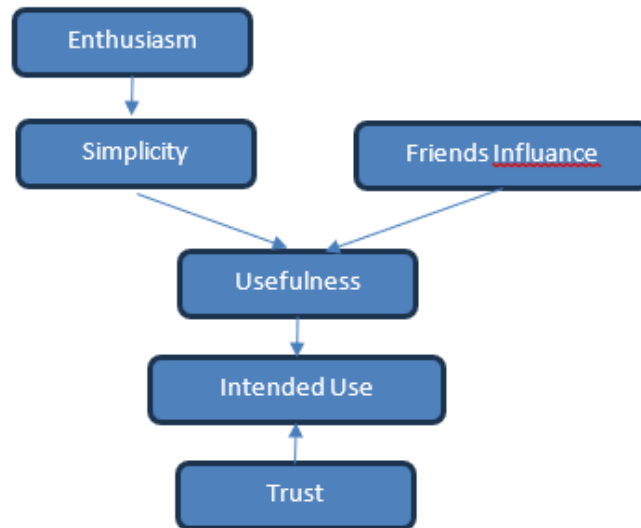


Figure 1. Conceptual Framework

## METHODOLOGY

This study aims to analyze the effect of Enthusiasm (X1), Simplicity (X2), Trust (X3), and Friends (X4) on two dependent variables, namely Usefulness (Y1) and Intended Use (Y2) in the context of using ChatGPT by accounting students. This study uses an explanatory quantitative approach through closed questions to explore respondents' in-depth perceptions of the use of ChatGPT. The survey design was chosen because it allows researchers to answer research questions that focus on perceptions, usage intentions, and factors that influence ChatGPT adoption in academic activities, based on the Unified Theory of Acceptance and Use of Technology (UTAUT) theoretical framework. This approach is considered appropriate because it allows researchers to collect data efficiently from a wide population, as well as allowing for stronger generalization of findings. All data used in this study is quantitative and obtained through a closed questionnaire, so that the results of the analysis can be interpreted objectively based on the relationship between measurable variables.

The population in this study are all active students of accounting and business study programs at one of the state universities in Indonesia. To ensure the suitability of the academic context, the respondents included in this study were students who had taken at least one financial or managerial accounting course in the current semester, both at the undergraduate level. The sampling technique was purposive, considering the relevance of the course and academic experience to the use of ChatGPT. The survey was distributed to 180 students from several different classes, and 154 respondents were obtained with complete and valid data for further analysis.

The instrument used is an online questionnaire built based on indicators from the UTAUT model and relevant findings from previous studies (Venkatesh et al., 2003). To maintain readability and efficiency of completion, each construct was measured using a single-item measure with a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree).

Before being widely used, the questionnaire was content validated by two experts in the field of educational technology and accounting. The empirical validity test was conducted by comparing the calculated  $r$  value against the  $r$  table (0.3338) at the 5% significance level. The test results show that all statement items on the Enthusiasm, Simplicity, Trust (including Ability, Benevolence, and Integrity), Friends Influence, Usefulness, and Intended Use variables have  $r$  count greater than  $r$  table, so they are declared valid.

Furthermore, the reliability test with Cronbach's Alpha coefficient resulted in values above 0.6 for all variables, namely: Enthusiasm (0.887), Simplicity (0.855), Trust (0.931), Benevolence (0.857), Usefulness (0.926), and Intended Use (0.827). Thus, 53 statement items were declared reliable and suitable for further analysis.

Quantitative data were analyzed using multiple linear regression to test the effect of independent variables on the dependent variable. The first analysis was conducted to examine the factors that influence perceived usefulness ( $Y_1$ ), while the second analysis was to assess the determinants of intention to use ( $Y_2$ ). This analysis was chosen because it can evaluate the simultaneous relationship between several independent variables and one dependent variable. Before the main analysis was conducted, the initial stage included a classical assumption testing process to ensure that the data met the requirements of regression analysis. Normality test, using Kolmogorov-Smirnov test and Q-Q plot analysis, with the results showing a significance value  $> 0.05$ , so the data is normally distributed. Multicollinearity test, with a tolerance limit  $> 0.10$  and a Variance Inflation Factor (VIF) value  $< 10$  so the results show there is no multicollinearity between the independent variables. Heteroscedasticity test, using the Glejser test which produces a significance value  $> 0.05$ , so the model is free from symptoms of heteroscedasticity. Thus, the research data fulfills the classical assumptions. Multicollinearity test, with a tolerance limit  $> 0.10$  and a Variance Inflation Factor (VIF) value  $< 10$  so the results show that there is no multicollinearity between the independent variables. Heteroscedasticity test, using the Glejser test which produces a significance value  $> 0.05$ , so the model is free from symptoms of heteroscedasticity. Thus, the research data meets the classical assumptions and is suitable for analysis using multiple linear regression.

Some limitations should be noted. First, since the survey only covered accounting classes, students who were not active in online learning or were not present during data collection could potentially be underrepresented, which could lead to response bias. Second, the use of single-item measure instruments, although efficient, may limit the level of measurement rigor compared to multi-item scales. However, multiple validation measures (expert and empirical) are expected to minimize this limitation.

**RESEARCH RESULT**

This study aims to analyze the effect of Enthusiasm ( $X_1$ ), Simplicity ( $X_2$ ), Trust ( $X_3$ ), and Friends Influence ( $X_4$ ) on two dependent variables, namely Usefulness ( $Y_1$ ) and Intended Use ( $Y_2$ ) in the context of using ChatGPT by accounting students. Data analysis was carried out using multiple linear regression methods to identify partial and simultaneous effects between research variables. Prior to regression analysis, a classical assumption test was conducted which included normality, multicollinearity, and heteroscedasticity tests. The Kolmogorov-Smirnov normality test results show a significance value of 0.200 ( $> 0.05$ ), which means the data is normally distributed. The Variance Inflation Factor (VIF) value of all independent variables is below 10, and the Tolerance Value is above 0.1, so there is no indication of multicollinearity. The heteroscedasticity test using the Glejser method also shows the significance value of all variables above 0.05, which indicates the absence of heteroscedasticity symptoms. Thus, the research data has met all classical linear regression assumptions.

The first analysis was conducted to assess the effect of independent variables on Usefulness ( $Y_1$ ). The partial test results (t-test) are presented in Table 1 below.

**Table 1. The results of the t test (partial) on variable  $Y_1$  (Usefulness)**

No	Variable	Sig	t value	t table	Description
1	Enthusiasm ( $X_1$ )	0,288	1,070	1,987	$H_1$ rejected
2	Simplicity ( $X_2$ )	0,002	3,244	1,987	$H_2$ accepted
3	Trust ( $X_3$ )	0,001	4,760	1,987	$H_3$ accepted
4	Friends ( $X_4$ )	0,004	2,939	1,987	$H_4$ accepted

The results in Table 1 show that Simplicity, Trust, and Friends Influence have a significant effect on Usefulness with a significance value below 0.05. This indicates that student perceptions of ease of use, trust in the ChatGPT system, and social encouragement from peers play an important role in shaping perceptions of technology usefulness. In contrast, Enthusiasm does not have a significant effect on Usefulness, so emotional enthusiasm for new technology is not always followed by perceived usefulness in the context of accounting learning. Simultaneous analysis of variable  $Y_1$  is shown in Table 2 below.

**Table 2. F Test Results (Simultaneous) on Variable  $Y_1$  (Usefulness)**

Sig	F value	F table	Description
0,001	46,663	2,47	$H_5$ accepted

The calculated F value of 46.663 is greater than the F table of 2.47 with a significance value of 0.001 (<0.05). These results indicate that the four independent variables together have a significant effect on Usefulness. The regression model used is declared feasible to explain variations in the perceived usefulness of ChatGPT among accounting students.

The next stage of analysis assesses the effect of independent variables on Intended Use (Y<sub>2</sub>). Partial test results are shown in Table 3 below.

**Table 3. Test Results t (partial) on Variable Y2 (Intended Use)**

No	Variable	Sig	t value	t table	Description
1	Enthusiasm (X <sub>1</sub> )	0,885	0,144	1,987	H <sub>6</sub> rejected
2	Simplicity (X <sub>2</sub> )	0,271	-1,107	1,987	H <sub>7</sub> rejected
3	Trust (X <sub>3</sub> )	0,001	8,829	1,987	H <sub>8</sub> accepted
4	Friends (X <sub>4</sub> )	0,144	1,475	1,987	H <sub>9</sub> rejected

The test results show that only the Trust variable has a significant effect on Intended Use, with a significance value of 0.001 and t value of 8.829 > t table 1.987. Thus, students' trust in ChatGPT is a key factor in determining their intention to use the technology sustainably. Meanwhile, enthusiasm, ease of use, and the influence of friends did not show a significant effect on direct use intention. The simultaneous test results for variable Y<sub>2</sub> are presented in Table 4 below.

**Table 4. F Test Results (Simultaneous) on Variable Y<sub>2</sub> (Intended Use)**

Sig	F value	F table	Description
0,001	26,797	2,47	H <sub>10</sub> accepted

The calculated F value of 26.797 is greater than the F table (2.47) with a significance value of 0.001, which indicates that the four independent variables jointly influence Intended Use. This indicates that although some variables are not partially significant, the combination of cognitive, affective, and social factors still plays a role in shaping students' intention to use ChatGPT.

Mathematically, the relationship between the research variables is formulated in the multiple regression equation as follows.

$$Y_1 = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e \dots\dots (1)$$

$$Y_1 = 0,343 + 0,068X_1 + 0,263X_2 + 0,230X_3 + 0,223X_4 + e$$

$$Y_2 = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e \dots\dots (2)$$

$$Y_2 = -0,002 + 0,007X_1 + 0,065X_2 + 0,238X_3 + 0,081X_4 + e$$

Description:

- Y1 = Usefulness of ChatGPT
- Y2 = Intended Use of ChatGPT
- a = Constant
- b = Regression coefficient of each independent variable
- X1 = Enthusiasm
- X2 = Simplicity
- X3 = Trust
- X4 = Friends
- e = Error or residual

Overall, the results showed that Usefulness was significantly influenced by Simplicity, Trust, and Friends Influence, while Intended Use was only influenced by Trust. Thus, students' trust in the AI system proved to be the dominant factor in driving the adoption and use of ChatGPT in accounting learning. Meanwhile, ease of use and social support play more roles in shaping the perceived benefits of technology than in directly determining the intention to use. These results are consistent with the Unified Theory of Acceptance and Use of Technology (UTAUT) model which emphasizes the important role of trust and effort expectancy in explaining technology acceptance in higher education.

## DISCUSSION

The results of this study indicate that the perceived usefulness of ChatGPT by accounting students is significantly influenced by three main factors, namely ease of use (simplicity), level of trust in the system (trust), and peer influence (friends influence). These three factors form an important foundation in explaining technology acceptance behaviour in the academic environment. The Unified Theory of Acceptance and Use of Technology (UTAUT) model provides a conceptual basis that effort expectancy and social influence are strong determinants of perceived usefulness. The findings confirm that accounting students value ChatGPT not only as a learning aid, but also as a strategic tool to improve efficiency and understanding of complex material such as financial accounting, taxation, and auditing.

Ease of use (simplicity) proved to play an important role in shaping perceived usefulness. Students who find ChatGPT easy to access, understand and operate tend to have a positive perception of its value. In the context of accounting, where learning often involves technical concepts and systematic logic, ease of interaction with technology strongly influences acceptance attitudes. This reinforces Lazarova-Molnara & Mohamedb (2019) findings that perceived ease of technology is closely related to the level of trust and user satisfaction. Thus, the simpler and more efficient the user experience with ChatGPT, the higher the perceived usefulness in supporting the learning process.

Trust also has a direct relationship with intended use. The results of the analysis show that students who have a high level of trust in ChatGPT tend to use this technology repeatedly and continuously in academic activities. This shows that trust is not only a cognitive, but also an affective factor that drives actual behaviour. Accounting students view ChatGPT as a learning partner that can help them interpret cases, understand accounting principles, or find references in preparing financial statements. Thus, trust in ChatGPT serves as a guarantee of digital learning quality.

Interestingly, the results showed that student enthusiasm did not have a significant influence on perceived usefulness or intention to use ChatGPT. This indicates that curiosity or interest in new technology does not necessarily lead to real usage behaviour. In the context of accounting students, the decision to use technology is determined more by cognitive beliefs about accuracy and practical benefits than by affective motivation. This supports Diener et al. (1999) and Caprara & Zimbardo (2004) theories which explain that positive emotions can increase engagement, but do not always have implications for rational decisions, especially when related to complex technologies. In addition, Goel et al. (2025) also asserts that acceptance of generative technologies is strongly influenced by interpretive flexibility regarding ethics and risk. Despite high student enthusiasm, students may refrain from using ChatGPT, if they perceive potential risks, accuracy uncertainties, or ethical issues in its use.

This finding can be explained through the context of accounting learning which is oriented towards rigor and professional responsibility. Accounting students are accustomed to thinking critically, calculating risks, and assessing the reliability of information sources before using them. Therefore, emotional enthusiasm for technology such as ChatGPT is not a major factor in shaping perceived usefulness. In fact, some students show a cautious attitude towards using ChatGPT, especially regarding potential logical errors, data bias, and plagiarism issues that can harm academic integrity.

In addition, the intention to use ChatGPT is mainly influenced by trust, while other factors, including the influence of friends and ease of use, have no significant effect. Intention to use ChatGPT in future learning contexts also increased, except for the trust variable (Sundkvist & Kulset, 2024). This confirms that trust in the system is the main factor influencing students' decision to use ChatGPT in academic activities. In practice, this suggests that students consider the security, accuracy, and credibility of AI systems more than social factors or affective motivation in determining usage intention. This finding is in line with previous research that emphasizes the importance of trust in the adoption of digital technologies in higher education environments (Haerani et al., 2020; Lusardi et al., 2009; Sabri & MacDonald, 2010).

Furthermore, friends influence shows a significant impact on perceived usefulness, but not on intention to use. Accounting students who see their peers using ChatGPT with positive results will tend to find the technology useful. This phenomenon shows that social norms and observation of others' experiences can shape initial perceptions of new technology. However, the decision to use ChatGPT on an ongoing basis remains a personal domain driven by rational evaluation and trust in the system itself.

The research findings show that friends influence plays an important role in shaping students' initial perceptions of the usefulness of ChatGPT. Accounting students tend to assess this technology as useful when they see peers using it and get practical benefits from using it. These results are in line with Chngalima et al. (2024), which confirms that social influence serves as an initial stimulus in technology acceptance, but does not always continue into actual usage behaviour. In the academic context, despite social encouragement from the peer environment, students still rely on cognitive evaluation and rational judgment of the effectiveness of technology in supporting learning. This reinforces Chen & Hwang (2019) findings that social influence has a greater role in shaping perceived benefits than in determining usage intentions, because the final decision to adopt technology is more influenced by individual beliefs and self-regulation capabilities.

Empirically, these results confirm that trust is the most consistent factor in explaining both perceived usefulness and intention to use. Sundkvist & Kulset (2024) shows that trust is a key element in the formation of behavioural intention towards AI systems in higher education. Accounting students who have positive perceptions of data security, algorithm transparency, and reliability of ChatGPT answers will tend to be more active in utilizing it in academic tasks. This trust ultimately fosters a sense of ownership of the technology and increases productive dependence on AI-based systems.

The simplicity factor is also proven to strengthen students' intention to use ChatGPT, although in a lower intensity than trust. Ease of use allows students to focus on the substance of learning without being burdened by technical barriers. In the context of accounting education, this is particularly important as students must interpret numerical data, accounting standards, and financial theory simultaneously. If AI technologies such as ChatGPT can facilitate the understanding of concepts through simple interactions, then technology adoption may increase significantly.

However, the regression results show that simplicity does not have a direct effect on usage intention but plays an indirect role through increasing perceived benefits. That is, ease of use first increases the perception that the technology is useful and then encourages the intention to use it. This pattern suggests that perceived usefulness acts as a mediating variable linking technical experience to behavioural decisions. Thus, strategies to increase ChatGPT adoption need to focus on improving user experience so that perceived benefits are naturally formed.

From a theoretical perspective, the results of this study strengthen the position of UTAUT in explaining technology adoption among accounting students. However, this study also shows that emotional dimensions such as enthusiasm have a weaker role than cognitive and social factors. This can be explained because the accounting education environment emphasizes rationality, certainty of results, and accountability, so that technology acceptance is strongly influenced by objective perceptions, not subjective enthusiasm.

In the institutional context, this finding suggests that universities need to create a learning environment that supports students' trust in AI technology. Transparency on data sources, system working mechanisms, and education on the ethics of using AI are important factors to increase trust. Platform developers such as ChatGPT also need to ensure that their systems provide accurate information, are easy to use, and have clear feedback mechanisms for academic users.

For lecturers and managers of accounting study programs, the results of this study can be used as a basis for designing ethical and productive AI-based learning strategies. The use of ChatGPT should be integrated in the context of peer learning, where students can discuss and collaborate using the results of interactions with AI as material for reflection. This approach not only increases the perceived benefits but also develops students' critical thinking skills and academic responsibility towards the use of digital technology.

Overall, this study confirms that the acceptance of ChatGPT in accounting education is the result of a complex interaction between trust, ease of use, and social influence. Trust acts as the main foundation that forms beliefs in the benefits of technology, while ease of use and social support reinforce the learning experience indirectly. Therefore, the sustainable adoption of ChatGPT in higher education needs to be supported by user-friendly technology design, increased student digital literacy, and academic policies that emphasize the ethical and responsible principles of AI use. The results of this study also show that the trust and simplicity factors are the main keys that must be considered by AI system developers and educational institutions. Focusing on ease of use, reliability of information, and transparency of algorithms will strengthen the perception of usefulness while increasing students' intention to continue utilizing the technology in accounting learning.

## **CONCLUSIONS AND RECOMMENDATIONS**

Based on the results of regression analysis, this study concludes that the perceived usefulness of ChatGPT by accounting students is significantly influenced by factors of ease of use, level of trust in the system, and peer influence. Students who feel ChatGPT is easy to operate, has a high level of reliability, and gets social support from peers tend to assess that this technology provides real benefits in supporting academic activities. In contrast, personal enthusiasm for the technology did not show a significant influence on perceived usefulness, indicating that students' assessments were based more on cognitive aspects and trust in the system's functions than on emotional motivation alone.

In addition, the results also show that accounting students' intention to use ChatGPT is mainly determined by the level of trust in the system. Students' decision to continue utilizing ChatGPT depends on their belief in data security, information accuracy, and system integrity in supporting the learning process. Meanwhile, the factors of enthusiasm, ease of use, and social influence do not have a significant effect on intention to use, which confirms that trust is the most dominant determinant in the formation of behavioural intention to use ChatGPT in the academic environment.

Based on these findings, practical recommendations include the need for universities to increase student literacy and trust in AI technology through educational programs on data security, information accuracy, and ethical use of AI-based systems. ChatGPT developers are advised to continue to improve the ease of use and more intuitive interface so that it can be optimally accessed by users of various levels of digital capabilities. In addition, lecturers and educational institutions can encourage AI-based social collaboration through peer learning activities and interactive discussions to strengthen perceived usefulness and foster productive and responsible usage patterns among accounting students.

#### **ADVANCED RESEARCH**

The research sample is limited to active accounting students at one public university, so the research results may not fully represent students in other departments or institutions. Then, using single-item instruments for each construct can limit the depth of measurement, although it makes it easier for respondents to complete the questionnaire. This research is cross-sectional, so the causal relationship between variables cannot be definitively determined.

Further research could involve cross-university and cross-departmental samples to improve the generalizability of the findings. Using a multi-item scale can strengthen the reliability and validity of the measurement. Longitudinal research can be conducted to evaluate changes in perceived usefulness and intention to use ChatGPT over time and with student experience. Further studies could investigate other factors such as intrinsic motivation, digital competence, and academic ethics in influencing the use of AI in higher education.

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