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The Influence of Perceived Benefits and Ease of Use on Artificial Intelligence Adoption in Accounting

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Abstract: This study examines the influence of perceived benefits and perceived ease of use on the adoption of Artificial Intelligence (AI) in accounting practice in Indonesia. Using a quantitative approach with a causal design based on the Technology Acceptance Model (TAM) framework, this research involved 240 respondents, accounting practitioners who are members of the Indonesian Institute of Accountants (IAI), selected through random sampling techniques. Data was collected through questionnaires using a five-point Likert scale and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with Smart PLS software. The results indicate that perceived benefits have a positive and significant effect on AI adoption in accounting practice. Similarly, perceived ease of use also has a significant positive impact on AI adoption. These findings suggest that AI adoption is influenced by the perceived practical benefits and ease of use. Therefore, increasing AI adoption should focus on strengthening practical benefits and simplifying systems to meet the needs of accounting practitioners.

Keywords: Perceived Benefits, Ease of Use, AI Adoption, Accounting, Technology Acceptance

Introduction

The rapid advancement of digital technology has led to fundamental transformations across various sectors, including accounting practices. The application of information technology is no longer confined to computer-based recording systems) (instead, it has progressed into intelligent technologies that facilitate analysis and enhance decision-making processes. One of the technological innovations currently receiving significant attention is Artificial Intelligence (AI), a technology designed to mimic human cognitive abilities such as data analysis, pattern recognition, and automated decision-making recommendations (Russell & Norvig, 2021).

In accounting practice, AI has started to be used to automate various routine and data-driven activities, such as transaction recording, financial reporting, auditing processes, risk analysis, and fraud detection. The application of AI is considered to improve operational efficiency, accelerate work processes, and enhance the accuracy of the financial information produced (Vasarhelyi et al, 2017) (Smith et al, 2020). With these capabilities, AI has the potential to transform the role of accountants from mere data recorders to more strategic analysts and decision-makers.

However, despite the proven benefits of AI in accounting, its adoption rate in Indonesia remains relatively low. A 2023 report by the Indonesian Institute of Accountants

(IAI) shows that only about a quarter of accounting firms and large companies in Indonesia have started implementing AI-based systems in their accounting operations. This condition indicates a gap between the technology's potential and its actual utilization in professional practice. One of the main causes of this gap is believed to stem from users' perceptions of AI technology.

Previous research has shown that the success of technology adoption is not only determined by the sophistication of the system but is also heavily influenced by users' perceptions. Despite AI's proven ability to enhance efficiency and accuracy in accounting, perceptions of its benefits that are not fully positive remain a major barrier to adoption, especially in developing countries. Meanwhile, Jones and Lee (2019) assert that perceptions of ease of use directly affect accounting professionals' intentions to use AI-based technology in their work.

This phenomenon is consistent with the Technology Acceptance Model (TAM), a framework extensively applied in studies of technology adoption. TAM has also been expanded in empirical research on artificial intelligence acceptance, including studies that adapt the model to the context of generative AI, such as Ibrahim (2025). The model proposes that technology acceptance is primarily determined by two key factors: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which individuals believe that a technology enhances their job performance, whereas perceived ease of use reflects the degree of effortlessness and comfort associated with using the technology. When users hold favorable perceptions of both factors, the probability of adopting the technology becomes significantly higher.

In the context of accounting practice in Indonesia, understanding the influence of perceived benefits and ease of use on AI adoption is crucial. Accountants, as the primary users of this technology, are faced with professional demands to adapt to digital developments, yet at the same time, they are still limited in their understanding and experience of using AI technology. If this issue is not addressed, the accounting profession risks falling behind in facing the rapidly accelerating digital transformation.

Building on this background, the present study seeks to examine the impact of perceived usefulness and perceived ease of use on the adoption of Artificial Intelligence in accounting practices in Indonesia. The findings are expected to offer empirical evidence that enriches the development of technology acceptance theory, while also providing practical insights for professional associations, educational institutions, and policymakers in formulating strategies to promote and accelerate AI implementation within the accounting sector.

Methodology

This study uses a quantitative approach with a correlational design to analyze the influence of perceived benefits and perceived ease of use on the adoption of Artificial Intelligence (AI) in accounting practice. The research framework is based on the Technology Acceptance Model (TAM), which suggests that technology acceptance is influenced by perceived benefits and ease of use.

The population in this study consists of members of the Indonesian Institute of Accountants (IAI) who are accounting practitioners with at least one year of work experience and have used or are familiar with the application of digital technology in their work. The sample was selected using random sampling techniques, with 240 respondents meeting the research criteria.

Data was collected through surveys using questionnaires distributed both online and in print. The research instrument is based on TAM, assessing three main variables: Perceived Usefulness, Perceived Ease of Use, and AI Adoption in Accounting Practice. Data analysis was conducted using multiple regression with SmartPLS software to test the relationships between variables, as well as the validity and reliability of the model.

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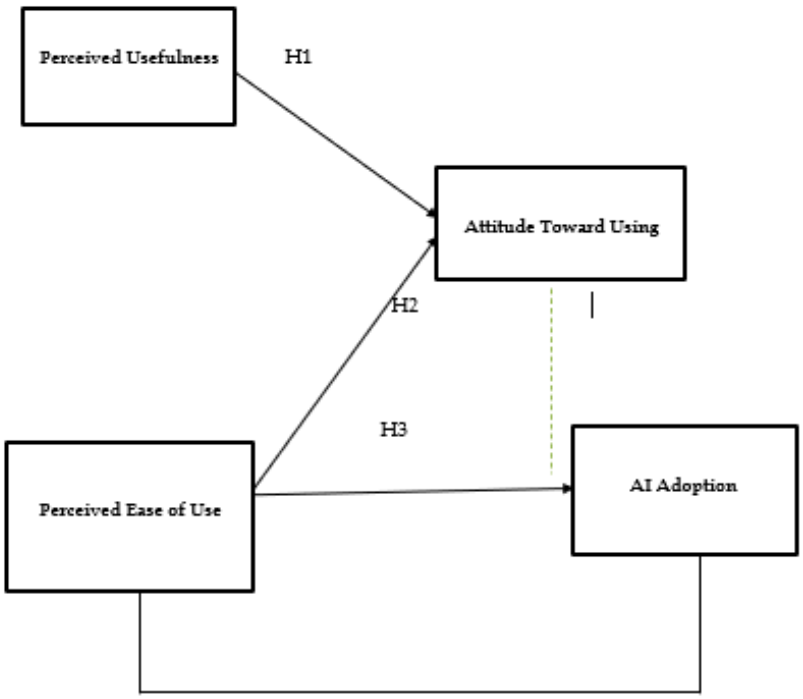

Figure 1: Framework.

Result and Discussion

Table 1 presents descriptive statistics of respondents' answers to all items in the questionnaire, covering three variables: perceived benefits (X1), perceived ease of use (X2), and AI adoption (Y). The study involved 240 accounting practitioners.

Each item was measured using a five-point Likert scale: Strongly Disagree (STS), Disagree (TS), Neutral (N), Agree (S), and Strongly Agree (SS). The columns from STS to SS indicate the number of respondents selecting each category for each statement.

For the Perceived Benefits variable (X1), which consists of five items, the mean per item ranges from 4.11 to 4.18, with an overall mean of 4.14. This indicates that most respondents agreed or strongly agreed that AI enhances efficiency, accuracy, and productivity in accounting practice.

The Perceived Ease of Use variable (X2) also measured through five items, had mean values ranging from 3.73 to 3.81, with an average of 3.79. This suggests that respondents found AI relatively easy to learn and use, although still below the perceived benefits. This indicates potential technical or adaptation barriers in the workplace.

For the AI Adoption variable (Y), measured through five items, the mean per item ranged from 3.78 to 3.84, with an overall mean of 3.81. This reflects a relatively high level of AI adoption among accounting practitioners, with a positive inclination to adopt AI in their practices, both now and in the future.

The descriptive statistics in Table 1 show that respondents have a positive perception of AI's benefits and ease of use, and demonstrate a relatively high readiness to adopt AI in accounting practice. These findings provide strong empirical support for further analysis of the influence of perceived benefits and ease of use on AI adoption.

Table 1. Descriptive Statistics of Research Variables

Variable	Item	N	STS	TS	N	S	SS	Mean per Item	Variable Mean
Perceived Usefulness (X1)	1	240	2	6	38	112	82	4,11	**4,14**
	2	240	1	5	34	118	82	4,18	
	3	240	1	7	41	110	81	4,12	
	4	240	2	4	36	116	82	4,15	
	5	240	1	6	39	113	81	4,13	
Perceived Ease of Use (X2)	1	240	3	10	62	112	53	3,76	**3,77**
	2	240	4	12	58	111	55	3,78	
	3	240	3	9	60	115	53	3,81	
	4	240	4	11	63	108	54	3,73	
	5	240	3	10	59	114	54	3,79	
AI Adoption (Y)	1	240	2	9	56	120	53	3,82	**3,81**
	2	240	3	10	58	117	52	3,78	
	3	240	2	8	55	122	53	3,84	

Variable	Item	N	STS	TS	N	S	SS	Mean per Item	Variable Mean
	4	240	3	9	57	119	52	3,8	
	5	240	2	9	56	121	52	3,81	

Hypothesis Testing

The findings reveal that Perceived Usefulness exerts a positive and statistically significant influence on AI Adoption. This is reflected in a path coefficient of 0.389, a p-value of 0.000, and a t-statistic of 4.371. These results indicate that stronger perceptions regarding the benefits of AI technology are associated with a higher probability of adopting it. The evidence supports the view that perceived usefulness serves as a key determinant in decisions to embrace new technologies. In addition, Perceived Ease of Use also demonstrates a positive and significant effect on AI Adoption, as shown by a coefficient of 0.286, a p-value of 0.006, and a t-statistic of 2.762. This suggests that the simplicity and convenience of using AI technology contribute to its adoption, although its influence is comparatively weaker than that of perceived usefulness.

Table 2. Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Perceived Benefits→AI Adoption	0.389	0.381	0.089	4.371	0.000
erceived Ease of Use → AI Adoption	0.286	0.274	0.097	2.762	0.006

Source: Processed Data, 2025

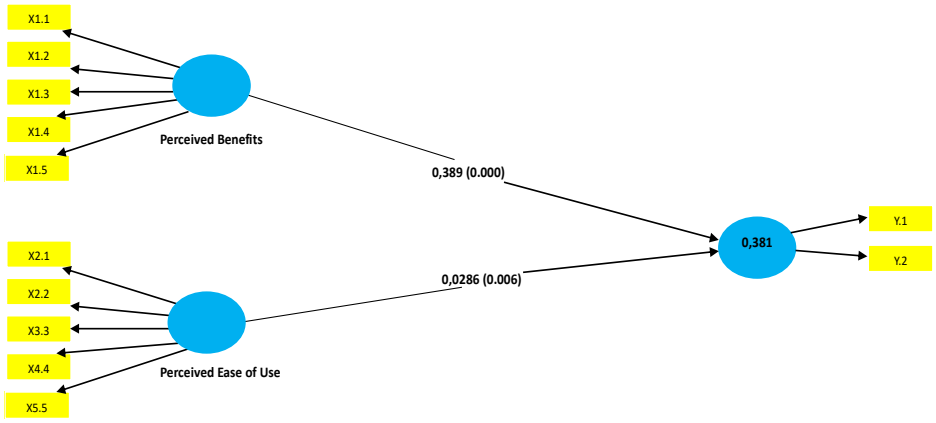

Figure 2. Hypothesis Test Results

The structural path linking perceived benefits to AI adoption yields a coefficient of 0.389 with a p-value of 0.000, demonstrating a positive and statistically significant relationship. This result indicates that perceived benefits play a meaningful role in shaping the intention to adopt AI technology. In other words, as accounting practitioners increasingly recognize the tangible advantages offered by AI—such as improved operational efficiency, enhanced accuracy, faster data processing, better analytical capabilities, and higher quality of financial reporting—their willingness and propensity to implement AI systems in their professional activities rise accordingly.

The structural relationship between perceived ease of use and AI adoption also demonstrates a positive and statistically significant effect, as reflected by a coefficient of 0.286 and a p-value of 0.006. This indicates that when accounting professionals perceive AI systems as user-friendly, intuitive, and requiring minimal effort to learn and operate, their likelihood of adopting the technology increases. However, the magnitude of this influence is relatively smaller compared to the effect of perceived benefits, suggesting that while usability is important, the perceived value and performance enhancement offered by AI remain more dominant factors in driving adoption decisions.

Furthermore, the R-square value of 0.381 indicates that perceived benefits and perceived ease of use collectively account for 38.1% of the variance in AI adoption. This means that the model explains a substantial proportion of the factors influencing the decision to adopt AI within accounting practices, although other variables beyond the model may also contribute.

Overall, these findings emphasize the necessity of designing and implementing AI technologies that not only deliver clear and measurable advantages but are also simple, accessible, and aligned with the practical needs of accounting professionals. Ensuring both high utility and ease of operation is essential to fostering broader and more sustainable AI adoption in the accounting field. With an R-square value of 0.381, the model indicates that both perceived benefits and ease of use explain a significant portion of AI adoption. These findings highlight the importance of developing AI technologies that are both beneficial and easy to use, in line with the needs of accounting professionals.

Model Fit Test (Goodness of Fit)

Table 3. Goodness of Fit Test Results

	Saturated model	**Estimated model**
SRMR	0.054	0.054
d_ULS	0.267	0.267
d_G	0.196	0.196
Chi-square	281.436	281.436
NFI	0.901	0.901

Source: Processed Data, 2025

Table 3 presents the results of the Goodness of Fit assessment, demonstrating that the proposed model adequately aligns with the observed data. This is evidenced by the SRMR value of 0.054, which falls below the recommended threshold of 0.08, indicating an acceptable level of model fit. In addition, the NFI value of 0.901 approaches the ideal benchmark of 1, suggesting that the model exhibits a strong comparative fit relative to the baseline model.

Moreover, the chi-square statistic, along with the close correspondence between the d_ULS and d_G values for both the saturated and estimated models, provides further confirmation of the model's structural adequacy. These indicators collectively affirm that the research model demonstrates a satisfactory level of fit and is therefore appropriate and reliable for subsequent hypothesis testing and advanced analysis.

R-Square

Table 4. R-Square Test Results

	R-square	R-square adjusted
AI Technology Adoption	0.361	0.356

Source: Processed Data, 2025

The R-square value of 0.361 indicates that perceived benefits and perceived ease of use explain 36.1% of the variation in AI adoption in accounting practice. This value falls within the moderate category, meaning the model has a reasonably good predictive ability.

The Impact of Perceived Benefits on AI Adoption in Accounting Practice

The findings indicate that perceived benefits exert a positive and statistically significant influence on AI adoption in accounting practice, as evidenced by a path coefficient of 0.389 and a p-value of 0.000. This result suggests that the stronger the perception among accounting professionals regarding the advantages of AI, the higher their propensity to implement the technology in their work. This outcome is consistent with the Technology Acceptance Model (TAM), which posits that perceived usefulness is a central determinant of an individual's intention to adopt new technologies.

The perception of benefits plays a direct and substantial role in shaping accountants' decisions to embrace AI. When AI applications are viewed as capable of enhancing efficiency, improving accuracy, accelerating data processing, and supporting better analytical outcomes, practitioners are more inclined to recognize their practical relevance. In particular, AI systems that minimize repetitive manual tasks and boost overall productivity are especially attractive in professional settings that prioritize timeliness, precision, and reliability in financial reporting. Consequently, the clearer and more tangible the advantages of AI, the stronger the motivation among accounting practitioners to integrate it into their operational processes.

The Impact of Perceived Ease of Use on AI Adoption in Accounting Practice

In addition to perceived benefits, perceived ease of use also shows a significant positive impact on AI adoption in accounting practice, with a path coefficient of 0.286 and a p-value of 0.006. Although its impact is smaller compared to perceived benefits, this finding emphasizes the importance of user-friendly interface design and systems that are easy for accounting practitioners to understand.

This perception of ease of use influences the comfort and confidence of accounting practitioners when using AI technology. Practitioners who feel that the AI system is easy to use and does not require complex technical adjustments are more likely to adopt the technology in their work. Therefore, AI designed with a simple and easy-to-understand interface can reduce technical barriers and facilitate adoption by accounting practitioners.

Conclusion

This study demonstrates that both perceived usefulness and perceived ease of use positively and significantly influence the adoption of Artificial Intelligence (AI) in accounting practice. Perceived usefulness emerges as the stronger predictor, with a path coefficient of 0.389 ($p = 0.000$), indicating a substantial impact on AI adoption. Meanwhile, perceived ease of use also shows a meaningful positive effect, reflected in a coefficient of 0.286 ($p = 0.006$), although its influence is comparatively smaller.

The model accounts for 36.1% of the variance in AI adoption, suggesting that these two variables collectively provide a considerable explanation of adoption behavior among accounting professionals. This finding highlights the important role of both functional value and system usability in shaping practitioners' decisions to integrate AI into their professional activities.

However, the limitation of this study lies in the use of a sample consisting only of members of the Indonesian Institute of Accountants (IAI), which may not fully represent all accounting practitioners in Indonesia. Future research is recommended to expand the sample and consider additional variables, such as attitudes toward technology or organizational support, to gain a more comprehensive understanding of the factors influencing AI adoption in accounting practice.

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