The Role of Technology Acceptance Model for Exploring Application of Accounting Information System Based on Artificial Intelligence

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Abstract

The purpose of this research was to investigate the role of the technology acceptance model (TAM) using perceived usefulness, perceived ease of use, attitude, and intention to use for exploring Accounting Information System (AIS) applications. While, elements for antecedents of perceived usefulness: management support, training, and User involvement. Data was collected using a questionnaire that distributed to respondents were users of the AIS application in West Java Indonesia. For data analysis, structural equation modeling was utilized by Lisrel. The results show that the perceived usefulness is significantly influenced by management support and training. They further indicate that ease of use positively affects both perceived usefulness and attitude. In addition, perceived usefulness significantly determines attitude, and attitude toward the AIS application exerts a substantial effect on intention to use. This research makes a significant contribution to the wider discourse on Application of Accounting Information System Based on Artificial Intelligence in SMEs. By summarizing the key findings and practical implications, it becomes clear that the interaction between empowerment, innovation, and sustainable practices is an important factor in shaping the bank's success. In conclusion, SMEs in West Java-Indonesia stand ahead of institutional excellence, benefiting from empowerment, innovation and sustainability to ensure competitive advantage in the SMEs sector. This research not only contributes to academic knowledge, but also provides actionable insights for owners or leaders of organizations, offering a roadmap for sustainable success.

Keywords: *AIS; AI; technology acceptance model; attitude; intention to use; perceived usefulness; perceived ease of use*

1. Introduction

As technology has developed rapidly, and many innovations have emerged in the development of hardware and software [1], the use of information technology in accounting has been widely used. It has become a daily routine, so performing accounting entries, financial operations, and financial reports is complicated, especially without information technology [2]. This significantly impacts the development of accounting information systems to produce financial information that users use in the organizational decision-making process as a fundamental basis for value for money and competitive advantage for SMEs to compete with competitors and reach customers around the world [3]. For example, accounting software enables companies to generate various reports quickly and easily for executive decision making [4]. Computerized

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accounting systems improve overall work accuracy, fast processing, and accurate financial report generation [5]. However, in reality, SMEs, especially those in Indonesia, still lack the intention to use these accounting information system (AIS) applications especially based Artificial Intelligence (AI) in their organizational processes. Therefore, this study tries to further explore what factors influence the intention to use this application in SMEs of Indonesia.

In recent years, several theories have been used to predict and explain the intention, acceptance and use of technology, the most prominent of which is the Technology Acceptance Model (TAM), theory of planned behavior (TPB), the Unified Theory of Acceptance and Use of Technology (UTAUT), but in this research, theoretical framework that used is technology acceptance model (TAM). Numerous scholars have chosen TAM as a theoretical underpinning to test the utility of various technologies and scrutinize the link between ease of use, usefulness, attitude, and intention to use a certain technology [6-13]. Nevertheless, few studies have been conducted to ensure the explanatory power of TAM by selecting applications of AIS based on AI as research subjects. Although Wicaksono et al. [14] demonstrated the accountability of TAM in adopting AIS applications, one empirical study may not be sufficient to understand user characteristics. In addition, TAM may vary depending on antecedents, and this helps to understand of users about AIS application more deeply, especially based on artificial intelligence. However, this has not been widely explored in the field of selecting applications of AIS based on AI research. To fill this gap, this study adopts TAM as a theoretical foundation to examine the psychological mechanisms of selecting applications of AIS based on AI users.

The application of AIS based on AI has an important role in the activities of an organization. The role is such as the ease of data input that can be done only on one computer because the system has been integrated effectively, besides that processing transaction data that occurs every day can be processed automatically so as to produce financial reports needed by information users [15]. Besides that, adopting AI-based accounting software is not limited to a certain size of organization. Small and medium-sized organizations can also use AI-based accounting software to gain certain benefits [16].

This research refers to several studies regarding the use of existing technology using TAM which discusses the relationship between perceived ease of use, perceived usefulness, attitudes, and use of other information technologies in recent years [17-21]. Although [14] investigated the explanatory attributes for TAM's main attributes: perceived ease of use and perceived usefulness, the focus for information provision of an application system has not been well explored. To fill such a research gap, this research aims to scrutinize information-related elements to understand applications of accounting information system based on Artificial Intelligence users. Given these aspects, this research posits three attributes as determinants of the usefulness of AIS based on Artificial Intelligence applications. The contribution of this research is its scrutiny of the user behaviors of applications of AIS based on AI. Ultimately, this research aims to inform applications of AIS based on AI service providers to upgrade their service level, which might make service providers more competitive.

2. Theoretical Foundation and Research Hypotheses

1.1. Application AIS based on AI

The accounting information system in an organization collects information from numerous

entity subsystems and communicates it to the organization's information processing subsystem. The advancement of information and technology has brought about substantial changes, including the requirement for cooperation from technical advancements like AI. [22]. The application of AI in the accounting industry is becoming more logical, due to the repetitive characteristics of accounting work. Under the effect of AI, the accounting business has made a qualitative jump from traditional manual to computerized accounting, and then to intelligent accounting. AI's extensive use has solved several accounting business difficulties to varied degrees, including inaccurate accounting information data, poor timeliness of accounting information data, a high mistake rate of accounting information data, and excessive cost of labor. [23]. AI manages and evaluates accounting data, making it simpler for accountants to offer the correct financial information [24-26]. Using this information, accountants may create strategies and detailed plans regarding all financial assets. Artificial intelligence systems effectively impact AIS since they are continually improving to keep pace with the changes that occur continuously to offer information with high efficiency as an alternative to human effort [27, 28]. In other words, this AI-based AIS application will have an impact on its users, especially the impact on perceived usefulness. Perceived usefulness is defined as an individual's belief that employing a system would improve their work performance [29]. Further, some previous research stated that this on perceived usefulness influenced by management support [30-33] training [30, 32, 33] and user involvement [30, 32, 33]. Based on the literature review, this study proposes the following research hypotheses:

H1. *Management support significantly influences perceived usefulness.*
H2. *Training significantly influences perceived usefulness.*
H3. *User involvement significantly influences perceived usefulness.*

1.2. Technology Acceptance Model (TAM)

The technology acceptance model (TAM) provides the conceptual framework for this study, evaluating the utility of technology using a variety of variables, including perceived usefulness, perceived ease of use, attitude, and intention to use [34]. Experts describe usability as how technology users perceive enhanced efficiency in their jobs, whereas ease of use refers to how easily users operate the technology [35-38]. Numerous studies have demonstrated TAM's explanatory value in a variety of fields. Julianto et al. [39] used the Technology Acceptance Model (TAM) to analyze the behavioral aspects of applying accounting information systems at the Village Credit Institution (also known as LPD) in Buleleng Regency; Ramayani et al. [40] used one of the modified forms of TAM to analyze the acceptance of accounting information systems at private universities in Indonesia; and Andriani and Rusgowanto [41] analyze the factors that determine MSMEs' interest in using an e-commerce-based accounting information system in DKI Jakarta implementing the TAM model social influence, with perceived risk, and trust as additional variables.

Furthermore, previous research showed that usability positively influences attitudes and intentions to use because technology users rate the usability of technology based on the effectiveness of the improved task, which in turn influences attitudes and intentions [36–43]. According to TAM, attitudes impact intention to use since positive perceptions motivate users to use the system [37, 38, 43]. With TAM in consideration, this study indicates the following research hypothesis:

H4. *Perceived ease of use significantly influences perceived usefulness.*
H5. *Perceived ease of use significantly influences attitude*
H6. *Perceived usefulness significantly influences attitude.*
H7. *Perceived usefulness significantly influences intention to use.*

H8. *Attitude significantly influences intention to use.*

3. Method

1.3. Research Model and Data Collection

Figure 1 shows the research model. This model included seven variables (Management support, training, user involvement, perceived usefulness, ease of use, attitude, and intention to use). The determinants of usefulness are Management support, training, user involvement, and ease of use. The antecedents of attitudes include perceived usefulness and ease of use, and the intention to use is influenced by perceived usefulness and attitude.
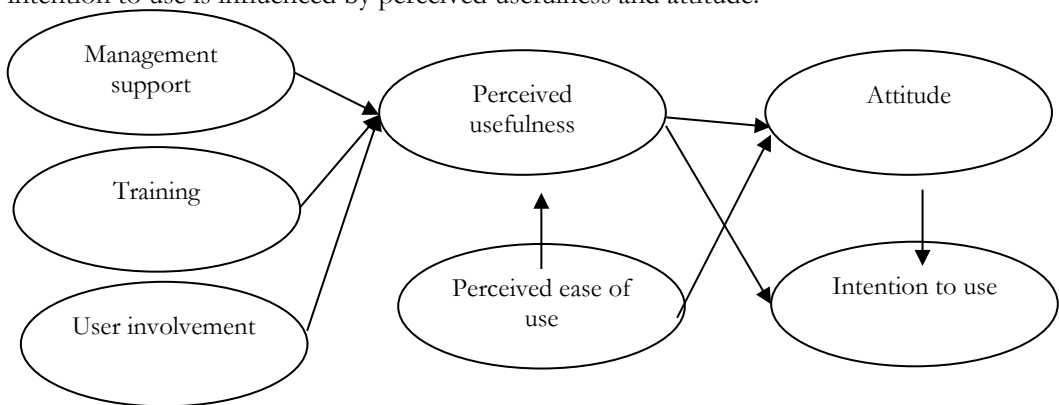

Figure 1. Research Model.

The populations in this study were all employees at SMEs in West Java, Indonesia. In this study, researchers took samples from the existing population in their role as users of technology-based information systems in their work. In this study, the population size is not known with certainty so that researchers use one of the sampling methods by taking 30-500 respondents described by [44, 45] where the number of samples for correlation research is greater than 30 and less than 500 samples. This is also reinforced by the statement of Cohen, et.al, [46] that the larger the sample of the size of the existing population is the better, but there is a minimum number of limits that must be taken by researchers, namely 30 samples Meanwhile, Frankel and Wallen [47] suggest a minimum sample size for descriptive research of 100. So, based on this theory, the sample that was referred to by the researcher was 100 respondents.

1.4. Data Analysis

This study used covariance-based (CB) structural equation modeling (SEM) by Lisrel with maximum likelihood as previous research has shown that CB-SEM is appropriate for theory-based hypothesis testing among variables [48-50]. Furthermore, CB SEM is appropriate for data analysis in this study since the central limit theorem indicates that there are sufficient observations for normalcy [48, 49]. In order to determine convergent validity, this research used the 0.5 and 0.7 criteria for factor loadings and construct reliability, as recommended by Hoyle [51] and Hair et al. [48]. To verify discriminant validity, followed the criterion that the square root of the extracted average variance should be larger than the correlation coefficient [48, 52]. Furthermore, according to Hoyle [51] and Hair et al. [48], the fit of the structural equation model is evaluated using multiple indicators. The goodness of fit index (GFI), normed

fit index (NFI), relative fit index (RFI), incremental fit index (IFI), Tucker-Lewis index (TLI), comparative fit index (CFI) > 0.8, and root mean square error of approximation (RMSEA) < 0.05 were all found to be significant.

4. Results of Data Analysis

1.5. Assessment the Goodness of Fit

Table 1 illustrates the results of the goodness of the indices (Q (χ^2/df) < 3, GFI, NFI, RFI, IFI, TLI, CFI > 0.8, and RMSEA < 0.05), the results were statistically acceptable (Q (χ^2/df) = 1.800, RMSEA = 0.044, GFI = 0.909, NFI = 0.923, CFI = 0.964, and RFI = 0.910). All indices satisfy the criteria to appraise the goodness of fit.

Table 1. The Goodness of Fit Result.

No.	Goodness of Fit Index	Cut-off Value	Result	Statement
1	Chi-Square	Under Table value	1.800	Good Fit
2	Significant Probability	≥ 0,05	0,075	Good Fit
3	RMSEA	≤ 0,08	0,044	Good Fit
4	GFI	≥ 0,90	0,909	Good Fit
5	NFI	≥ 0,90	0,923	Good Fit
6	CFI	≥ 0,94	0.964	Good Fit
7	RFI	≥ 0,90	0.910	Good Fit

1.6. Results of Hypotheses Testing

Figure 2 shows the causal relationship among the independent and dependent variables as determined by the statistical analysis tests. After testing the hypothesis using correlation analysis and SEM analysis, a significance test is performed to determine if the influence of an independent variable on the dependent variable is significant or happens by chance. In this case, the significance test is a comparison of the computed t value with the t table value. The significance analysis yields a significant value since the t-count exceeds the t-table. Considering the relationship among variables, management support (β= 0.418, t– statistic=2.341>1.96, p=0.003 < 0.05), training (β= 0.417, t– statistic=2.391>1.96, p=0.025 < 0.05), and perceived ease of use (β= 0.517, t– statistic=2.568>1.96, p=0.004 < 0.05) appeared to influence perceived usefulness. Attitude was positively affected by perceived ease of use (β= 0.436, t– statistic=3.431>1.96, p=0.032 < 0.05) and perceived usefulness (β= 0.410, t– statistic=2.212>1.96, p=0.015 < 0.05). The intention to use was also positively impacted by perceived usefulness (β= 0.423, t– statistic=2. 202>1.96, p=0.010 < 0.05 and attitude (β= 0.572, t– statistic=3. 076>1.96, p=0.001 < 0.05). In summary, H1, H2, H4, H5, H7, and H8 were supported.
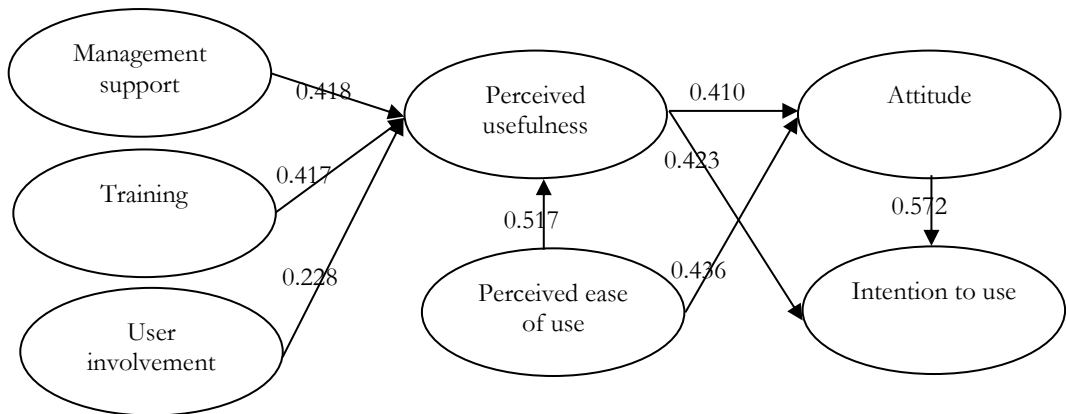
Figure 2: Results of the Hypotheses Testing.

Based on Figure 2, Table 2 provides a summary of the data processing results

Table 2: Finding Summary.

Hypothesis	Original Sample	T-value	P-Values	Decisions
Management support -> Perceived usefulness	0.418	2.341	0.003	Accepted
training -> Perceived usefulness	0.417	2.391	0.025	Accepted
User involvement -> Perceived usefulness	0.228	1.865	0.052	Rejected
Perceived ease of use -> Perceived usefulness	0.517	2.568	0.004	Accepted
Perceived ease of use -> Attitude	0.436	3.431	0.032	Accepted
Perceived usefulness -> Attitude	0.410	2.212	0.015	Accepted
Perceived usefulness -> Intention to use	0.423	2.202	0.010	Accepted
Attitude -> Intention to use	0.572	3.076	0.001	Accepted

5. Discussion and Conclusions

This study examines whether TAM can be used to interpret users' behavior of AIS application based on AI. Data analysis confirmed and validated seven of the eight research hypotheses. The research found that management support has a positive relationship with Perceived usefulness. These findings are consistent with [30-33] which stated that Management support significantly influences perceived usefulness. This study confirms that with management support, it can increase the perceived benefits of AIS applications based on AI. SME owners or management teams can create a more effective environment for employees to gain knowledge on how to use and utilize the AIS application based on AI.

The research's findings also revealed a positive relationship between training and Perceived usefulness. These findings are supported by [30, 32, 33] which stated that Training significantly influences perceived usefulness. However, user involvement proved insignificant in explaining Perceived usefulness. This result is not support several research that stated user involvement influence perceived usefulness [30, 32, 33]. The findings also suggest that usefulness and ease of use are important in developing a good attitude among users of AIS application-based AI. The scale of ease of use exceeds usefulness, demonstrating that employee as users appreciate easy control of technology in AIS application-based AI to foster good attitudes.

This study also shows that Intention to use AIS application-based AI increases due to high attitude and Perceived usefulness (management support and training). While attitude increases due to high Perceived ease of use and Perceived usefulness (management support and training).

This result supported several previous research by [37, 38, 43] that shown attitudes impact intention to use since positive perceptions motivate users to use the system. Using usability as an endogenous variable, it is possible to conclude that management support, training, and ease of use help AI user-based AIS applications become more usable, which may be related to individual work efficiency. Furthermore, the findings suggest that favorable views motivate users to have a higher degree of intention to use. However, the findings revealed that usefulness was not an essential feature for intention to use while influencing favorable opinions. This shows that the influence of usefulness might be confined to AIS applications that rely on AI services. In other words, the original model of TAM, elaborated for the employee of SMEs, is shown; it is a management support, training, Perceived ease of use, Perceived usefulness, Attitude and Intention to use of AIS application-based AI.

1.7. Theoretical Implications

The most significant academic contribution of this research is examining the antecedents of usability in the context of AIS applications based on AI, a typical accounting technology system. The study predicted three key factors: managerial support, training, and involvement by users. Two criteria, managerial support, and training, were considered as important for usability. These findings shed light on the literature by emphasizing the important aspects of AIS application usability based on AIS users, indicating that management assistance and training are essential factors of application systems. In addition, this study contributes to the literature by identifying TAM's accountability for user behavior in AI-based AIS applications. Furthermore, the findings of this study are consistent with [14], in that TAM is an essential theoretical framework for analyzing the user behavior of AIS applications. Although prior empirical studies have confirmed the accountability of TAM [14], further research is required to better understand the user behavior of AIS applications. Considering this, this study analyzes TAM and shows its usefulness as an explanation in the context of AIS applications. These findings are consistent with previous TAM research [34-43].

1.8. Practical Implications

The results of this study can provide information to the management of AIS applications based on AI systems. The results imply that training and user involvement are very important to make employees as users feel more utility in using AI-based AIS applications. Therefore, managers of AI-based AIS applications may be able to invest more in developing training and user involvement; that is, managers can not only provide more real-time and appropriate training for users of AI-based AIS applications but also develop a more useful framework as a standard for working with user involvement. Furthermore, managers of AI-based AIS applications may need to contemplate how to control the system more easily from the users' point of view by providing management support, as it will improve usability and attitude. Based on their magnitude, resource allocation priorities can be suggested. In particular, ease of use should be the most important domain, and the provision of training and user involvement may be the second most important area for budgeting. In addition, AI-based AIS applications will make managers reflect on how technology can improve users' work efficiency, which in turn will lead to organizational performance and productivity.

1.9. Limitations

This study has several limitations. First, it merely examined the antecedents of the utility of an AI-based AIS solution. To solve this limitation, future studies could examine the influential elements that influence ease of use. Furthermore, the study only included Indonesian employees. Future studies might include users from various countries, as business conditions

differ based on location. This may allow this investigation to validate the generalizability of its findings. Furthermore, this study was limited to the effects of TAM. Future studies may be able to examine more diversified dependent variables (e.g., continuation intention and intention to reuse) in TAM for improved comprehension of employee or user behavior.

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