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Examining the Effect of Technological Readiness and Accounting Students' Perceptions of Adopting Artificial Intelligence Within Higher Education

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Abstract: The growing integration of Artificial Intelligence (AI) within the accounting profession has increased the need for accounting graduates who possess digital competencies and readiness to adopt emerging technologies. Despite increasing interest in AI adoption within higher education, existing research on accounting students' technological readiness (TR) and behavioural intentions toward AI remain fragmented across institutional and regional contexts. This study systematically reviews existing literature on TR, the Unified Theory of Acceptance and Use of Technology (UTAUT), and accounting students' perceptions of AI adoption in higher education. Guided by the PRISMA framework, the study synthesised peer-reviewed literature, institutional reports, and technology adoption studies published between 2015 and 2026. Thematic analysis was employed to identify recurring patterns relating to students' TR, behavioural intentions, and institutional factors influencing AI adoption. The review findings indicate that positive dimensions of TR, particularly optimism and innovativeness, strengthen accounting students' willingness to adopt AI technologies, while discomfort and insecurity remain significant barriers. The study contributes to the growing literature on AI adoption in higher education by providing an integrated conceptual understanding of how TR and UTAUT-related factors collectively influence accounting students' perceptions of AI.

Keywords: Accounting; Higher Education; Technological Change

JEL Classification: M41, I23, O33

1. Introduction

The emergence of AI is reshaping accounting education in higher institutions and how it is practiced globally. AI has undergone a profound evolution, from its conceptual origin in symbolic AI and rule-based systems in the 1950s to deep neural networks and foundation models (Kayser & Telukdarie, 2023). AI advancements enable new forms of digital transformation, revolutionizing industries through natural language processing (NLP), predictive analytics, and automation (Kayser & Telukdarie, 2023). These technologies play a critical role not only in high-volume, routine tasks but

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also in accounting areas that are more complex and judgment-driven, such as financial forecasting, risk detection, and fraud analytics, among others. In emerging economies, the perceived benefits of AI, such as enhanced competitiveness, increased efficiency, and job creation in AI-specialized areas, are recognized as the potential lever to address skill shortages and the gap in AI literacy (Butler et al., 2021). South Africa, one of the emerging economies and one of Africa's most industrialized nations, has made decisive steps in AI readiness. While there are intentions and some foundational AI capacity, the South African Institute of Chartered Accountants (SAICA), CSIR, and other stakeholders have launched an assessment framework of AI maturity, highlighting that most domains of readiness are still in the early stages of development (Craffert, 2025; SAICA, 2025).

Numerous studies confirm that employers demand technological skills and proficiency from graduates (Cory & Pruske, 2012; Damerji & Salimi, 2021; Spraakman et al., 2015). These demands underscore the need for South African universities to update their curricula to match the current trends and skills requirements, increasing the potential employability of graduates (Damerji & Salimi, 2021; Tempone et al., 2012). South African accounting education lags despite global accounting firms investing heavily in tech advancements. Current accounting curricula from most higher institutions often lack AI courses, leaving students unprepared for AI-driven environments and industry shifts. As AI continues to proliferate in domestic accounting practices, graduates risk lacking critical tech skills and AI literacy for success in accounting and tech-specialized roles. In a study on self-assessed knowledge, it was found that accounting students rated office tools higher, and advanced technologies, audit automation, and complex systems below average (Strong & Portz, 2015). The participants of this study included mostly junior or senior students in the Accounting Information Systems courses. Stoner (2009) conducted a similar study tracking first-year accounting students' self-evaluation on IT skills over a decade and noted overall progress. The evaluation covered operational systems, office software, the internet, statistics, and databases.

Whilst academics and policymakers continue to strive for the highest level of education, emphasizing the importance of future accounting leaders remains critical. As a result of emerging AI amid 4IR, the roles of accountants and auditors have transformed over the past decade and will continue to evolve as technologies continue to advance. This underscores the need to equip the new graduates for automation-heavy positions through training programs that align with these shifting job demands and advanced sector practices. In examining changes in industry and 4IR, a literature-based review reasoned action theory proposes a relationship between the technology readiness of South African accounting students and obtaining skills to meet the employer demands (Damerji & Salimi, 2021).

Research to address the gap in how South African universities can equip students for TR and AI uptake is critical. This study addresses the identified gap. To address this gap, studies like Damerji and Salimi (2021) used theories like Reasoned Action Theory. The relevant theoretical lens for this study that aids in conceptualizing how accounting education might equip students for TR and willingness to use AI is the UTAUT, which posits that core constructs – performance expectancy, effort expectancy, social influence, and facilitating conditions significantly influence students' willingness to adopt emerging technologies. Incorporated with TR, this study will also address the gap of limited research that examines how UTAUT factors interplay with TR in shaping accounting students' adoption intentions towards AI technologies. Current studies (e.g., Uren & Edwards, 2023) show that these core constructs play a critical role in shaping accounting students' adoption intentions and behaviour among university students towards AI.

Despite the rapid integration of AI within the accounting profession, accounting education remains relatively slow in preparing students for AI-driven professional environments. Existing studies indicate that many accounting students possess limited knowledge of advanced technologies, audit automation, and AI applications, while accounting curricula in several higher education institutions still lack sufficient AI-focused training and digital competency development. Furthermore, existing research on technology readiness and AI adoption among accounting students remains fragmented, particularly regarding how UTAUT constructs influence students' behavioural intentions towards AI adoption. Consequently, there is a need for a systematic approach that synthesizes existing evidence on TR, UTAUT factors, and accounting students' perceptions of AI adoption in higher education contexts. Hence, this review addresses the following questions:

- How do accounting students perceive their technology readiness, the usefulness, and ease of use of AI in accounting?
- How do UTAUT constructs influence the relationship between technology readiness and the adoption of AI among accounting students?

2. Theoretical Foundation

The theoretical foundation underpinning this study integrates the TR model and UTAUT (Parasuraman, 2000; Parasuraman & Colby, 2015; Venkatesh et al., 2003; Venkatesh et al., 2016) to investigate accounting students' perceptions of adopting AI in higher education. The integration purports to provide a comprehensive understanding of how students' psychological tendency towards technology influences their behavioural intentions and acceptance model. This integration is theoretically justified because TR captures psychological readiness and personal innovativeness, which are not explicitly covered by UTAUT. On the other hand, UTUAT focuses on the formation of behavioural intention through cognitive and social factors. This synergy provides a multidimensional understanding of adoption behaviour among accounting students, linking internal readiness with external dimensions – specifically, external motivational and institutional factors. Empirical evidence (Al-Rahmi et al., 2022; Leong et al., 2020) has demonstrated enhanced predictive validity in technology adoption-based studies, making it an ideal approach to exploring AI acceptance in the educational environment.

2.1. Technological Readiness (TR)

Technological Readiness (TR), originally conceptualized by Parasuraman (2000), refers to the extent to which individuals or organizations are prepared to embrace a particular technology or system (Anh et al., 2024). The concept of TR is widely used in research and development, particularly in aerospace, defence, and information technology. TR constructs are measured through four drivers of adoption – innovation, optimism, discomfort, and insecurity – which often hinder adoption (Damerji & Salimi, 2021). As a psychometric tool, TR serves as a reliable indicator of an individual's readiness to integrate emerging technologies, differentiating between those motivated by perceived advantages and those hindered by perceived risks (Parasuraman & Colby, 2015). In educational contexts, studies have linked a higher TR to increased technology adoption. For instance, Kaushik and Agrawal (2021) demonstrate that students with a higher positive view of technology benefits and a tendency to be pioneers in adopting new technologies displayed stronger engagement in an e-learning environment.

On the other hand, Abdullah et al. (2025) emphasized that perceived lack of control over technology and involving distrust or concerns about privacy and security can reduce participation unless user-friendly interfaces are provided and noted that technology readiness significantly influences students' willingness to adopt mobile learning systems. In the context of AI-based tools, insecurity dimensions may influence acceptance among faculty and students by shaping trust in automated decision-making (AI-Adwan et al). For student learning behaviour, TR implies that those interventions aimed at improving optimism and innovativeness while mitigating discomfort and insecurity can improve acceptance of emerging technologies, hence fostering adaptive and innovative educational experiences in a higher education environment (Abdullah et al., 2025).

2.2. Unified Theory of Acceptance and Use of Technology (UTAUT)

Introduced by Venkatesh et al. (2003), the Unified Theory of Acceptance and Use of Technology (UTAUT) is rooted in the technology acceptance research used to understand the individual user behaviour and information technology adaptation. The core constructs of UTAUT used to provide empirically validated work to predict behavioural intention and use behaviour for understanding technology acceptance across context include performance expectancy, effort expectancy, social influence, and facilitating conditions. Performance expectancy (the extent to which individuals believe AI tools will be performance-enhancing), effort expectancy (the perceived ease of using an AI tool to automate tasks), social influence (the degree to which leaders or peers influence AI adoption), and facilitating conditions (the degree to which infrastructure exists to support and enable the use of AI). These constructs integrate all models.

In educational contexts, UTAUT has been relevant in exploring how these dimensions drive the integration of technologies such as e-learning, virtual learning, and digital resources (Abbad, 2021; Ustun et al., 2023; Xue et al., 2024). Research demonstrates performance expectancy as the main predictor of technology adoption among students and instructors (Liebenberg et al., 2018; Venkatesh et al., 2016). The model's predictive value is substantial, explaining significant variance in behavioural intention and actual use (Venkatesh et al., 2003; Venkatesh et al., 2016), making it robust for predicting student engagement with learning technologies. Despite its robust framework and strengths, the research community has criticized its conceptual and methodological limitations. The main critique of UTAUT is its overemphasis on individual-level constructs and its limited focus on critical factors such as organizational and environmental factors for complex technologies like AI. The static nature of UTAUT has sparked debates and been criticized for not capturing the dynamic, frequent process of technology adoption (Dwivedi et al., 2021). Another critique of UTAUT relates to redundancy and measurement challenges due to its complexity and construct overlap.

UTAUT's performance expectancy and effort expectancy are critical in determining how accounting students evaluate AI tools. Students are more likely to embrace new technologies if there are perceived benefits, such as enhanced learning outcomes or professional skills. Similarly, if AI tools are perceived as user-friendly and align with existing digital competencies, students' willingness to utilize them is increased (Abbad, 2021). Nonetheless, when students perceive AI as complex, their intention to adopt it declines, especially if they lack exposure to advanced systems or coding skills (Liebenberg et al., 2018). The challenge in accounting education lies in ensuring curriculum alignment with digital readiness by promoting hands-on learning experiences and incorporating AI applications in classroom settings.

3. Overview of AI in Accounting Education

AI integration into accounting has reshaped the traditional accounting systems, which were once dominated by manual processes and linear workflows (Odonkor et al., 2024). Accounting information systems have evolved from being solely paper-based journals and ledgers due to the introduction and continued improvement of computer systems. The manual processes of accounting were time-consuming and subject to human error, and financial reporting and analysis efficiency (Odonkor et al., 2024). The computer systems resulted in the development of vast databases of limited accounting information (Mohammad et al., 2020). As accounting curricula evolve to align with industry digital transformation, higher education institutions are increasingly integrating AI tools and big data analytics platforms into teaching and learning (Richins et al., 2017). The rapid emphasis on technological literacy and competencies requires students to develop technical proficiency and a readiness mindset toward emerging digital tools (Tan & Laswad, 2018). However, despite these advancements, prior work purports that accounting students often display varying levels of readiness for AI adoption. This gap is influenced by factors such as perceived usefulness of AI applications, ease of use, exposure to digital tools, and institutional support (Sledgianowski et al., 2017). Hence, incorporating AI into accounting education requires a significant student readiness in advanced technologies and their acceptance behaviour, as explained by frameworks such as UTAUT.

4. Integrating TR and UTAUT – Educational Context

The integration of the UTAUT model and TR demonstrates the conceptual overlaps and complementarities. TR's optimism and innovativeness can act as a predecessor that enhances UTUAT's performance expectancy and effort expectancy; on the other hand, TR's discomfort and insecurity may moderate the facilitating conditions and social influence by capturing psychological constraints that UTAUT alone does not fully capture (Kaushik & Agrawal, 2021; Venkatesh et al., 2016). In the context of education, Al-Rahmi et al. (2022) demonstrate that students exhibiting higher TR tend to perceive greater usefulness and ease of use in adopting advanced educational technologies. This is due to their psychological readiness, which amplifies UTAUT's motivational constructs. Prior integrated work provides empirical support. For instance, Leong et al. (2020) highlight that integrating TR and UTAUT enhanced predictive accuracy for behavioural intentions toward digital payment tools.

Studies have demonstrated that combining TR with UTAUT and the Task-Technology Fit model provides a better explanation in higher education. In a similar context, studies on mobile learning and AI-driven systems highlight that TR indirectly affects adoption through UTAUT constructs. In theory, this integration is justified because TR captures optimism, innovativeness, discomfort, and insecurity (individual predispositions) that complement UTAUT's facilitating conditions and social predictors, providing a comprehensive framework for studying technology adoption in higher education contexts where psychological readiness plays a vital role. The rapid advancement of AI and Fourth Industrial Revolution technologies continues to reshape accounting and auditing practices, increasing demand for graduates with digital competencies and AI-related skills. Consequently, higher education institutions must align accounting curricula with evolving industry expectations to improve students' TR and readiness for AI-intensive professional environments to improve students' TR and readiness for AI-intensive professional environments (Damerji & Salimi, 2021).

5. Methodology

This study adopted a systematic literature review methodology to synthesise existing empirical and theoretical research on TR and accounting students' perceptions of AI adoption in higher education. A systematic review approach was selected because it enables a transparent, rigorous, and replicable process for identifying, evaluating, and synthesizing evidence across multiple studies (Page et al., 2022). The review was guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) framework to ensure methodological transparency and consistency in study selection, screening, and synthesis. The review focused specifically on studies examining accounting students' perceptions, behavioural intentions, TR, and AI adoption within higher education institutions. The review further examined how UTAUT constructs influence students' willingness to adopt AI technologies in accounting education. The study did not conduct primary empirical testing or statistical hypothesis testing. Instead, it synthesised and critically interpreted findings from prior empirical and theoretical studies to identify recurring patterns, relationships, and themes regarding TR, UTAUT constructs, and accounting students' perceptions of AI adoption in higher education.

5.1. Search Strategy and Study Selection

A comprehensive literature search was conducted using academic databases including Scopus, Web of Science, Google Scholar, EBSCOhost, JSTOR, and ScienceDirect. These databases were selected because they provide extensive coverage of peer-reviewed literature in accounting education, educational technology, AI, and technology adoption studies. The search process focused on studies published between 2015 and 2026 to capture contemporary developments associated with AI and Fourth Industrial Revolution technologies in higher education. The search strings combined keywords related to technology readiness, AI adoption, and accounting education. Primary search terms included "Technology Readiness" AND "Artificial Intelligence" AND "Accounting Students"; "UTAUT" AND "AI adoption" AND "Higher Education" AND "Accounting Education" AND "Artificial Intelligence"; and "Student Perceptions" AND "Technological Adoption".

Studies were included if they: focused on the higher education context, investigated accounting students or accounting education, examined AI adoption, TR, or UTAUT-related constructs, addressed students' perceptions, behavioural intention, or technology acceptance, and were peer-reviewed journal articles, systematic reviews, or institutional reports published in English. Studies were excluded if they: focused exclusively on technical AI development without educational application, examined non-higher education contexts, lacked methodological transparency, focused solely on educators or organisational adoption without student perspectives, or were conference abstracts, editorial, dissertations, or non-peer-reviewed sources.

5.2. Characteristics of Included Studies

Most studies were conducted in higher education institutions within emerging and developed economies, including South Africa, the United States, the United Kingdom, Australia, Malaysia, China, and Vietnam. Several studies adopted cross-sectional survey designs focusing on accounting students enrolled in undergraduate and postgraduate accounting programmes, while others employed systematic reviews and conceptual analyses related to AI adoption in higher education. The reviewed studies primarily examined students' perception of AI in relation to perceived usefulness, ease of use,

behavioural intention, TR, digital competence, and institutional support. Most empirical studies utilised technology adoption frameworks such as UTAUT, Technology Acceptance Model (TAM), and Technology Readiness Index (TRI) to explain students' willingness to adopt AI technologies in accounting education. The institutional contexts represented in the literature included universities, accounting faculties, business schools, and professional accounting environments. South African education institutions were particularly important in the review due to the growing emphasis on Fourth Industrial Revolution readiness and AI integration within accounting curricula.

6. Results Synthesis

The review findings indicate that accounting students with a high level of TR, particularly optimism and innovativeness, generally demonstrate stronger behavioural intentions toward AI adoption. Across multiple studies, students perceived AI tools as beneficial when technologies were associated with improved academic performance, enhanced employability, automation of repetitive accounting tasks, and increased efficiency in learning activities. The review further revealed that performance expectancy and effort expectancy were the most influential UTAUT constructs affecting students' adoption intentions. Students were more willing to adopt AI technologies when systems were perceived as user-friendly and capable of improving learning outcomes. Social influence and facilitating conditions also emerged as important contextual factors, particularly where institutional support, peer encouragement, and digital infrastructure were available. However, several studies identified discomfort, insecurity, lack of AI literacy, and inadequate curriculum integration as major barriers to adoption. These challenges were more evident in resource-constrained institutions and emerging economy contexts, where infrastructural limitations and unequal access to digital resources affected students' perceptions and readiness levels.

7. Discussion

7.1. Theme 1: Technology Readiness and Accounting Students' AI Adoption Intentions

The systematic review demonstrates that TR plays a significant role in shaping accounting students' behavioural intentions toward adopting AI technologies in higher education. Across the reviewed studies, students exhibiting higher levels of optimism and innovativeness toward technology generally reported stronger perceptions of AI usefulness and greater willingness to integrate AI tools into learning activities. This finding aligns with Parasuraman and Colby (2015)' TRI 2.0, which suggests that positive psychological predispositions toward technology strengthen technology acceptance behaviours. The literature consistently indicates that students who perceive AI technologies as beneficial for improving learning efficiency, automating repetitive accounting tasks, and enhancing employability are more likely to demonstrate favourable adoption intentions. Studies such as Damerji and Salimi (2021) and Anh et al. (2024) show that technologically ready students perceive AI as an opportunity to enhance professional competencies required in the evolving accounting profession. This finding is particularly important in accounting education, where AI-driven systems are increasingly integrated into auditing, financial analytics, fraud detection, and predictive modelling. Consequently, students with stronger TR appear better positioned to adapt to AI -intensive accounting environments.

7.2. Theme 2: Institutional Readiness and Curriculum Integration

The review highlights institutional readiness and curriculum integration as central determinants of successful AI adoption in accounting education. Across the reviewed literature, several studies emphasise that accounting curricula in many higher education institutions remain inadequately aligned with technological changes occurring within the accounting profession. Despite the increasing use of AI technologies in auditing, financial reporting, fraud detection, and business analytics, accounting programmes continue to prioritise traditional accounting approaches with limited emphasis on AI literacy and advanced digital competencies. This curriculum gap creates a disconnect between industry expectations and graduate readiness. Employers increasingly demand graduates with competencies in data analytics, AI-supported accounting systems, and digital technologies, yet universities often struggle to integrate these skills effectively into accounting programmes. Studies such as Sledgianowski et al. (2017) and Richins et al. (2017) argue that accounting education must evolve beyond traditional technical competencies to include AI literacy, critical data analysis, and digital problem-solving skills. The review findings support this argument by demonstrating that students exposed to AI applications within their curriculum generally report higher confidence levels and stronger adoption intentions.

Institutional readiness also extends beyond curriculum redesign to include infrastructure, staff competence, and organisational support. Several studies highlight that higher education institutions in developing economies often face infrastructural constraints, such as inadequate internet connectivity, insufficient access to advanced software, limited funding, and shortages of academically trained staff with AI expertise. These constraints weaken facilitating conditions and contribute to unequal opportunities for AI engagement among students. Within the South African context, the review identifies a growing awareness of AI integration and Fourth Industrial Revolution readiness; however, institutional implementation remains uneven. While professional bodies such as SAICA have emphasised digital transformation and AI readiness, many institutions continue to face challenges in integrating AI-focused modules and technological training into accounting curricula. Consequently, institutional readiness emerges as a decisive factor determining whether TR among students can translate into meaningful AI adoption behaviour.

7.3. Theme 3: Regional Variations and Emerging Economy Perspectives

The review further reveals significant regional variations in AI adoption readiness, particularly between developed and emerging economies. Studies conducted in technologically advanced economies generally report stronger institutional support systems, greater digital infrastructure, and a higher level of AI integration within higher education. In these contexts, accounting students often demonstrate stronger TR and more positive perceptions toward AI adoption due to greater exposure to digital technologies and institutional resources. Conversely, studies conducted within emerging economies, particularly in Africa and parts of Asia, identify substantial structural and resource barriers affecting AI adoption. These barriers include unequal access to digital technologies, inadequate technological infrastructure, limited AI literacy, and financial constraints within higher education institutions. Such challenges contribute to disparities in TR and create unequal opportunities for students to develop AI competencies.

The findings suggest that context-sensitive approaches to AI integration are necessary. Strategies effective in technologically advanced universities may not be directly transferable to resource-

constrained institutions without adaptation. Therefore, policymakers and higher education leaders within emerging economies should prioritise investment in digital infrastructure, equitable access to technology, staff training, and curriculum modernisation to reduce the digital divide affecting AI adoption in accounting education. The review also highlights the importance of considering cultural and contextual factors influencing technological acceptance. Students' perceptions toward AI may vary depending on societal attitudes toward automation, technology trust, labour market concerns, and educational traditions. Consequently, future AI adoption strategies should acknowledge regional differences rather than assuming universal patterns of technology acceptance.

8. Conclusion and Future Research

The goal of this investigation was to assess the mediating roles of performance expectancy, effort expectancy, social influence, and facilitating conditions in the relationship between accounting students' technology readiness level and their adoption of AI technology. This research study offers insights into the determinants of technology adoption among students, particularly the mediators between readiness and AI adoption. As a result, approaches can be formulated to mitigate constraints such as discomfort, insecurity, and amplify motivators (optimism, innovativeness) for AI adoption. Moreover, institutions can identify optimal performance expectancy, effort expectancy, social influence, and facilitating conditions combinations to promote AI adoption among accounting students. By exploring the use perceptions' mediation on the tie between students' technology readiness and AI adoption, South African universities that offer not only accounting programs can more effectively embed AI teaching and learning. Broadly, they can devise course strategies incorporating TR elements influencing AI adoption. Incorporating AI and data analytics into curricula can capture the adoption lag between academia and the accounting/auditing sector, equipping students for the AI-intensive environment.

The review identifies several areas requiring further research. Most existing studies rely heavily on cross-sectional survey designs, limiting understanding of how students' AI perceptions evolve. Longitudinal studies examining changes in TR and behavioural intention throughout students' academic journeys would provide deeper insights. Furthermore, limited research currently exists within African higher education contexts, particularly regarding institutional inequalities and AI readiness. Future research should therefore focus on context-specific empirical investigations within emerging economies to better understand the challenges and opportunities associated with AI adoption in accounting education.

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