# Factors Affecting the Adoption of Artificial Intelligence (AI) among Accountants in Malaysia

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**Abstract**
Among all information and communication technologies (ICT), the rapid development of artificial Intelligence (AI) has significantly impacted the transformation of processes and operations in various fields, from manufacturing to services, including accounting. Despite the clear opportunities and benefits, the employees directly influenced by these changes encounter significant challenges. This study investigates the intention to use AI technology from the accountant's point of view using the Unified Theory of Acceptance and Use of Technology (UTAUT) model and Technology-Organization-Environment (TOE) framework. By conducting an online questionnaire, the data were collected from the responses of 402 accountants working in an accounting firm in Malaysia. The experimental findings confirmed that performance expectancy, social influence, managerial support, working experience, and competitive pressure significantly affected accountants' behavioral intention to use AI technology in Malaysia. This study outlines some practical implications for related parties, such as companies and top management, which will help create a better work environment for the employees.
**Keywords**: Artificial Intelligence, Performance Expectancy, Social Influence, Managerial Support, Working Experience, Competitive Pressure

**Introduction**
Over the past few decades, the rapid growth of AI has drawn worldwide attention. It significantly impacts various fields, from simply replacing human labor to gradually affecting people's daily lives (Li & Zheng, 2018). It is regarded as the most critical and disruptive new technology in today's enterprises (Benbya et al., 2020). According to Stanford University professor Andrew Ng, AI is a new force (Nascimento & Meirelles, 2022; Taddeo & Floridi, 2018) that could potentially replace experts in completing specific tasks since it affects all

industries (Lacity & Willcocks, 2021) by promoting disruptive innovation to implement (Banța et al., 2022).

Since 2019, the COVID-19 outbreak has spread from China and quickly developed into a global pandemic, prompting people to shift from face-to-face to online communication. This has become a catalyst for all industries to change from physical platforms to online platforms to conduct business. This trend is pronounced in two sectors: financial and economic. The pandemic has impeded the adoption of AI applications since its analytic skills in big data and semantics assist business growth through streamlining management and maximizing efficiency (Luo et al., 2018). Today, AI is generally recognized as the capability of digital machines to perform tasks typically presented by intelligent beings. These human-like cognitive tasks include automation of physical activities such as moving objects and manipulating, sensitivity, sensing, innovation, problem solving, and making decisions (Benbya et al., 2020). Natural language processing, speech-to-text, and computer vision are the technologies that assist AI in understanding natural language. Improvements in AI are having an insightful effect on daily lives, including entertainment, education, and work (Chiu et al., 2024). The continuous advancement of science and technology in this era has allowed AI to be applied to various fields (Benbya et al., 2020). Norzelan et al. (2024) mention that Malaysia's Industrial Revolution 4.0 seeks AI as one of the essential technologies. A survey shows that in the next 20 years, most jobs, including production in low-end manufacturing, sales, and accounting, will be done by robots. Consequently, basic accounting specialists are one of the affected groups by AI (Li & Zheng, 2018).

With the increasing popularity of AI, numerous studies on the application of AI and its impact on companies' performance have been conducted (Akinadewo, 2021; Benbya et al., 2020; Li & Zheng, 2018). However, according to a 2019 Asia-Pacific study by Microsoft and International Data Corporation (IDC), Malaysia is not entirely trained for AI. The report shows that only 26% of Malaysian companies have embarked on their AI journey. Moreover, Microsoft Malaysia's managing director, K Raman, stated that 82% of organizations prioritize future skills and reskilling. Acceptance and usage of AI remain low among Malaysian listed companies. He also mentioned that only about 1% of companies, or around 20 companies, had quoted "Machine Learning," "Big Data," and "AI" in their annual reports. These terms were primarily used in the Chairman's Statement and future strategic business strategies. This represented that AI acceptance among Malaysia's listed corporations is still at an early phase or at least in the awareness stage (Bernama, 2019; Gnaneswaran, 2019; Norzelan et al., 2024)

The research issue discussed in this study concerns the factors that will affect the adoption of AI among Malaysia's accountants. Previous studies mainly focused on AI's application and impact on companies (Lee & Tajudeen, 2020; Abdullah & Almaqtari, 2024). Other research also focused on factors influencing willingness to adopt AI in businesses (Lada et al., 2023; Rawashdeh et al., 2023). However, there is a lack of research on the reasons why accountants in Malaysia use AI in their work. Consequently, this research aims to cover the existing gap about what will influence Malaysia's accountants to adopt AI regarding social, environmental, and human behaviour. Companies may find this information beneficial since the results reveal accountants' job characteristics and work trends. The findings also contribute to the existing knowledge in the literature.

**Literature Review**

***Theoretical Framework***

*Unified Theory of Acceptance and Use of Technology (UTAUT)*

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a theoretical model used by researchers to explain the reasons why people accept and adopt technology. This theory's central concept is the behavioral intention or the likelihood that a person will use a specific technology based on perceptions of four key constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions. UTAUT shows that individuals' intentions to use technology are affected by their beliefs about how easy it will be to adopt the technology, how useful the technology will be, whether they have the necessary support, and how much social pressure there is to use the technology (Marikyan & Papagiannidis, 2023). According to Venkatesh et al. (2003), the predictors' effect is moderated by an individual's age, gender, experience, and voluntariness of use. The moderation effects of these four factors define the strength of predictors on intention.

UTAUT has been widely adopted to predict human behavioral intention when accepting technologies. Examples can be seen in the research of Budhathoki et al. (2024), Lutfi (2022), and Sofyani et al. (2024). As shown in Figure 2.1, the model states that performance expectancy, social influence, managerial support, and working experience significantly influence an individual's behavioral intention. UTAUT applies to this paper and this research framework to describe how these four factors significantly impact accountants' adoption of AI.
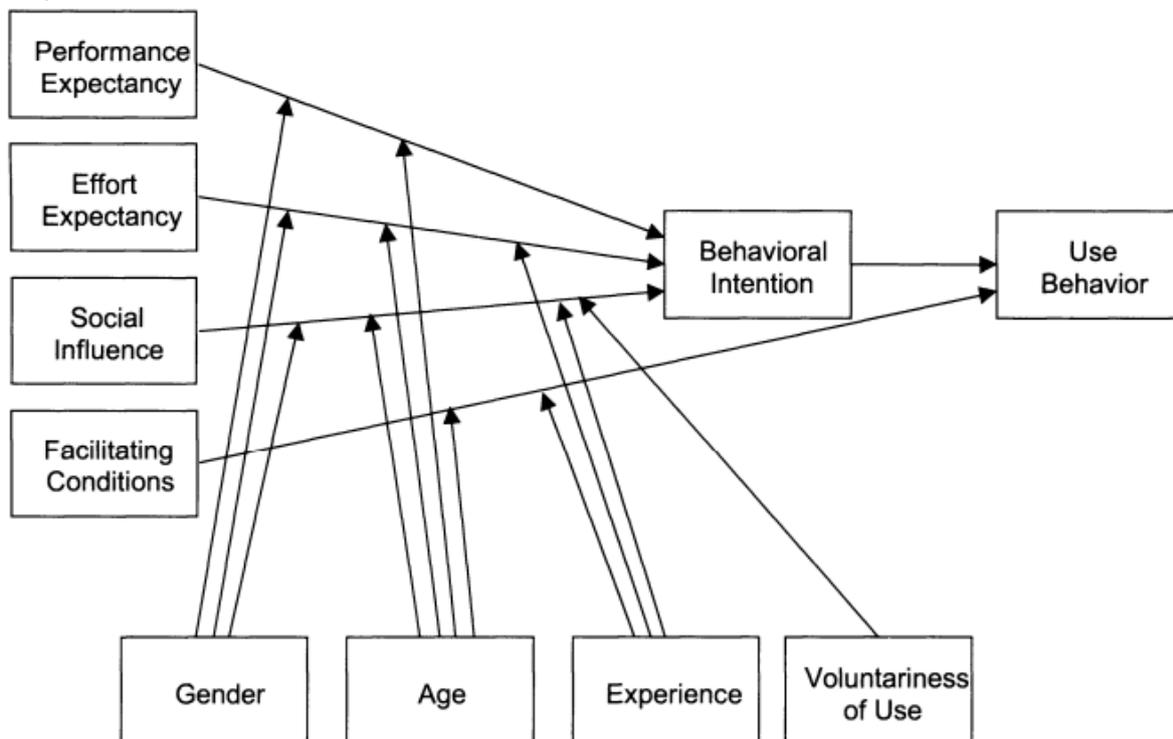


Figure 2.1: UTAUT model framework
Source: Venkatesh et al. (2003)

*Technology-Organization-Environment (TOE) Framework*

The Technology-Organization-Environment (TOE) framework is a theory that helps researchers explain how technology adoption is affected by three main components: technology, organization, and environment (Ahmed, 2020). According to Gangwar and Date (2016), competitive pressure is considered an external factor within the TOE theory, which falls under the environmental context.

As shown in Figure 2.2, the model states that competitive pressure significantly impacts a person's intention to adopt technology. TOE is relevant to this paper by describing how competitive pressure significantly influences AI adoption among Malaysian accountants.
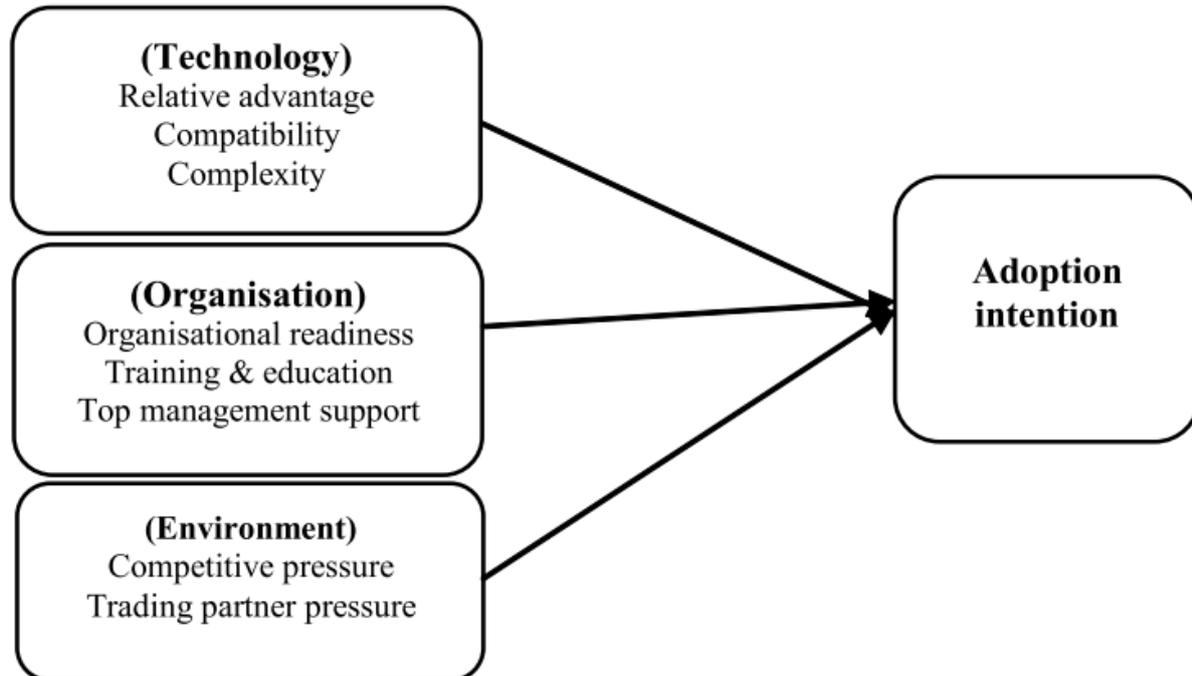


Figure 2.2: TOE model framework
Source: Gangwar and Date (2016)

**Conceptual Framework**

UTAUT and TOE theories can be applied to predict the factors that make accountants want to adopt AI. This study will examine the impacts of the chosen factors on Malaysian accountants' intention to embrace AI (Figure 2.3).
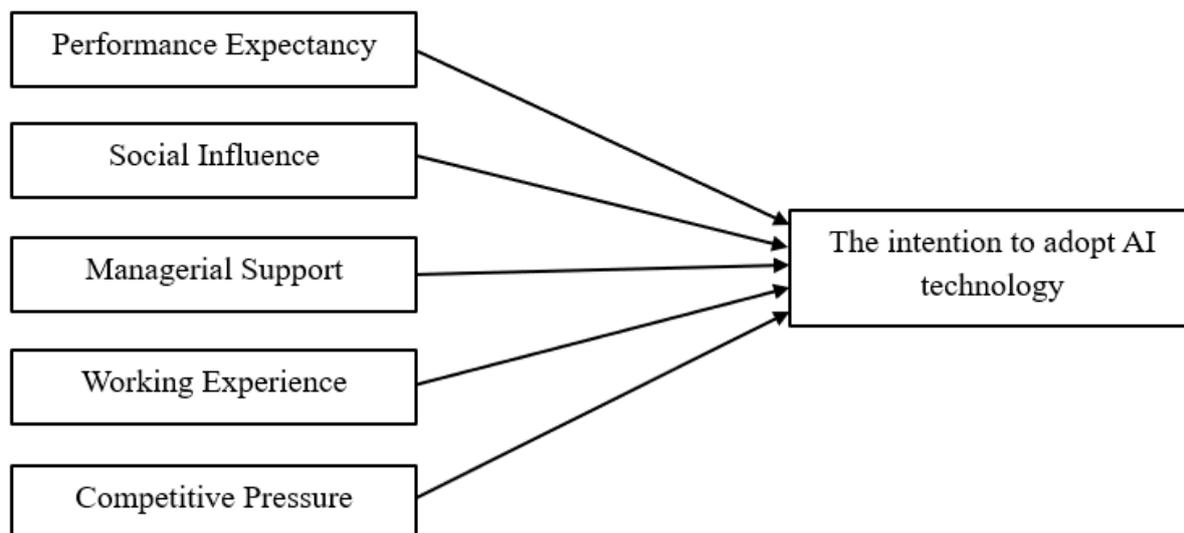
Figure 2.3: Conceptual framework

## Independent Variables

*Performance Expectancy*

Performance expectancy simply means how convinced someone is that a new app or piece of hardware will help them work faster and do a better job. In other words, it reflects their belief that the tool will lead to clearer goals and day-to-day gains in productivity and effectiveness (Rizkalla et al., 2024). Because of this strong link, performance expectancy often guides early attitude toward a system, making it a central idea in UTAUT studies of technology adoption (Cimperman et al., 2016).

Researchers have long pointed out that people tend to accept new technology when they believe it will actually improve their performance (Liu et al., 2014; Sair & Danish, 2018; Kijsanayotin et al., 2009; Strzelecki & ElArabawy, 2024; Zhai et al., 2021). Mohd Faizal et al. (2022) and Rumangkit et al. (2023) lend further support, showing that performance expectancy strongly shapes users intent to embrace new tools. Their study showed that accounting professionals are willing to use any digital technology if it can assist them in performing well at work. Norzelan et al. (2024) also showed that performance expectancy significantly influences the acceptance of AI among the heads of finance and accounting departments in the shared services industry. Furthermore, Haleem's (2020) findings revealed that performance expectations impact owner-manager's acceptance of cloud accounting. Besides, Nurfatimah et al. (2024) found a direct relationship between performance expectancy and adopting an accounting application in micro, small, and medium enterprises (MSMEs). The study of Ayaz and Yanartaş (2020) also discovered that performance expectancy significantly affects the intention to use the electronic document management system.

In contrast, Misraini and Muda's (2025) study, which concentrated on the MSMEs in Banda Aceh City, discovered that performance expectancy does not affect people's behavioral intention in accepting accounting information systems. Studies carried out by Shaikh et al. (2021), Alamin et al. (2020), and Dong (2019) also declared that there was no significant direct correlation between performance expectancy and technology adoption.

Nevertheless, consistent with the UTAUT model, this study theorizes that performance expectancy could determine whether accountants will adopt AI. The first hypothesis is as follows:

$H_1$: Performance expectancy significantly influences the adoption of AI among accountants in Malaysia.

*Social Influence*

Social influence is how others influence people, causing them to change their feelings, thoughts, and behaviors. Social impact can be positive or negative and can occur in various ways, such as through persuasion, peer pressure, or conformity (Marikyan & Papagiannidis, 2023). Consistent with earlier work, social influence consistently shapes the intent to adopt new technologies (Kulviwat et al., 2009; Peng & Mu, 2011; Glass & Li, 2010; Strzelecki & ElArabawy, 2024). Zhai et al. (2021) found that when users weigh whether to embrace a system, the views of respected peers directly sway their willingness to proceed. In China, for example, physicians confronted with AI-driven treatment planners tend to follow guidance from familiar figures such as department heads, hospital executives, mentors, superiors, friends, and coworkers. Koul and Eydgahi (2019) reached a similar conclusion, observing that well-regarded clinicians eager to explore autonomous vehicles first look to trusted colleagues for approval. Supporting this, Mohd Faizal et al. (2022) and Kijsanayotin et al. (2009) showed that the opinions of one's social circle can determine whether technology is welcomed into daily practice. Even a modest paper-and-pencil survey of small and medium-sized firms in the Midwest revealed that employees are swayed far more by supervisors' endorsements than by technical specifications alone (Pentina et al., 2012). The results show that the adoption of social network marketing is strongly affected by social influences such as customers, competitors, and experts. They mention that these social influences not only directly affect the willingness to adopt this new technology but also affect the perception of the usefulness of the technology. Moreover, the idea that AI adoption is affected by social influence has been indicated by Gupta (2024).

Alternatively, Nurfatimah et al. (2024) explained that social influence does not affect the intention to use accounting applications because the participants from Kuningan Regency's MSMEs lacked confidence that the new technology would make it easy for them to operate. Liu et al. (2014) also showed that social influence was not essential in therapists adopting new technologies at a large rehabilitation hospital in Canada. Additionally, a survey conducted on two state universities in Indonesia revealed that social influence does not affect students' intentions to adopt cloud computing (Kholilah et al., 2022).

However, consistent with the UTAUT model, this study theorizes that social influence could determine whether accountants will adopt AI. The second hypothesis is therefore proposed:

$H_2$: Social influence significantly influences the adoption of AI among accountants in Malaysia.

*Managerial Support*

Managerial support is defined as the extent to which managers appreciate employees' contributions, care about their welfare, and pay attention to their needs. This involves providing job opportunities, training, skills, and fair pay and building a safe psychological environment and a culture of trust to motivate people and ensure their engagement and

commitment (Travaglione et al., 2017). In the context of the UTAUT, facilitating conditions represent individuals' perceived beliefs about their organization's support (including technical and managerial resources) that can sustain the use of the system. This includes technical infrastructure, readily available training, and management support (Bervell & Arkorful, 2020).

Many studies have proven that managerial support directly affects people's behavioral intention on acceptance of technologies (Rumangkit et al., 2023; Baiod & Hussain, 2024; Alamin et al., 2015; Zhao et al., 2023; Strzelecki & ElArabawy, 2024). For example, managerial support was exposed to promote the use of cloud computing (Kholilah et al., 2022; Sayginer & Ercan, 2020), digital technology (Sugandini et al., 2019), and information technology (IT) (Sargent et al., 2012) for research into IT adoption. Nurfatimah et al. (2024) indicated a critical and positive influence on adopting accounting applications in MSMEs. Furthermore, a study conducted at Methodist University College Ghana noted that facilitating conditions directly affect the students' use behavior of ICT for learning and research (Attuquayefio & Addo, 2014). It was concluded that administrators must ensure that the ICT provided for learning and research is user-friendly, easy to use, and has the necessary technical support since the level of managerial support significantly predicted students' willingness to use ICT and their use behavior. According to Akter et al. (2024) and Malik et al. (2021), innovation, firm support, and commitment from top management would drive blockchain adoption across the organization. One good example was that one participant noted that a suggestion to use the technology might come from IT or accountants. Still, it would only move to the adoption stage after it gets support from top management. Besides, a survey of over 200 IT managers showed that managerial support was positively perceived while promoting the company's intention to adopt Big Data Analytics in supply chain management (Alaskar et al., 2020). Al Hadwer et al. (2021) also supported that top management support was one of the most critical factors affecting the acceptance of cloud technology adoption. In addition, Awa et al. (2017) 's result disclosed that companies with top management's dominant support were more willing to implement new technologies earlier than those without support. Managerial support was also found to have a positive relationship with the acceptance of financial technology in Jordanian commercial banks (Marei et al., 2023).

In comparison, Mohd Faizal et al. (2022) discovered that facilitating conditions did not affect people's intention to accept digital technologies. The explanation was that accountants believe that organizations provide the necessary assistance and training before deploying new technologies to ensure that people can use them easily. Hence, it could be seen that without a supportive environment, the intention to adopt technology will be lower than that of those who have good support in using technology.

Consistent with the UTAUT model, this study argues that managerial support can determine whether accountants will adopt AI technologies. The third hypothesis is as follows: H3: Managerial support significantly influences the adoption of AI among accountants in Malaysia.

*Working Experience*
Work experience is when individuals work in a professional environment related to their field of study and the practical knowledge and skills they gain (Dartnall, 1998). Another definition is that work experience is a period (short-term or longer-term) of employment,

regardless of industry field (Cambridge, 1999). In several studies, experience is usually used as a moderator variable to see the influence between variables. This paper examines work experience as an independent variable to investigate whether it affects technology adoption.

According to previous studies, an individual's experience was found to be significant in having a moderating effect on the relationship between the independent factors and behavioral intention to adopt technology (Al-Azizi et al., 2018; Xu et al., 2019; Salimonu et al.,2016). For example, Meyer (2011) surveyed Germany's SMEs from the ICT services and knowledge-intensive services sectors. The survey results mentioned that employees in an older workforce were negatively affected by technology adoption. In contrast, employees who were younger than 30 years old were more likely to adopt new technologies. This could be explained by the fact that older workers have more trust in their work experience than technology, so they prefer not to embrace technology. In the context of construction, Nnaji et al. (2019) also found that employee experience directly and significantly impacts the adoption of safety technologies. In addition, Sun et al. (2020) realized that work experience moderates the direct relationship between technology readiness and acceptance. The findings of Dissanayake et al. (2022) and Gupta (2024) supported the idea that experience is the factor that influences technology adoption. Besides, Šumak and Šorgo (2016) discovered significant differences in the perceptions and causal relationships of several factors between teachers with less teaching experience and those with more than 10 years of teaching experience before and after adoption.

Most studies have concluded that employees with more work experience are stronger than employees with less work experience. This is because of the differences obtained from the workplace, such as enhanced practical skills and industry knowledge, better adaptability, and greater self-confidence. Most of the more experienced employees believe adopting new technologies is beneficial (Salimonu et al.,2016). As a result, the fourth hypothesis is stated as below:

H4: Working experience significantly influences the adoption of AI among accountants in Malaysia.

*Competitive Pressure*
Competitive pressure is the intensity of competition and the forces that push companies to innovate and adapt to maintain or improve their position in an industry or market. If companies see the threat of losing their competitive advantage, they are usually motivated to adopt innovations. Thus, competitive pressure forces them to constantly look for opportunities to stay ahead (Alsheibani et al., 2018).

Several studies have established that the result of competitive pressure positively correlates with behavioral intention in accepting new technology (Ferguson & Olfert, 2015; Malik et al., 2021; Al Hadwer et al., 2021). For illustration, Cruz-Jesus et al. (2019) found that competitive pressure plays a significant role in every Customer Relationship Management (CRM) adoption stage. According to Alaskar et al. (2020), competitive pressure significantly moderates the intention to adopt Big Data Analytics. Marei et al. (2023) also supported the idea that a significant and positive correlation exists between competitive pressure and financial technology adoption in Jordanian commercial banks. Furthermore, Kumar and Shankar's (2024) results show that competitive pressure positively affects the adoption of

enterprise metaverse. Besides that, Akter et al. (2024) discussed that the acceptance and use of blockchain accounting could stem from market forces. The more industry competitors adopt blockchain accounting, the greater the pressure on other companies in the industry to implement the technology. Competitive market pressures and fear of missing out could force organizations to explore blockchain accounting.

On the other hand, Milliou and Petrakis (2011) confirmed that intense competition does not always enhance the motivation for technology adoption. They explained that when the degree of product differentiation is high enough, the adoption will occur later than the socially optimal level. Besides, McKinnie's (2016) study stated that competitive pressure does not prove significant in adopting cloud technologies among manufacturers. A study conducted in Malaysia has presented that competitive pressure is negatively associated with e-commerce (Wasudawan & Sim, 2024). Their results show that Malaysian SMEs do not face enormous competitive pressure. Instead, they recognize that adopting e-commerce can bring tangible economic benefits, indicating that their motivation is potential advantages rather than external competitive pressure.

Despite this, consistent with the TOE framework, this study argues that competitive pressure can determine whether accountants will adopt AI technologies. The fifth hypothesis is as follows:
$H_5$: Competitive pressure significantly influences the adoption of AI among accountants in Malaysia.

## Methodology

This paper is designed as quantitative research to investigate phenomena that influence individuals by considering their values, beliefs, and emotions (Coghlan & Brydon-Miller, 2014). Due to the spread of COVID-19 and the rapid growth of Internet technology, an online questionnaire survey was adopted in this study to collect and analyze data.

The target population is professional accountants who work in Malaysia and have at least one year of working experience in the accounting field. The working experience year requirement must be fulfilled to ensure that the accountants can provide their opinions and perspectives according to their practical skills, knowledge from this industry, and professional network. Because collecting data from the entire population is impractical, this paper gathered data from a large population using a convenience sampling technique. According to Krejcie and Morgan's (1970) table, a sample size of 380 is considered appropriate to receive a practical and reliable result for this research. In this study, data were successfully collected from 402 respondents.

The survey's structure is designed to consist of closed-ended questions. It had 31 questions in total, which were distributed into seven sections. Section 1 was the demographic part, and Sections 2 to 7 included statements to evaluate the respondents' views on the factors that will affect the adoption of AI. Except for Section 1, all questions used a 5-point Likert scale.

The Google Forms were sent to the participants via online platforms such as Outlook, WhatsApp, and Facebook. Considering privacy issues, the survey collected from respondents

was set as anonymous. Meanwhile, to avoid conflict and respect the respondents' privacy, no sensitive questions (intimacy, sexuality, and money) or personal information (name, address, and phone number) were included in the survey. Once the data are collected and organized, they are analyzed using Statistical Package for Social Sciences (SPSS).

**Data Analysis**
*Descriptive Analysis*
Table 4.1
*Respondents profile*

| Demographic | Frequency | Percentage (%) |
|---|---|---|
| **Age** | | |
| 18 to 24 years old | 23 | 5.7 |
| 25 to 34 years old | 93 | 23.1 |
| 35 to 44 years old | 176 | 43.8 |
| 45 to 54 years old | 92 | 22.9 |
| 55 to 64 years old | 18 | 4.5 |
| 65 years old and older | 0 | 0 |
| **Gender** | | |
| Male | 192 | 47.8 |
| Female | 210 | 52.2 |
| **Highest education level** | | |
| Secondary | 3 | 0.7 |
| Diploma | 13 | 3.2 |
| Bachelor's degree | 206 | 51.2 |
| Master and above | 180 | 44.8 |
| **Occupation** | | |
| Employed | 390 | 97.0 |
| Self-employed | 2 | 0.5 |
| Unemployed | 7 | 1.7 |
| Retired | 3 | 0.7 |
| **Years of working experience** | | |
| 1 to 2 years | 20 | 5.0 |
| 3 to 5 years | 12 | 3.0 |
| 6 to 10 years | 69 | 17.2 |
| 10 years above | 301 | 74.9 |
| **Professional certification** | | |
| Association of Chartered Certified Accountants (ACCA) | 244 | 60.7 |
| Certified Public Accountant (CPA) | 71 | 17.7 |
| Certified Fraud Examiner (CFE) | 9 | 2.2 |
| Chartered Financial Analyst (CFA) | 20 | 5.0 |
| Certified Internal Auditor (CIA) | 36 | 9.0 |
| Other | 22 | 5.5 |

Table 4.1 presents a summary of respondents' demographic information. Overall, there are 402 respondents, which most of the respondents are aged around 35 to 44 years old (43.8%). Since this study focused on accountants' AI adoption intention behaviour, most of the respondents are still employed accountants. A total of 390 employees (97%) shared their views and thoughts on AI adoption. Many of them are rich in working experience for more than 10 years (74.9%), meaning that they are experts in this field and the opinions given

are valuable. Moreover, the most common professional certification among the respondents is ACCA (60.7%), while the other certifications each have less than 20 percent of holders.

*Reliability Analysis*

Table 4.2

*Reliability analysis*

| Variables | Measurements | Cronbach's Alpha |
|---|---|---|
| DV: The intention to adopt AI | 3 | 0.800 |
| IV1: Performance expectancy | 5 | 0.981 |
| IV2: Social influence | 5 | 0.903 |
| IV3: Managerial support | 5 | 0.915 |
| IV4: Working experience | 3 | 0.869 |
| IV5: Competitive pressure | 4 | 0.914 |

Table 4.2 shows the summary of Cronbach's alpha for each variable. The intention to adopt AI (dependent variable) is reliable, with a Cronbach's alpha value of 0.8. This suggests that the Likert scale used to measure accountants' behavioural intention has internal consistency. As for independent variables, the result shows that all five variables have good reliability since their Cronbach's alpha value is above 0.8, especially for performance expectancy, which has a strong reliability with a 0.981 Cronbach's alpha value.

*Pearson Correlation Coefficient Analysis*

Table 4.3

*Pearson Correlation Coefficient Analysis*

| | | BI | PE | SI | MS | WE | CP |
|---|---|---|---|---|---|---|---|
| **BI** | Pearson Correlation | 1 | .725** | .730** | .720** | .226** | .670** |
| | Sig.(1-tailed) | | <.001 | <.001 | <.001 | <.001 | <.001 |
| | N | 402 | 402 | 402 | 402 | 402 | 402 |
| **PE** | Pearson Correlation | .725** | 1 | .782** | .772** | .054 | .661** |
| | Sig.(1-tailed) | <.001 | | <.001 | <.001 | .139 | <.001 |
| | N | 402 | 402 | 402 | 402 | 402 | 402 |
| **SI** | Pearson Correlation | .730** | .782** | 1 | .731** | .109* | .681** |
| | Sig.(1-tailed) | <.001 | <.001 | | <.001 | .015 | <.001 |
| | N | 402 | 402 | 402 | 402 | 402 | 402 |
| **MS** | Pearson Correlation | .720** | .772** | .731** | 1 | .190** | .716** |
| | Sig.(1-tailed) | <.001 | <.001 | <.001 | | <.001 | <.001 |
| | N | 402 | 402 | 402 | 402 | 402 | 402 |
| **WE** | Pearson Correlation | .226** | .054 | .109* | .190** | 1 | .069 |
| | Sig.(1-tailed) | <.001 | .139 | .015 | <.001 | | .085 |
| | N | 402 | 402 | 402 | 402 | 402 | 402 |
| **CP** | Pearson Correlation | .670** | .661** | .681** | .716** | .069 | 1 |
| | Sig.(1-tailed) | <.001 | <.001 | <.001 | <.001 | .085 | |
| | N | 402 | 402 | 402 | 402 | 402 | 402 |

*BI: Intention to adopt AI technology_Mean; PE: Performance Expectancy_Mean;*

*SI: Social Influence_Mean; MS: Managerial Support_Mean;*
*WE: Working Experience_Mean; CP: Competitive Pressure_Mean*
*** Correlation is significant at the 0.01 level (1-tailed)*
 ** Correlation is significant at the 0.05 level (1-tailed)*

Table 4.4
*Strength of Correlation*

| Range of correlation values | Correlation level (positive) | Range of correlation values | Correlation level (negative) |
|---|---|---|---|
| 0.00 to 0.39 | Weak correlation | - 0.01 to - 0.39 | Weak correlation |
| 0.40 to 0.69 | Moderate correlation | - 0.40 to - 0.69 | Moderate correlation |
| 0.70 to 1.00 | Strong correlation | - 0.70 to - 1.00 | Strong correlation |

Table 4.4 represents the Pearson correlation coefficient analysis based on the variables' mean. Table 4.5 shows the correlation strength adopted from Her and Wong's (2019) study. According to Table 4.4, performance expectancy (0.725), social influence (0.730), and managerial support (0.720) have a strong positive correlation relationship with the intention to adopt. Working experience (0.226) experience is weakly correlated, and competitive pressure (0.670) moderately correlates with the intention. On the other hand, Table 4.4 indicates that all five independent variables have a significance level of < 0.001. Therefore, it is considered that all correlations between the independent variables and the dependent variable are statistically significant.

In conclusion, the result shows that all independent variables correlate significantly and positively with the accountants' intention to adopt AI. When the independent variables (performance expectancy, social influence, managerial support, working experience, and competitive pressure) increase, the dependent variable (intention to adopt AI) also increases.

*Multiple Regression Analysis*
Table 4.5
*Model Summary[b]*

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .811[a] | .657 | .653 | .42588 |

a. *Predictors: (Constant), Competitive Pressure_Mean, Working Experience_Mean, Performance Expectancy_Mean, Social Influence_Mean, Managerial Support_Mean*
b. *Dependent Variable: Intention to adopt AI technology_Mean*

Table 4.6 shows the summary of Model 1 in the multiple regression analysis. The R-value indicates the strength and direction of the connection between the dependent variable's predicted and observed values. Henceforth, the R-value of 0.811 signifies a strong positive prediction level. Additionally, the R-square of 0.657 suggests that all five independent variables in this paper can explain 65.7% of the variation in the accountants' willingness to adopt AI. The remaining 34.3% of the variation is explained by other factors not included in this paper.

Table 4.6
*ANOVA*[a]

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| | Regression | 137.828 | 5 | 27.566 | 151.985 | <.001[b] |
| 1 | Residual | 71.823 | 396 | .181 | | |
| | Total | 209.651 | 401 | | | |

a. *Dependent Variable: Intention to adopt AI technology_Mean*
b. *Predictors: (Constant), Competitive Pressure_Mean, Working Experience_Mean, Performance Expectancy_Mean, Social Influence_Mean, Managerial Support_Mean*

Table 4.7 determines whether the model summary (Table 4.6) is correct by looking at the significance level. Based on the table, a significance level of < 0.001, which is less than 0.05, is given. This suggests that the model summary is significantly accurate. Therefore, the conclusion that 65.7% of the variability in the accountants' behavioral intention to adopt AI can be explained by the five factors is accurate.

Table 4.7
*Coefficients*[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std.Error | Beta | | |
| | (Constant) | .070 | .161 | | .436 | .663 |
| | Performance Expectancy_Mean | .209 | .044 | .257 | 4.729 | < .001 |
| 1 | Social Influence_Mean | .263 | .052 | .259 | 5.031 | < .001 |
| | Managerial Support_Mean | .170 | .055 | .167 | 3.103 | .002 |
| | Working Experience_Mean | .116 | .025 | .138 | 4.551 | < .001 |
| | Competitive Pressure_Mean | .207 | .048 | .195 | 4.340 | < .001 |

a. *Dependent Variable: Intention to adopt AI technology_Mean*

Table 4.8 interprets the influence of each independent variable on the behavioral intention if all other predictors are held constant (Siegel & Wagner, 2022). The analysis yielded five results, as shown below:

1) Performance expectancy has a p-value of < 0.001, less than the significance level of 0.05. Hence, $H_1$ is supported. This suggests that performance expectancy significantly influences the accountants' intention to adopt AI in Malaysia.
2) Social influence has a p-value of < 0.001, less than the significance level of 0.05. Hence, $H_2$ is supported. This suggests that social influence significantly influences the accountants' intention to adopt AI in Malaysia.
3) Managerial support has a p-value of 0.002, less than the significance level of 0.05. Hence, $H_3$ is supported. This suggests that managerial support significantly influences the accountants' intention to adopt AI in Malaysia.
4) Working experience has a p-value of < 0.001, which is less than the significance level of 0.05. Hence, $H_4$ is supported. This suggests that working experience significantly influences the accountants' intention to adopt AI in Malaysia.

5) Competitive pressure has a p-value of < 0.001, which is less than the significance level of 0.05. Hence, $H_5$ is supported. This suggests that competitive pressure significantly influences the accountants' intention to adopt AI in Malaysia.

**Conclusion**

This study aimed to determine the factors affecting Malaysian accountants' behavioral intention regarding AI adoption. The results supported the hypotheses developed for performance expectancy ($H_1$), social influence ($H_2$), managerial support ($H_3$), working experience ($H_4$), and competitive pressure ($H_5$).

Accountants are more likely to accept AI if they believe it can simplify their daily work, perceive its capabilities as beneficial, and consider these capabilities to impact their work significantly (Jena, 2024). Moreover, others' opinions, recommendations, and behavior often affect accountants. The sense of belonging leads them to believe that using AI is essential or attractive if most people in their social circles use AI. Furthermore, a supportive environment will increase accountants' positive mindset and willingness to learn or embrace new cutting-edge technologies, which will improve their acceptance of AI. Accountants will also develop a sense of self-efficacy or faith in their capability to adopt AI effectively through practical experience, an essential predictor of behavioral intention. When companies feel pressure from competitors adopting new technologies, they are forced to innovate and embrace new technologies to maintain or gain a competitive advantage.

Related parties such as companies and top management may find this research beneficial because the findings provide a better understanding of accountants' workplace habits and points of view about using AI for their jobs. Accordingly, this could lead to deciding on more effective strategies and improving the potential of accountants, thereby enhancing the development of companies.

This study cannot analyze accountants' behavioral intentions in long-term trends since a cross-sectional research design was conducted. Future studies can adopt a longitudinal study design to discover how an accountant's intention changes over time to explain changing personal and social values. Second, the generalizability of this study is limited. As most of the questionnaire was sent to some selected accounting firms through email, the results may not apply to the entire population since not all accounting firms and accountants in Malaysia received the questionnaire. It is recommended that future studies adopt a probability sampling method to reduce research bias. Furthermore, future research can further study how demographic variables such as age, gender, and level of education may affect accountants' behavioral intention in technology adoption. Future studies are also suggested to study other technology acceptance criteria like firm size, compatibility, and complexity to more fully understand AI adoption intention's complex psychological and behavioral drivers.

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