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(AIJBES)**www.gaexcellence.com/aijbess**FACTORS AND BARRIERS INFLUENCING THE
INTENTION TO ADOPT ARTIFICIAL INTELLIGENCE (AI)
AMONG ACCOUNTING PERSONNEL IN MALAYSIA**Norlela Awang Cha^{1*2*}, Zam Zuriyati Mohamad³, Zuriawati Zakaria⁴¹Teh Hong Piow Faculty of Business and Finance, Tunku Abdul Rahman Universiti, Malaysia.²Faculty of Business and Management, Qwest International University, Malaysia norlela.awangcha@utar.edu.my
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Abstract:

Artificial Intelligence (AI) has been increasingly transforming accounting practices. Cloud accounting, predictive analytics, and intelligent auditing systems have been adopted by accounting industries to enhance the quality of financial reporting. Despite technological advancements and government efforts to accelerate the use of AI, AI adoption among Malaysian accounting personnel remains modest. Thus, this study aims to understand the factors that drive intention to adopt AI among accounting personnel in Malaysia. The study integrates the Technology Acceptance Model (TAM) and Innovation Resistance Theory (IRT) to investigate the effects of perceived usefulness, perceived ease of use, health crisis, attitude, value barrier, risk barrier, tradition barrier, and image barrier on the intention to adopt AI. The study adopted quantitative research design through a cross-sectional survey. Data were gathered from a total of 192 accounting personnel in Malaysia using purposive sampling technique. Data analysis was performed using partial least squares structural equation modelling (PLS-SEM). The findings showed that perceived usefulness significantly influenced attitude and intention to adopt AI, while perceived ease of use significantly influenced attitude. Health crisis positively affected attitude toward AI adoption but insignificantly influenced intention to adopt AI. Attitude was found to significantly affect intention to adopt AI. However, value barrier, risk barrier, tradition barrier, and image barrier did not significantly influence

intention to adopt AI. The findings suggest that accounting personnel in Malaysia are willing to accept AI adoption despite concerns regarding technological barriers. This study contributes to literature by developing a conceptual framework that integrates TAM and IRT in the context of AI adoption among accounting personnel. Furthermore, the findings will be useful to policymakers, professional bodies, and accounting firms in formulating strategies to increase AI adoption.

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Artificial Intelligence, Accounting Personnel, Technology Theory of Acceptance Model, Innovation Resistance Theory, PLS-SEM



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Introduction

In the Fourth Industrial Revolution (IR 4.0), Artificial Intelligence (AI) stands as a pivotal technology, supported by machine learning, natural language processing, robotics, and cloud computing. The aim of IR 4.0 is to reduce the human workforce. Therefore IR 4.0 has replaced humans with machines in manufacturing processes, automated production line and use smart technologies which allow machines to work efficiently (Rahman et. all., 2024). These technologies have significantly transformed business processes across various sectors, including accounting and finance. In the accounting profession, AI helps automate routine tasks, improve the accuracy of financial data, increase auditing efficiency and support effective decision-making.

According to Oxford Insights, Malaysia was ranked 25th out of 181 countries in the Government AI Readiness Index in 2022. In addition, Malaysia improved to 23rd place out of 193 countries in the 2023 index. This improvement highlights Malaysia's growing AI capabilities and reinforces its potential to become a prominent hub for developing AI talent in the future. According to MIDA (2023), Malaysia's AI value creation goals are guided by the New Industrial Master Plan (NIMP) 2030. In addition, AI has become increasingly popular among leading companies (Bean, 2019). AI has been widely adopted in the service, education, retail, and manufacturing industries. Consequently, AI has transformed industries and automated many aspects of daily life.

AI in Accounting Industry

As with other industries, accounting industry is not exempted from adopting AI. Study done by Sutton, Holt and Arnold (2016) has shown an upward trend in adopting AI in accounting.

Additionally, the development in IT has also influenced the field of auditing in adopting AI and creating a contemporary phenomenon. Considering the advantages in digitalization technology, it is not impossible that one day, the job of the accounting personnel will be replaced by AI. Nevertheless, there have been unexpected changes in how society views AI's impact on the accounting industry (Ranjith et al., 2021). Moreover, survey done by MIA 2020 showed that the organization has allocated more than 10% of the budget for technology adoption, in fact, 33% has been allocated to machine learning and AI (Sun Daily, February 4, 2020).

Benefits of AI in Accounting

As mentioned by Rabah (2018), AI has the ability to detect fraud efficiently. In line with this view, Deniz and Jeffrey (2022) reported that the traditional method of handling accounting transactions is no longer adequate due to the high volume of transactions. Therefore, AI assists accountants in completing accounting tasks. Moreover, AI helps to ensure the reliability of accounting and auditing of data as well as the stability of financial performance of the companies (Abdullah & Almaqtari. 2024). Previously, the accounting and auditing processes have been done manually, but with the changes in the technologies, companies have slowly adopted AI to improve the accounting and auditing tasks. AI has reduced the amount of time in auditing tasks and allowed the auditors to perform the tasks efficiently (Thottoli et al., 2022). In August 2024, the Central Bank of Malaysia has launched the National Fraud Portal using AI in which the system is established to identify and freeze suspicious transactions. This system can reduce the time taken to trace stolen funds from two hours to 30 minutes (Sidhu, Dhillon & Bernard, 2025). Consequently, the use of AI will enhance audit quality by improving the accuracy, reliability, and timeliness of financial reporting (Oyewole et al, 2024).

Despite the implementation of various policies, programmes, tax incentives, awareness campaigns, and curriculum enhancements, Malaysia is still facing a shortage of AI talent. As reported by Malaysian Institute of Accountants (2025), 62% of the accounting personnel lacked knowledge on the benefits of adopting technology. In addition, only 21% of the accounting personnel have adopted AI more than 70% and 3% of them still have not started to adopt AI (MIA,2025). The results showed that only a small percentage of accounting personnel have fully integrated AI into their accounting processes.

Prior studies on AI adoption have primarily focused on determinants influencing technology adoption, particularly PU and PEU. However, this study differs from previous studies by incorporating HC as an additional determinant alongside PEU and PU. Although prior studies have examined AI adoption using TAM, limited research has integrated TAM and IRT to investigate AI adoption among accounting personnel in Malaysia. Furthermore, limited studies have simultaneously examined both enabling factors and resistance factors affecting AI adoption within this context. As this study examines determinants and barriers of AI adoption, it integrates TAM and IRT to examine the factors influencing the intention of accounting personnel to adopt AI.

The objectives of this study are:

1. To examine the factors influencing the intention to adopt AI among accounting personnel in Malaysia.
2. To examine the effects of value barrier, risk barrier, tradition barrier, and image barrier on intention to adopt AI.

Literature Review

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) developed by Davis (1989) to explain the acceptance and utilization of new technologies by individuals. In this study, TAM serves as the theory to investigate the intention to adopt AI among accounting personnel in Malaysia. The model incorporates the two core TAM constructs, namely Perceived Ease of Use (PEU) and Perceived Usefulness (PU) and extends the framework by including Health Crisis (HC) as an additional construct.

HC was included because it reflects the influence of external environmental factors, arising from COVID-19. Thus, this study contributes to the TAM literature by extending the original model to examine the role of health-related contextual factors in explaining AI adoption. These constructs influence users' attitudes, which subsequently influence their behavioural intention and actual use of technology. TAM has been widely applied in the previous studies to determine the factors influencing AI adoption among accounting personnel (Abdullah & Almaqtari, 2021; Anh et al., 2024; Azimah & Ria, 2024; Norzelan, 2024; Ramayani et al., 2023; Vărzaru, 2022).

Innovation Resistance Theory (IRT)

The Innovation Resistance Theory (IRT), developed by Ram and Sheth (1989), provides a comprehensive framework to understand why individuals resist the adoption of new technologies and innovations. In addition, IRT focuses on the barriers that prevent or delay individuals from adopting innovations.

The applicability of the model was confirmed in explaining users' resistance toward digital technology (Chen & Migliore et al., 2022; Talwar et al., 2024). This study adopts IRT to examine the four resistance barriers relevant to AI adoption among accounting personnel. The four barriers are value barrier, risk barrier, tradition barrier, and image barrier. The usage barrier is not considered in the study because the study focused on intention towards adoption rather than the actual users' experience of using the system. This study is consistent with Migliore et al. (2022), who examined the intention to adopt AI instead of post-adoption usage.

Intention to Adopt Artificial Intelligence (AI)

AI has emerged as a transformative technology within the accounting personnel, offering significant benefits such as improved efficiency, enhanced accuracy, reduced operational costs, and better decision-making capabilities. AI technologies automate routine accounting activities including data entry, transaction processing, reconciliation, auditing, and financial reporting. Consequently, accounting personnel are increasingly required to adapt to digital transformation and embrace AI-driven systems to remain competitive in the evolving business environment. Despite its advantages, AI adoption among accounting personnel remains relatively low, particularly in developing countries, due to various technological, organizational, and psychological factors. Therefore, understanding the determinants influencing the intention to adopt AI is essential for accelerating digital transformation within the accounting profession.

Perceived Ease of Use, Perceived Usefulness and Attitude

PEU and PU are important factors in technology adoption using TAM. PEU was defined as the degree to which an individual believed that using a system would be free from effort. PU referred to the degree to which an individual believed that using a system would enhance his/her job performance. The intention of the accounting personnel to adopt AI is high when they considered AI systems easy to learn and easy to use. In addition, they were more likely to agree that AI improves the quality of auditing, quality decision-making, and financial transparency. Previous research found that PEU positively affected PU, thus affecting technology adoption intention. Therefore, the following hypothesis is proposed:

H1: Perceived ease of use positively influences perceived usefulness among accounting personnel.

TAM also suggested that the positive relationship between PU and intention to adopt AI mediated by PEU. Accounting personnel will have the intention to adopt AI when they feel AI is beneficial to them. Thus, the following hypothesis is proposed:

H1a: Perceived usefulness and attitude mediate the relationship between perceived ease of use and intention to adopt AI among accounting personnel.

TAM posits that attitudes toward AI adoption significantly influence PEU and PU. Accounting personnel are more likely to adopt AI when they perceive AI as user-friendly, easy to use, and capable of improving work efficiency. Prior studies have found that attitude plays a crucial role in influencing behavioural intention toward AI adoption. Based on the accounting context, accounting personnel will learn about AI then they will have the intention to adopt AI. Al-Hattami (2023) discovered that PEU significantly affects individuals' attitude toward adopting technology in accounting education.

In contrast, Uyob et al. (2023) identified insignificant relationship between PEU and accounting practitioners' attitudes towards adopting technology in Malaysia. Na et al. (2023), Chin et al. (2022), and Kleine et al. (2023) identified a negative relationship between PEU and accounting personnel's attitudes toward AI adoption. Positive attitudes enhance users' willingness to utilize new technologies, while negative attitudes may hinder adoption. Therefore, the following hypotheses are proposed:

H2: Perceived ease of use positively influences attitude toward AI adoption among accounting personnel.

H2a: Attitude mediates the relationship between perceived ease of use and intention to adopt AI among accounting personnel.

H3: Perceived usefulness positively influences attitude toward AI adoption among accounting personnel.

H3a: Attitude mediates the relationship between perceived usefulness and intention to adopt AI among accounting personnel.

Health Crisis and AI Adoption

This study was conducted during the COVID-19 pandemic, which significantly accelerated the adoption of digital technologies across various industries, including the accounting profession.

The pandemic compelled organizations to implement remote working arrangements and adopt digital solutions to maintain business continuity. As a result, AI technologies became increasingly important in supporting accounting functions, enhancing virtual collaboration, and automating routine and repetitive tasks.

Furthermore, previous study also supports that the HC can affect an individual's attitude towards the adoption of new technologies (Feghali, Matta, and Moussa 2022). Past studies have reported that the adoption of AI increased during the pandemic. In addition, Lutfi et al. (2022) found a significant relationship between HC and AI usage.

The pandemic also forced accounting staff to adopt AI to do the accounting. De Becdelièvre and Grima (2020) argue that the HC induced a “career shock” that caused the change in the attitude of employees towards the adoption of AI. During the period of uncertainty, accounting personnel may be more likely to adopt AI in response to the operational pressures from the pandemic. Thus, the following hypotheses are proposed:

H4: Health crisis positively influences attitude toward AI adoption among accounting personnel.

H4a: Attitude mediates the relationship between health crisis and intention to adopt AI among accounting personnel.

H6: Health crisis positively influences the intention to adopt AI among accounting personnel.

Perceived Usefulness and Intention to Adopt AI

PU has been identified as one of the most important determinants of technology adoption. Accounting personnel have the intention to adopt AI because AI can improve job performance, increase productivity, reduce errors, and facilitate decision-making processes. Accounting personnel are more likely to adopt AI because AI can improve job performance, increase productivity, reduce errors, reduce repetitive work and support decision-making processes. Empirical evidence demonstrates that PU significantly influences users' behavioural intentions toward adopting technological innovations. Study done by Singh and Sharma (2021) revealed that PEU plays a crucial role in shaping attitudes and intentions toward AI adoption in accounting. In addition, Al Hattami 2023; Al Hattami, 2024; Ventakesh et al., 2000, Varzaru 2022) stated that PU and PEU have a positive influence on AI adoption. Thus, the following hypotheses were proposed:

H5: Perceived usefulness positively influences the intention to adopt AI among accounting personnel.

H5a: Perceived usefulness mediates the relationship between perceived ease of use and intention to adopt AI among accounting personnel.

Attitude and Intention to Adopt AI

Attitude is widely recognized as a direct predictor of behavioural intention. Positive perceptions toward AI encourage accounting personnel to embrace technological innovation and incorporate AI tools into their work. Accounting personnel with positive attitudes are willing to spend time and make an effort to learn about AI. Gao and Huang (2019) found that attitude influences the intention to adopt AI. Despite having the intention to adopt AI, companies must consider the cost of training the employee (Assidi et al., 2025). Normally,

small accounting firms have fewer resources than the Big Four accounting firms. Consequently, AI adoption requires the government support to create awareness, implement policies and regulations, and promote good governance (Ghani et. al.,2022). Therefore, the following hypothesis is proposed:

H7: Attitude positively influences the intention to adopt AI among accounting personnel.

Value Barrier

Value barrier arises when users perceive that the benefits of AI are insufficient to offsets the costs of implementation. The accounting personnel may have resistance in using AI because they do not find the value of the AI worth the implementation cost and the cost of AI training. According to Sadiq et al., (2020), the value barrier has a negative effect on the purchase eco-friendly products.

In addition, a study conducted by Mahmud et al., (2023) also stated that there is insignificant relationship with the adoption of algorithm aversion. Individuals are more likely to buy if they feel the product is worth the price and value. (Kushwah, Dhir & Sagar, 2019). However, study done by (Jongbum & Jeonghun, 2017; Ma and Lee, 2018) revealed that the value barrier has a positive relationship with spending money for new AI applications. Therefore, the following hypothesis is proposed:

H8a: Value barrier negatively influences the intention to adopt AI among accounting personnel.

Risk Barrier

Risk barrier concerns issues about uncertainties, confidentiality, privacy, security and risks in using AI. Moreover, the safety and confidentiality of accounting data are the main concerns of accounting personnel. Lack of knowledge of AI led to risk in adopting AI (Ullah et.al 2021). Their resistance to the adoption of AI is largely driven by issues of trust (Uzir et al., 2021b; Hassan et al., 2021). Furthermore, research done by Talwar et al., (2020) showed that there is significant resistance in the adoption of AI. A possible reason is that the accounting personnel were existing users of the system and they had become familiar with AI function and features. As a result, they feel comfortable using the system, which may have reduced their perceived difficulty or resistance toward AI adoption. Thus, the following hypothesis is proposed:

H8b: Risk barrier negatively influences the intention to adopt AI among accounting personnel.

Tradition Barrier

Tradition barrier occurs when AI adoption conflicts with established work practices, habits, and professional norms. Accounting personnel who are accustomed to traditional accounting procedures may resist transitioning to AI-driven systems due to their reluctance to change work routines. Studies by Naveed et al. (2022) and Zhang et al. (2022) found that some people resist digitalization because they are used to traditional methods. They are familiar with conventional ways of working, lack trust in technology and find it risky. The reason why this happens is that trust and habits/tradition prohibit them from acquiring new practices. Study by Chen, Tsai and

Hsieh, (2017) found that the tradition barriers significantly affect the resistance to adopt AI. Therefore, the following hypothesis is proposed:

***H8c:** Tradition barrier negatively influences the intention to adopt AI among accounting personnel.*

Image Barrier

Image barrier reflects negative perceptions associated with AI. Accounting personnel resist adopting AI because they are worried about job displacement and the complexity of AI systems. A study done by Mahmud et al., (2023) and Kaur et al., (2020) demonstrated that image barrier has insignificant effect on the intention to adopt AI. In accounting, image barriers refer to accounting personnel's perceptions of AI, which influence their willingness to adopt and integrate these innovations into their work. On the other hand, if technology is seen as a threat to job security or too difficult to understand, accounting personnel may resist adopting, even though AI are cost saving and improves work efficiency. Therefore, the following hypothesis is proposed:

***H8d:** Image barrier negatively influences the intention to adopt AI among accounting personnel.*

Methodology

A quantitative research approach grounded in the post-positivist paradigm was adopted in this study. Post-positivism is appropriate because it focuses on identifying and testing causal relationships among variables through empirical investigation. A cross-sectional research design was employed.

In addition, primary data were collected through self-administered questionnaires using seven Likert scale and distributed to 200 respondents via email and physical copies to accounting personnel in Malaysia using purposive sampling. Participants were required to have a minimum of six months of accounting-related work experience. 192 respondents were retained after the data screening and cleaning. Data analysis was performed using PLS-SEM. The analysis involved two stages: measurement model analysis and the structural model analysis.

Results and Findings

Measurement Model Assessment

Table 1: Respondents' Profile

Demographic	Frequency	Percentage (%)
Gender		
Male	46	24
Female	146	76
Age of Respondents		
Less than 25 years	46	24
26 – 35 years old	64	33

36 – 45 years old	64	33
45 – 55 years old	17	9
56 – 65 years old	1	0.5
Over 65 years old	1	0.5
Ethnicity of Respondents		
Chinese	45	23
Malay	93	48
Indian	53	28
Others	1	1
Position of Respondents		
Accountant	14	7
Account Executive	20	10
Account Clerks	59	31
Account officer	15	8
Account Manager	10	5
Auditors	24	13
Tax Specialist	7	4
Others	43	22
Experience of Respondents		
6 months – 2 years	59	30.7
2 years – 4 years	19	9.9
4 years – 6 years	15	7.8
6 years and above	99	51.6
Specialization of Respondents		
Financial Accounting	103	54
Management Accounting	26	13
Taxation	15	8
Others	48	25
Industries of Respondents		
Construction	5	3
Energy	1	0.5
Utilities	1	0.5
Industrial Products and Service	6	3
Property	2	1
Technology	6	3
Financial Services	54	28
Health Care	12	6
Transportations and Logistics	13	7
Plantation	2	1
Real Estate Investment	2	1
Telecommunication and Media	5	3
Consumer Products and Services	4	2
Others	79	41

As shown in Table 1, the majority of respondents were female (76%), while 24% were male. Most respondents were aged 26–35 years (33%) and 36–45 years (33%), followed by those aged below 25 years (24%). In terms of ethnicity, Malay respondents constituted the largest group (48%), followed by Indian (28%) and Chinese (23%). Most respondents were account

clerks (31%), with 51.6% having more than six years of working experience. Regarding specialization, Financial Accounting represented the largest proportion (54%), followed by Others (25%) and Management Accounting (13%). In terms of industry, the largest proportion of respondents was from the others category (41%), followed by Financial Services (28%), indicating that the sample represents accounting personnel from diverse professional backgrounds and industries.

Table 2: Reliability and Convergent Validity

	Cronbach's Alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	AVE
Attitude	0.944	0.945	0.964	0.948
Health Crisis	0.882	0.897	0.913	0.824
Image Barrier	0.933	0.940	0.949	0.889
Intention to Adopt AI	0.915	0.921	0.940	0.893
Perceived Ease of Use	0.900	0.925	0.927	0.847
Perceived usefulness	0.914	0.917	0.940	0.892
Risk Barrier	0.861	0.831	0.837	0.758
Tradition Barrier	0.891	0.955	0.921	0.863
Value Barrier	0.898	0.992	0.923	0.90

Table 2 presents the results of the measurement model assessment with respect to reliability and convergent validity. The Cronbach's alpha, composite reliability (rho_A) and composite reliability (rho_C) were used to assess internal consistency reliability and the average variance extracted (AVE) was used to assess convergent validity.

The results of the internal consistency reliability assessment indicated that all constructs were highly reliable. The Cronbach's alpha values ranged from 0.861 to 0.944, all of which exceed the recommended value of 0.70 (Hair et al., 2022). Similarly, the rho_A values ranged from 0.831 to 0.992 and rho_C ranged from 0.837 to 0.964. All values surpassed the recommended minimum value of 0.70. This means that the measurement items reliably measured their respective constructs.

The results of the convergent validity assessment indicated that all constructs achieved acceptable levels of convergent validity. The AVE values ranged from 0.758 to 0.948, exceeding the recommended threshold of 0.50 (Hair et al., 2022). These findings indicate that each construct explained more than 50% of the variance in its respective indicators. Among the constructs, attitude recorded the highest AVE value (0.948), whereas Risk Barrier recorded the lowest AVE value (0.758). Nevertheless, both values exceeded the recommended threshold, confirming adequate convergent validity for all constructs.

Overall, the results of the reliability and convergent validity assessments indicate that all constructs used in this study demonstrated high reliability and convergent validity. Therefore, it can be concluded that the measurement model meets the recommended evaluation criteria

proposed in the literature (Hair et al., 2022). Consequently, all constructs are suitable for the structural model.

Table 3. Heterotrait–Monotrait Ratio (HTMT)

Constructs	1	2	3	4	5	6	7	8	9
1. Intention to Adopt AI	–								
2. Attitude	0.888	–							
3. Health Crisis	0.692	0.759	–						
4. Perceived Ease of Use	0.725	0.742	0.787	–					
5. Perceived Usefulness	0.863	0.884	0.746	0.821	–				
6. Image Barrier	0.226	0.243	0.170	0.132	0.234	–			
7. Risk Barrier	0.130	0.156	0.166	0.115	0.169	0.875	–		
8. Tradition Barrier	0.287	0.304	0.192	0.121	0.327	0.849	0.750	–	
9. Value Barrier	0.127	0.123	0.126	0.123	0.129	0.801	0.681	0.745	–

Discriminant validity was assessed using the Heterotrait–Monotrait ratio (HTMT). As presented in Table 3, the values of HTMT were below the threshold of 0.90, ranging from 0.115 to 0.888. Therefore, discriminant validity was established for all constructs (Hair et al., 2022).

Structural Model Assessment and Hypothesis Testing

The structural model was evaluated using path coefficients, t-values, p-values, coefficient of determination (R^2), and predictive relevance (Q^2).

Table 4: Results of Significance Testing (Direct Relationships)

Relationships	β	T statistics	p values	Confidence Interval		Decision
				LL	UL	
H1: PEU→PU	0.760	2.419	0.000	0.692	0.823	Supported
H2: PEU→Attitude	0.077	1.061	0.289	-0.068	0.218	Not supported
H3: PU→ Attitude	0.591	7.979	0.000	0.445	0.730	Supported
H4: HC→Attitude	0.254	3.855	0.000	0.129	0.388	Supported
H5: PU→Intention AI	0.322	4.052	0.000	0.710	0.484	Supported
H6: HC→Intention AI	0.047	0.766	0.444	-0.067	0.171	Not supported
H7: Attitude→Intention AI	0.539	6.288	0.000	0.355	0.687	Supported
H8a: VB →Intention AI	-0.051	0.708	0.479	-0.172	0.123	Not supported
H8b: RB→Intention AI	0.111	1.373	0.170	-0.077	0.238	Not supported

H8c: TB→Intention AI	0.007	0.120	0.904	-0.121	0.104	Not supported
H8d: IB→Intention AI	-0.067	0.731	0.465	-0.228	0.127	Not supported

Note. One-tailed test. $p < 0.05^*$. Factors

The findings in Table 4 showed that technology acceptance factors are the stronger influence on AI adoption in comparison to innovation resistance barriers among accounting personnel in Malaysia. In particular, PU and attitude were found to be the major predictors of AI adoption, thereby providing stronger support from TAM. The finding indicates that PEU positively affects PU, implying that accounting personnel are more likely to perceive the usefulness of AI when they feel the technology is easy to learn and use. This finding is consistent with studies conducted among accounting personnel in Kuwait (Wael et al., 2023) and in Vietnam (Anh et al., 2024). However, PEU insignificantly influenced attitude toward the intention to adopt AI. The reason is that the accounting personnel's perception of ease of use is insufficient to influence attitudes toward adopting AI. This finding is consistent with the study by Rahman et al. (2021), which stated that the influence of PEU on AI adoption is primarily indirect through PU.

The result showed that PU is among the strongest predictors within the TAM constructs, as PU was found to influence attitude and intention to adopt AI. This finding indicates that accounting personnel are more inclined to adopt AI when they feel that it is useful for enhancing productivity, supporting decision-making and improving work performance. These findings are consistent with previous studies that identify PU as a key predictor influencing attitudes on the intention to adopt AI (Geddami et al., 2024; Anayat et al., 2023; Wael et al., 2023; Nouraldeen, 2022). Moreover, attitude was the strongest direct predictor of AI adoption intention. This finding aligns with TAM, which posits a positive attitude toward the intention to adopt AI (Molefi et al., 2024).

In addition, the findings revealed HC had a significant relationship with attitude on the intention to adopt AI. However, there is insignificant relationship between HC and intention to adopt AI. Although the pandemic increase AI awareness and encouraged accounting personnel's attitudes towards AI, but it did not directly influence long-term adoption. The accounting personnel were forced to adopt AI to support remote working arrangements during the pandemic. Therefore, the adoption of AI during COVID-19 was driven by necessity rather than voluntary intention to adopt AI. This finding is consistent with studies by Frank et al. (2021), Chen et al. (2022), and Önder and Uzun (2022), which identified HC influence the intention to adopt AI. Nevertheless, MIA (2025) reported that the AI adoption among accounting personnel remained limited during the early stage of the pandemic.

This study found value, risk, tradition, and image barriers, had insignificant effect on the intention to adopt AI. This finding implies that the accounting personnel in Malaysia do not perceive these innovation resistance factors as key barriers to adopt AI. Instead, they were focused on the benefits of AI rather than concerns about the uncertainty of technology, work habits or the image of AI. This finding is consistent with studies by Mahmud et al. (2023), Kaur et al. (2020), and Yang et al. (2024). Similarly, Adnan et al. (2023) argued that AI is unlikely to replace accounting personnel in giving advice related to accounting and finance to their clients.

In conclusion, this study found that PU and attitude are the key factors influencing AI adoption among accounting personnel in Malaysia. Whereas innovation resistance barriers had insignificant effect on AI adoption. These findings contribute to the accounting industry by highlighting the benefits of AI, strengthening accounting personnel's confidence in the technology and fostering positive attitudes through training, organisational support as well as professional development initiatives.

Mediating Effect Analysis

Table 5: Results Of Significance Testing (Mediating Relationship)

Relationships	β	T statistics	P - Value	Confidence Interval		Decision
				LL	UL	
H1a: PEU→PU→ATT→ITAI	0.242	5.280	0.000	0.150	0.330	Supported
H2a: PEU →ATT→ITAI	0.041	1.035	0.301	-0.032	0.124	Not Supported
H3a: PU→ATT→ITAI	0.319	5.356	0.000	0.198	0.430	Supported
H4a: HC→ATT→ITAI	0.137	3.384	0.001	0.062	0.219	Supported
H5a: PEU→PU→ITAI	0.245	3.853	0.000	0.126	0.377	Supported

Note. Two-tailed test

Table 5 presents the results of the significance testing for the indirect relationships in the structural model. Overall, the findings demonstrate that PU and attitude are the key mediating mechanisms explaining the intention to adopt AI among accounting personnel in Malaysia, providing further support for the TAM.

The findings indicate that PU and attitude mediate the relationship between PEU and intention to adopt AI. When accounting personnel perceive AI systems as easy to use, they are more likely to recognise their usefulness, which subsequently enhances their intention to adopt AI through the mediating roles of PU and attitudes. These findings are consistent with Geddam et al. (2024), Wang et al. (2021) and Hussain (2024).

Attitude also emerged as an important psychological mechanism influencing AI adoption. The findings reveal that attitude significantly mediates the relationship between PU and the intention to adopt AI. The result indicates that accounting personnel who perceive AI as beneficial are more likely to develop positive attitudes, which subsequently enhance their intention to adopt AI. This finding is consistent with Toros et al. (2024), who identified attitude as a mediator that influences PU and intention to adopt AI. Similarly, attitude significantly mediates the relationship between the HC and AI adoption. This finding is consistent with Rahman et al. (2021), who argued that attitudes are the key influence factors on the adoption of AI during periods of uncertainty.

In contrast, attitude insignificantly mediates the relationship between PEU and intention to adopt AI. Although AI systems are easy to use and contribute to positive user perceptions, but it is insufficient to encourage accounting personnel to adopt AI. Instead, accounting personnel are more concerned with the practical benefits of AI than with its ease of use. This result is

consistent with Kleine et al. (2023), who also reported insignificant mediating effect of attitude between PEU and intention to adopt AI.

Overall, the mediation analysis demonstrates that PU and attitude are the principal mechanisms influencing the intention to adopt AI among accounting personnel in Malaysia. These findings further support the explanatory power of the TAM and indicate that organisations aiming to promote AI adoption should not only develop user-friendly AI systems but also highlight their benefits in enhancing accounting task performance, supporting decision-making and operational efficiency.

Table 6: Coefficient of Determination

Variables	R ²	Interpretation
Attitude	0.720	Moderate to substantial
Intention to Adopt AI	0.731	Moderate
Perceived usefulness	0.577	Moderate to substantial

As shown in Table 6, the R² value for attitude is 0.720, indicating that 72.0% of the variance in attitude is explained by its predictor variables. Similarly, the R² value for intention to adopt AI is 0.731, the model explains 73.1% of the variance in accounting personnel's intention to adopt AI. Furthermore, R² for PU is 0.577, indicating that 57.7% of its variance is explained by the exogenous constructs included in the model.

According to Hair et al., R² values of 0.75, 0.50, and 0.25 indicate substantial, moderate, and weak explanatory power, respectively. Therefore, the R² values obtained in this study indicate that the model has moderate to substantial explanatory power, which is sufficient to explain the determinants of AI adoption among accounting personnel in Malaysia.

Table 7: Predictive Power

Variables	Q ²	Interpretation
Attitude	0.563	Large
Intention to Adopt AI	0.490	Large
Perceived usefulness	0.570	Large

As shown in Table 7, all endogenous constructs recorded Q² values above zero, indicating that the model has predictive relevance for all constructs. The results for Q² values for attitude, intention to adopt AI, and PU are 0.563, 0.490 and 0.570, respectively. These results exceed the minimum threshold of zero, which shows that the proposed model has strong predictive relevance. According to Hair et al. (2022), Q² values of 0.02, 0.15, and 0.35 indicate small, medium, and large predictive relevance. Based on the threshold, all constructs in this study demonstrate large predictive relevance, with values exceeding 0.35. As a conclusion, the Q² results provide additional evidence of the robustness and predictive accuracy of the proposed structural model.

Conclusion

This study examined the factors that impact accounting personnel intention to adopt AI in Malaysia, using TAM and IRT. The finding of this study, indicate that technology acceptance factors have a larger impact in comparison to innovation resistance barriers. Among the technology acceptance factors, PU is the primary predictor for attitude and intention, while attitude was the strongest predictor for intention. Furthermore, innovation resistance barriers, value, risk, tradition, and image barriers had an insignificant impact on adoption intention. Mediation analysis results affirmed that PU and attitude are the mediating variables that influence accounting personnel's perceptions of AI on their behavioural intention.

Theoretically, this study extends the TAM model by incorporating HC and innovation resistance barriers into a single framework. Thus, this study further extends a comprehensive understanding of the intention to adopt AI in accounting industries. Practically, the findings imply that companies, accounting professional bodies and policymakers should emphasise programs to promote the benefits of AI, increase accounting personnel's confidence in using AI and provide training and professional development programs.

Nevertheless, there are some limitations of this study. First, a cross-sectional design limits the ability to capture changes in the behaviour of accounting personnel regarding AI adoption over time. Next, this study focuses on accounting personnel in Malaysia. Therefore, the results may not be generalised to other accounting personnel in other countries or to other professional groups in Malaysia. Third, the study includes selected constructs from TAM and IRT. However, other organisational, technological, and environmental factors may also influence AI adoption. Lastly, future research can address these limitations by adopting a longitudinal design to examine changes in behaviour over time. Comparative analyses across different countries or professional backgrounds may further enhance the generalisability of findings. The proposed model may also be extended to include other factors such as organisational readiness, trust in AI, AI competency, ethical considerations and other external variables, to provide a more comprehensive explanation of AI adoption.

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