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Drivers of Behavioral Intention Toward AI Integration in Accounting Education: A UTAUT2 Perspective from Bangladeshi Universities

MD. Shahnewas Jiko[1], Dr. Saifuddin Khan, ACCA[2]
[1]*Lecturer, Department of Business Administration, Southern University Bangladesh, New/471, University Road, Arefin Nagar, Baizid Bostami, Chattogram-4210, Bangladesh.*
[2]*Associate Professor, Department of Accounting and Information System, Rajshahi University, Shahid Syed Nazrul Islam Administration Building University of Rajshahi, Rajshahi 6205, Bangladesh.*

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ABSTRACT

The incorporation of Artificial Intelligence (AI) in accounting education is altering approaches to learning and professional skills development significantly at the higher level of study. Based on the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), this study examines the determinants that drive accounting students' behavioral intention towards AI adoption in Bangladeshi universities. Data was obtained from 692 accounting undergraduate, and MBA students enrolled in public and private universities using a structured questionnaire that contains 28 observed variables. Factor analysis (FA) with varimax rotation was used to explore the factor structure. The KMO estimate was 0.950, and the Bartlett's Test of Sphericity demonstrated the appropriateness of conducting a factor analysis. The results indicate eight major factors – Performance Expectancy, Facilitating Conditions, Behavioral Intention, Social Influence, Price Value, Habit, Effort Expectancy, and Hedonic Motivation, with a total variance of 84.96%. The most powerful predictor was Performance Expectancy, which could account for 52.00% of the variation, followed by Facilitating Conditions and Behavioral Intention. The findings suggest that students' use intentions regarding AI in accounting education are primarily influenced by perceived performance benefits, infrastructural support, career relevance, and cost–benefit rationales. The findings of the study provide good implications for policy makers, university authorities, and curriculum developers to identify the strategic way forward to working on AI integration effectively with accounting education in developing countries like Bangladesh.

Keywords: Behavioral Intention, Artificial Intelligence in Accounting Education, UTAUT2 framework, AI integration in Accounting Education, AI Application in Bangladeshi Universities.

INTRODUCTION

It is a period of great change for the accounting profession as artificial intelligence (AI) and sophisticated digital automation continue to be integrated into the system, automating more and more of traditional accounting processes while reshaping the skill sets of practitioners. Technological inventions, such as machine learning applications, intelligent tutoring systems, automated assessment tools and data analytics tools, are reconfiguring the knowledge production, dissemination and use of accounting in educational contexts (Brynjolfsson & McAfee, 2014; Moll & Yigitbasioglu, 2019). As a result, there is increasing pressure for accounting education to go beyond traditional pedagogical methods and train students' analytical skills, technological competence and agility required to perform effectively in a professional environment using AI (Sudlow, 2019; Bowles et al., 2020).

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Accounting educators have been encouraged for some time to adjust curriculum in the light of developments in practice. Recent literature demonstrates an increasing disconnect between the skills required by employers and skills schools have typically focused on in accounting programs, such as advanced technologies and data-driven decision-making (Al-Htaybat, Von Alberti-Alhtaybat, et al., 2018; Pan & Seow, 2016). At the same time, AI in accounting education is no simple technological adoption; it represents a pedagogical transition that questions current teaching beliefs, assessment norms and curriculum designs.

While some developed world universities are currently testing AI-assisted teaching tools, the case has been quite different for developing countries. Institutional barriers, inadequate digital facilities provision and unequal computer-based proficiency of students and lecturers are some of the issues that frequently make it difficult to integrate new educational technologies (Tamilmani et al., 2021). In Bangladesh, the COVID-19 outbreak had pushed accounting educators toward digital learning at a previously unprecedented pace, revealing both the promises and challenges of online and technology-mediated delivery of instruction in accounting education (Dhawan, 2020; Rahman et al., 2021). Nevertheless, entering the post pandemic era we should aim to move away from emergency adoption towards pedagogically-informed and sustainable integration of AI technologies in accounting curricula.

Notwithstanding increasing importance of AI to accounting education, empirical studies on student acceptance of AI-based learning technologies is limited even further in developing country contexts. The literature in accounting education has largely developed with a focus on curriculum content, professional competencies and methods of assessment as opposed to how students respond behaviorally or motivationally to new learning technologies (Al-Htaybat, Von Alberti-Alhtaybat, et al., 2018). Furthermore, those that do explore technology take a more general view of e-learning systems (not AI-specific applications that directly impact how accounting concepts are taught and learned).

It is important to investigate student acceptance of AI-based learning tools as pedagogical innovations are unlikely to be effective when learners are disengaged and do not use the application regularly. Previous accounting education studies found that students' perceptions of usefulness, ease of use, and institutional support significantly impact learning and skill acquisition outcomes (Pan & Seow, 2016). However, very little is known about such relationships when explored from a unified theoretical perspective, which includes technical and behavioral sides of adoption.

To fill this void, this study employs the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) as a theoretical foundation. As such, UTAUT2 builds upon prior models by including constructs related to hedonic motivation, habit and perceived value, and is especially applicable in educational contexts where the use of technology tends to be voluntary, thus mostly driven by experience (Venkatesh, J. Y. Thong, et al., 2012). The UTAUT model has been widely used in higher education studies and has shown very good explanatory power to determine students' behavioral intention to use digital learning technologies (Tamilmani et al., 2021). But its use in accounting education - at least as it applies to AI-driven learning tools - is lacking.

Consistent with pedagogical issues highlighted in the accounting education literature, this paper frames behavioral intention as a critical construct through which students' perception of AI technologies is related to their readiness for future accounting careers. With the growing impact of AI on professional accounting positions, student's attitudes to AI 'enabled' learning environments may be instrumental in developing meaningful skills and professional adaptability (Bowles et al., 2020; Moll & Yigitbasioglu, 2019). Such a consideration can help accounting educators to better facilitate the students' transition from university to an AI enhanced work place.

This research provides context-specific evidence of accounting education literature from Bangladesh in the following is distinct. A distinct aspect from a pedagogical, institutional, and technology point of view as compared to the developed ones, yet underrepresented in top accounting education journals is countries with less development. Meeting calls for more inclusive international research (Winkler et al., 2019), the study also stretches UTAUT2 into AI-integrated accounting education and emphasizes the impact on curriculum design, teaching practice, and policy-making in resource-poor contexts (Zawacki-Richter et al., 2019).

Overall, the current study applies the UTAUT2 model to assess the determinants of behavioral intention towards integrating AI in accounting education within public and private universities in Bangladesh. Based on a survey of

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692 accounting students and utilizing robust factor analytic methodologies, this research uncovers the underlying constructs impacting AI adoption and measures their relative explanatory value. In this respect, this study makes a unique contribution to accounting education scholarship by providing theoretically based and empirically derived understanding of the pedagogical practices through which AI may be integrated into accounting programs to build the capabilities of future-ready accounting graduates.

OBJECTIVES

The purposes of the study are to:

1. Investigate the determinants of accounting students' behavioral intention to adopt artificial intelligence in accounting education

2. Explore the degree to which UTAUT2 framework constructs predict students' intention to adopt AI-based learning technologies.

3. Identify the most dominant determinants of accounting students' behavioral intention to use AI in accounting education.

Research Question

In this study, the prime research questions are

RQ 1: What are the predictors of accounting students' behavioral intention to incorporate AI in accounting information systems?

RQ 2: How well do UTAUT2 constructs predict students' intentions to adopt AI-based learning technologies?

RQ 3: What are the most important determinants influencing behavioral intention toward AI adoption by students?

LITERATURE REVIEW

Introduction to AI in tertiary Accounting Education

The use of Artificial Intelligence (AI) to transform education specifically accounting has gained unprecedented attention subject of increasing interest. AI has revolutionized the classical accounting education which is fundamentally based on manual work and classroom learning. AI systems, for example intelligent tutoring skills and reinforcement learning based auditing tools or adaptive learning environments, are being embedded in accounting curricula with the aim of enhancing pedagogy, learning attainment and students' employability (Chung et al., 2020). This digital revolution is especially important in accounting in which data analytics, financial modeling and automated auditing are transforming the way things are done.

The persistent popularity of technology has affected the worldwide economic system to such a degree that it has resulted in considerable shifts in accountants' professional roles. This change highlights the need for innovative and technology-based methods of learning in accounting education (Grabinski et al., 2015; Morris et al., 2015; Ogundana et al., 2015). The history and development of accounting functions are closely linked with developments in IT (in terms of data storage, processing, retrieval and transaction coding) (Wells, 2018). Even though the embedding of technology in the accounting education process has gained more and more academic focus (Breedt, 2015; Wong & Wong, 2017; Al-Htaybat, von Alberti-Alhtaybat, et al., 2018; Wu et al., 2008), findings indicate a significant gap between curriculum content and industry needs. Although widely used technologies including accounting software, audit systems and generic digital solutions such as cyberplazas, spreadsheets and data analytics are integrated into accounting curricula (Al-Htaybat, Von Alberti-Alhtaybat, et al., 2018; Morris et al., 2015) their use is still inadequate to respond to the requirements placed on them by new advanced technologies.

With rapid technological progress teaching and learning in the twenty-first century have been transformed increasingly relying on Web 2.0 and Web 3.0 technologies, virtual reality, artificial intelligence (AI), e-learning platforms, interactive mobile applications, multimedia systems, cloud computing and other digital infrastructures which are more advanced than those used at the beginning of this century (Watty, McKay, Ngo, et al., 2016; Al-

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Htaybat, von Alberti-Alhtaybat, et al., 2018). As primary agents of technology uptake and use, teachers are to take advantage of these innovations by developing digital skills and education for life in the contemporary community which is becoming more automated and interwoven in technology (Nwokike & Eya, 2015; Al-Htaybat, von Alberti-Alhtaybat, et al., 2018). In reaction to the call for reform within higher education, including accounting education, (Watty, McKay, & Ngo, 2016) and (Adam, 2020) developed a 10-category educational technology framework to cover learning management systems, collaboration/ communication tools, simulated learning environments, mobile technologies, assessment technologies, pedagogical approaches, presentation/content creation tools, teaching resources and well-known accounting technologies.

AI Integration in Accounting Education from Global and Bangladeshi Perspectives

Regarding digitalization, (Yoon, 2020) identified 4 major technological spaces that have a direct association with accounting education, namely artificial intelligence (AI), big data analytics, cloud-based systems, and blockchain. Given the growing significance of these innovations in current accounting practice, their incorporation into accounting curricula is necessary to prepare graduates with the technological knowledge and automation-based skills required for the profession. In the same line of thought, (Janvrin & Watson, 2017), supporting these views, emphasized that accounting programs need to be infused with technology as future practitioners will have to process s huge amount of organizational data from both traditional documentation and highly sophisticated enterprise information systems. Answering to the heightened level of complexity requires a chatter of multiform tasks, such as data capture, reduction and aggregation, until finally ending e.g. at processing procedures with normalization methods for calculation in order to prepare adequate information required for suitable decision-making. The increasing use of audit software as well as technology-based collaboration and knowledge-sharing platforms between professionals has improved the scalability and efficiency in financial data gathering, processing, integration, analysis and presentation (Curtis et al., 2009). These technological advancements also improved performance reporting and promoted data-driven decision making in enterprises (Pan & Seow, 2016). As a result, many manual accounting practices have gradually been eliminated from the profession that is increasingly in step with new types of business and computerized operational settings (Grabinski et al., 2015b; Pincus et al., 2017).

In the era of fast digitalization, the accounting profession is being pressurized to respond to technological demands, making it burdensome for Accounting Educators to ignore such demand without integrating educational technologies in a structured manner into teaching and learning processes. Institutional support for these types of technologies is indispensable in the improvement of student learning, due in great part to their significant influence on pedagogical design and instructional delivery. Yet, despite continued developments in accounting education, extant research has revealed that attempts to integrate educational technologies are still emergent and both instructors and learners are unlikely to be familiar with or equipped for advances (Gaiziuniene & Janiunaite, 2018). Several barriers to successful technology integration have been identified in empirical work, such as low awareness of technological changes, disinterest and lack of technical abilities or weak competences and negative attitudes towards the use of technology by educators (Senik & Broad, 2011; O'Connell et al., 2015; Henriksen et al., 2018; Asonitou, 2020). Additionally, resistance to change and the absence of institutional and infrastructure support continue to be identified as major reasons for the poor utilization of educational technologies in accounting programs (Dangi et al., 2023).

Moreover, the continually low level of technology usage among accounting profession, practitioners and educationists alike is having been generally blamed for dearth of digital skills and capability either in teaching or learning technology adoption as well as little understanding on pedagogical benefit that could emanate from technology used in accounting (Ismail et al., 2018). This is particularly worrying as it impacts educational institutions across the world and most specifically in developing countries where structural and resource factors compound issues related to technology adoption (Abbasi et al., 2015; Khan et al., 2012; Darling-Aduana & Heinrich, 2018). In the scenario of twenty-first-century education, teachers are being placed in frontline with instructional process, therefore their personal characteristics, attitudes and behavioral intention are key correlates that make it possible for accounting educators to successfully incorporate technology into management bean counter programs.

In the context of South Asian higher education, particularly in Bangladesh, low technology adoption by academics and accounting professionals has been attributed to deficiencies in digital skills, underdevelopment of capacity and

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weak appreciation for the advantages of TEI. Although digital technology has been integrated throughout university campuses with policy backing, challenges yet remain in Bangladesh including faculty unpreparedness and lack of infrastructure as well as socio-economic divides that affect access and the use of inclusive technologies (Alam et al., 2023; Aziz & Hossain, 2024). For instance, a study on digitalization in Bangladesh reveals that, while the potential of ICT to transform higher education (HE) is highly acknowledged, systemic constraints in terms of resources and instructor readiness have hindered effective use of digital tools on teaching learning activities (Alam et al., 2023; Aziz & Hossain, 2024). Similar constraints to the uptake of technology have been reported in other parts of South Asia which suggest that pedagogical change is not as much a result of infrastructure but rather is contingent upon teacher training and institutional support (Manan & Khan, 2025). From this perspective, the attributes and orientations of teachers are key factors awaiting consideration as individual antecedents to successful technology infusion into accounting education, in light of their potential effect on how such pedagogical innovations are perceived, accepted and taken up by learners.

Literature review of prior research on AI implementation in accounting education suggests the following options for consideration: Student performance, computational accuracy and job market preparation (Abdo-Salloum & Al-Mousawi, 2025). In accounting education, AI's role is considered essential for learning the technical/analytical skills that are increasingly required by the profession. The use of AI and AI devices have been shown to lower cognitive load, contribute to personalized learning experiences and enhance student outcomes and engagement (Lin et al., 2023).

However, some problems still exist in the implementation of the capabilities approach, especially in developing countries with almost no educational infrastructures. Studies have found that AI implementation in these contexts remains slow due to barriers such as cost, technological readiness and staff training. In the same way, (Mahbub et al., 2024) also Highlighted barriers to AI adoption within Bangladeshi universities, including lack of infrastructure and AI-trained faculty. So, it can be established from the previous study, in Bangladesh teaching of AI in University curriculum with respect to accounting has not fully adopted, and incongruent between public and private universities.

UTAUT2 in Technology Adoption

Concerning theoretical lenses that have been adopted in examining technology adoption behavior over the years, a number of scholars have brought forward several models as explanatory frameworks to explain why users accept or reject a particular technology, including TAM (Technology Acceptance Model), TRA (Theory of Reasoned Action), TPB (Theory of Planned Behavior), IDT (Innovation Diffusion Theory), MPCU (Model of PC Utilization), and UTAUT and its extended version, UTAUT2. Based on an extensive cross-model evaluation and empirical analysis of these five models, Venkatesh et al., (2003), developed the UTAUT based on their most frequently influential constructs for a comprehensive framework. UTAUT is a model that includes Performance Expectancy, Effort Expectancy, Social Influence and Facilitating conditions as important determinants of intention of using technology and subsequent use behavior. Empirical research evidence indicates that the model demonstrates better predictive accuracy, explaining up to almost 70% of technology use variances rather than 27-40% in previous acceptance theories (Venkatesh et al., 2003). Nevertheless, some researchers have raised concerns on the complex nature of the model and incapability to explain use behavior adequately (Van Raaij & Schepers, 2008; Casey & Wilson-Evered, 2012). To remedy these issues, (Venkatesh, J. Y. L. Thong, et al., 2012), developed UTAUT2 by deepening the original model into additional constructs—Habit, Price Value and Hedonic Motivation that primarily targeted at consumer's behavior. Existing literature shows that UTAUT2 has been widely used to examine technology adoption and acceptance in various contexts.

Table 1: Key Elements of the extended UTAUT2 framework.

Model Identification	Elements	Explanation	Origin
	Performance Expectancy	The degree to which an individual believes that the use of a certain technology will improve a task	(Venkatesh et al., 2003)

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UTAUT		performance and overall productivity.	
	Effort Expectancy	Computer self-efficacy: The perception about the easiness of learning and using the technology.	(Venkatesh et al., 2003)
	Social Influence	The individual's perception about whether most people who are important to him or her believe that he or she should be using the technology.	(Venkatesh et al., 2003)
	Facilitating Condition	The perceived availability of sufficient organization power and necessary infrastructure to support technology usage.	(Venkatesh et al., 2003)
UTAUT2	**Hedonic Motivation**	The amount of enjoyment or inherent fun in the use of technology.	(Venkatesh, J. Y. L. Thong, et al., 2012)
	Price Value	The trade-off between the benefits derived from deploying technology and the material, effort or data privacy costs entailed.	(Venkatesh, J. Y. L. Thong, et al., 2012)
	Habit	The degree to which technology use has become intuitive through prior experience and repeated learning.	(Venkatesh, J. Y. L. Thong, et al., 2012)
	Behavioral Intention	The extent to which an individual has developed conscious plans or intentions for the use/continued use of the technology in the future.	(Venkatesh et al., 2003)

Using the UTAUT2 model, in this research we explore the predictors of behavioral intention to use AI integration in accounting education by Bangladeshi universities. UTAUT2 is a powerful theoretical model for the study of technology adoption behavior (Park, 2009; Venkatesh et al., 2003; Venkatesh & Zhang, 2010) that has gained currency in recent research given its strict conceptual simplicity and parsimony as well as a great level of explanation strength (Venkatesh et al., 2012; Venkatesh & Zhang, 2010). Technology acceptance models (UTAUTs and UTAUT2) have been used extensively; however, they have not been subjected to rigorous empirical testing in the case of non-Western or developing countries such as Arab nations (Sadeghioon et al., 2015); Kamoun & Basel Almourad, 2014) but fairly even in Bangladesh specifically. In addition, previous research has suggested potential contextual and cross-cultural biases of UTAUT when used among different national contexts (Dwivedi et al., 2011; Teo et al., 2015). To address these issues, (Venkatesh, J. Y. L. Thong, et al., 2012), highlight the importance of testing UTAUT2 empirically under different cultural and institutional contexts to enhance its generalizability and reliability, as the drivers for IS adoption might vary across context, users, and technology itself.

Drawing on the extant literature and bridging the existing gap in the cross-cultural evidence between Western/developed and non-Western/developing contexts, this study examines AI integration in accounting education of both public and private universities of a developing country, Bangladesh. The purpose of this study is to adopt the UTAUT2 model as a theoretical framework with an extended design, developing and testing a research model in examining the predictors or factors that affect accounting students' behavioral intention to use AI technology in education. More specifically, the paper has the main goal to investigate whether PE, EE, SI, FC, HM, HB and PV have any impact on students' BI toward the use of AI in accounting education in Bangladeshi universities.

This findings of this study do contribute toward adding more understanding about the determinants that have significant impact on students' intention to use AI in accounting education respectively among universities within

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Bangladesh for policy makers and practitioners. The results will empower policy makers to identify evidence-based strategies for university authorities and governments in developed and developing countries, which could help to close the structural gaps between academic infrastructure vs educational quality as well as reduce the mismatch between academic learning outcomes vs skill set that job market demands.

Drivers of AI Adoption in Developing Countries

There have been several studies which looked at educational technology adoption in developing countries and identified infrastructure issues, sociocultural norms, and cost sensitivity as critical factors influencing technology adoption (Chong et al., 2021). In Bangladesh, the integration of AI into accounting education is determined by performance expectance, facilitating condition and behavioral intention in for higher education. Perceived usefulness of AI in performing well academically and for future career prospects was identified as key predictors of students' intention to use AI learning tools (Hasan et al., 2020).

Moreover, the effective adoption of AI into higher education depends extensively on facilitating conditions such as institutional resources, access to platforms and organizational support system. Because AI is usually associated with significant costs in terms of infrastructure and budget, students studying in under-developed countries like Bangladesh do wonder if the dividends would pay off that investment (Rahman et al., 2021).

Within Against the background of Bangladeshi and Asian higher education, chronic underutilization of technology by accounting professionals and educators is common associated with low level digital skills, inadequate staff development and a poor appreciation for adding pedagogic value through technology infused teaching. Empirical evidence from Bangladesh reveals that- although there are national efforts in the form of initiatives to encourage digitization in TEIs, teachers' preparedness toward adoption of educational technologies is impeded by capacity gaps, infrastructural restrictions and uneven institutional support (Alam et al., 2023b). Such constraints are particularly relevant to developing countries, where infrastructural and organizational barriers compound the deterioration in facilitating conditions for technology use (Abbasi et al., 2015). In terms of technology adoption, these challenges directly influence educators' effort expectancy and performance expectancy perceptions about the use of educational technologies that in turn shape their behavioral intention to adopt and utilize technology. Since teachers work in direct contact with students for the provision of instruction actual, their personal characteristics such as attitudes toward technology, and openness to change teaching methods essentially contribute in influencing the effective adoption of technology in accounting education. The study of technology implementation through an integrated theoretical framework (like UTAUT2) provides a solid ground for investigating the way in which individual, technological and institutional factors shape educators' and students' use of digital learning tools in the higher-education sector within Bangladesh.

Research Gaps and Future Directions

AI adoption in the area of accounting education has been increasing through research, but there still exists a noticeable void in studying how these technologies are perceived and adopted in resource-poor contexts such as Bangladesh. While there are numerous studies on technology acceptance models in an educational context, little has been done to offer students focused on how many factors to use when applying the UTAUT2 model to AI integration in accounting education in a developing country like Bangladesh. Additionally, much of the research has concentrated on the quantitative dimension of technology adoption while marginalizing qualitative ethical concerns, faculty preparedness, infrastructural facilities, social influence, and its long-term effect on learning outcomes in a developing country like Bangladesh.

METHODS

Data Source

This research is based on a survey research design and aims to test the behavioral intention towards AI incorporation in accounting education at both private and public universities in Bangladesh. Primary and secondary data sources were used to attain the goals of the study.

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Primary Data was gathered using self-administered structured questionnaires that contain 28 observed variables from 692 university students from different levels of studies, including first year, second year, third year, fourth year, and MBA programs. It was carried out in public as well as private universities from four administrative divisions of Bangladesh, Dhaka, Chittagong, Rajshahi and Mymensingh between August to December 2025. The questionnaire was constructed using measurement scales previously validated, with Likert scale-type (five-point) answers. It comprised two main sections. The first part included the participants' demographic information, including gender, academic training level, type of educational institution and residential place for a descriptive profile.

The second part investigated the factors affecting the adoption of AI among Bangladeshi university students from accounting background based on constructs from the UTAUT2 model which were performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating conditions (FC), hedonic motivation (HM), habit (HB), Price value (PV) and behavioral intention (BI). Participants rated each item on a five-point response scale (1 = strongly disagree to 5 = strongly agree).

These types of schemes have been widely applied in previous technology acceptance researches and their reliability and validity were found to be robust in predicting intention and usage related determinants (Aswani et al., 2018; Frank & George, 2023; Tavares et al., 2017; Handayani, 2023; Sharma et al., 2022; Kumar & Bervell, 2019). The items measuring each construct are listed in Table 3.

A secondary data was systematically gathered from credible academic and professional sources such as peer review journal articles, conference proceedings, books and reputable on-line database. These references were also cited to form the theoretical basis of this study and to define a frontier research area.

Sample

The universe of this study was the undergraduate and postgraduate university students majoring in accounting at public and private universities belonged to all the eight administrative divisions of Bangladesh. A multistage purposive sampling methodology was used to guarantee institutional pertinence and representativeness. In the first phase, four divisions (Dhaka, Chittagong, Rajshahi and Mymensingh) were chosen for opening public universities by considering the proportionate size of Accounting Departments and duration of institutional existence; those signify the academic maturity and stability. Second-stage: Selected 4 top private universities were mainly from Dhaka division, which has the highest number of reputed private universities in Bangladesh. To have geographical diversity and avoid location bias, some private universities from the Chittagong and Rajshahi divisions were also included in this sample. Private universities from divisions outside of Dhaka are still in the process of progress and have yet to contribute suggestively, unlike the private universities in Dhaka, which have made notable advancements.

Data Analysis

The IBM SPSS Statistics software (Version 30) was used for data analysis and particular EFA to test the factor structure of the observed variables. Before extracting the factors, we checked if the dataset was suitable for factor analysis. According to the results, KMO was equal to 0.950, which indicated excellent sampling adequacy, and the Bartlett's Test of Sphericity showed that the correlation matrix was suitable for performing factor analysis ($p < 0.001$).

We used the principal component analysis (PCA) extraction method and varimax rotation in order to obtain a simpler factor structure that could be more easily interpreted analytically. Eigenvalues larger than 1.0 were considered in accordance with Kaiser's criterion, and items were retained if they had a factor loading of 0.60 or higher. Cross-loading items were taken under consideration to confirm construct clarity and for theoretical consistency with the UTAUT2 model.

Table 2: Demographic Information

Demographic Information			
Gender		**Count**	**Percentage**
	Male	474	68%

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	Female	218	32%
Total		692	100%
University Type		**Count**	**Percentage**
	Private	257	37%
	Public	435	63%
Total		692	100%
Study Level		**Count**	**Percentage**
	Postgraduate	177	26%
	Undergraduate	515	74%
Total		692	100%
Year of Enrollment		**Count**	**Percentage**
	1st Year	55	8%
	2nd Year	147	21%
	3rd Year	200	29%
	4th Year	107	15%
	MBA/Masters	183	26%
Total		692	100%
Location		**Count**	**Percentage**
	Dhaka	183	26%
	Chittagong	363	52%
	Rajshahi	75	11%
	Mymensingh	71	10%
Total		692	100%

The final sample was composed of 692 university students in Bangladesh (see Table 2). Males constituted 68% (n = 474) of the sample and females made up 32% (n =218). A predominant proportion of participants attended public institutions (63%, n = 435), while private institutional representation was compared for the remaining 37% (n = 257) of students, allowing for coverage of a variety of higher education systems. Respondents mainly comprised of undergraduates (74%, n = 515), and postgraduates (26%, n = 177). By grade, among the third year (29%), there were the greatest number of students followed by those perusing MBA/Master's (26%), second year group (21%), fourth year group (15%) and first-year group (8%). Geographically, the majority of the respondents were circulating in Chittagong (52%), followed by Dhaka (26%) with some representation from Rajshahi (11%) and Mymensingh (10%). This varied sample in terms of gender, type of institution, level of studies and region makes the sample robust and can also create generalizability for another Bangladeshi higher educational environment.

Table 3: Identification of Factors Influencing Behavioral Intention (BI) Toward AI Integration in Accounting Education Across Private and Public Universities in Bangladesh:

Code	Variables	Code	Variables
V1	**PE1:** Enhance accounting understanding	**V16**	**HM1:** AI tools make accounting learning engaging & Interesting
V2	**PE2:** Faster accounting task completion	**V17**	**HM2:** AI provides interactive, engaging & game like learning experiences
V3	**PE3:** Enhance accounting exam performance	**V18**	**HM3:** AI enables personalized accounting learning paths

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V4	**PE4:** Curriculum-integrated AI boosts skill development	**V19**	**PV1:** Accounting Students perceive AI benefits outweigh costs
V5	**PE5:** Enhance future accountants' tech skills for jobs	**V20**	**PV2:** Accounting Students willing to pay for AI platform features
V6	**EE1:** Easily learn AI platforms that are integrated curriculum in accounting	**V21**	**PV3:** Students willing to pay for AI enhancements or extra services
V7	**EE2:** Easily understand accounting concepts with AI	**V22**	**HB1:** Frequent use of AI for accounting tasks
V8	**EE3:** Feeling capable and confident after learning AI tools easily	**V23**	**HB2:** AI use is a habitual part of accounting education
V9	**SI1:** Professional & educator influence on AI use in accounting	**V24**	**HB3:** AI fosters structured learning and job readiness
V10	**SI2:** My classmates & teachers mention to use AI use in accounting	**V25**	**BI1:** Likely use of AI & other emerging technologies in future accounting job
V11	**SI3:** Country's cultural and social values influence AI tools in accounting learning	**V26**	**BI2:** Plan to actively use AI in accounting profession.
V12	**FC1:** University should provide AI resources and infrastructure.	**V27**	**BI3:** Intend to continue AI use after post-graduation in accounting career
V13	**FC2:** AI integration into the curriculum ensures student access to technology.	**V28**	**BI4:** Educators promote AI for creativity and problem-solving
V14	**FC3:** AI compatibility with existing accounting software.		
V15	**FC4:** Accessible online support and training for AI issues.		

RESULTS

University students from an accounting background of various years (1st, 2nd, 3rd & 4th year), including MBA students from top-level private and public universities in Bangladesh, were asked to provide their independent opinions on the assessment of 28 variables (Table 1) on a five-point scale based on their rating power and experience. By employing the KMO test (Kaiser, 1970) and Bartlett's Test of Sphericity, the sampling sufficiency has been assessed. Hutcheson and Sofroniou (1999) suggest that KMO values between 0.5 and 0.7 are considered average or mediocre. Values from 0.7 to 0.8 are viewed as acceptable or good, those between 0.8 and 0.9 are categorized as very good or excellent, and values above 0.9 are judged outstanding or superb.

Table 4: Kaiser-Meyer-Ohlin Measure and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.950
Bartlett's Test of Sphericity	Approx. Chi-Square	20046.917
	df	378
	Sig.	.000

Based on the provided information in Table 4, the data satisfy the acknowledged requirements for factor analysis. The KMO statistic is .950, a level that Kaiser (1974) classifies as indicating outstanding or superb considering sample adequacy. Moreover, Bartlett's Test of Sphericity yields a chi-square value of 20046.917 with 120 degrees of freedom at the 0.05 significance threshold. Bartlett's Test of Sphericity (Bartlett, 1950) produced a statistically significant (p

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< .05) chi-square result, suggesting that the correlation matrix diverges from an identity matrix and confirming the aptness of the data for factor extraction (Hair et.al., 2006; Tabachnick & Fidell, 2001).

Table 5: Communalities

Communalities		
Factors' Name	**Initial**	**Extraction**
PE1: Enhance accounting understanding	1.000	.774
PE2: Faster accounting task completion	1.000	.792
PE3: Enhance accounting exam performance	1.000	.747
PE4: Curriculum-integrated AI boosts skill development	1.000	.795
PE5: Enhance future accountants' tech skills for jobs	1.000	.686
EE1: Easily learn AI platforms that are integrated into the curriculum in accounting	1.000	.733
EE2: Easily understand accounting concepts with AI	1.000	.833
EE3: Feeling capable and confident after learning AI tools easily	1.000	.783
SI1: Professional & educator influence on AI use in accounting	1.000	**.937**
SI2: My classmates & teachers mention using AI in accounting	1.000	**.910**
SI3: Country's cultural and social values influence AI tools in accounting learning	1.000	**.900**
FC1: University should provide AI resources and infrastructure.	1.000	.893
FC2: AI integration into the curriculum ensures student access to technology.	1.000	.872
FC3: AI compatibility with existing accounting software.	1.000	.833
FC4: Accessible online support and training for AI issues.	1.000	.749
HM1: AI tools make accounting learning engaging & Interesting	1.000	**.919**
HM2: AI provides interactive, engaging & game like learning experiences	1.000	**.919**
HM3: AI enables personalized accounting learning paths	1.000	**.892**
PV1: Accounting Students perceive AI benefits outweigh costs	1.000	**.915**
PV2: Accounting Students willing to pay for AI platform features	1.000	**.949**
PV3: Students willing to pay for AI enhancements or extra services	1.000	**.902**
HB1: Frequent use of AI for accounting tasks	1.000	**.915**
HB2: AI use is a habitual part of accounting education	1.000	**.940**
HB3: AI fosters structured learning and job readiness	1.000	.801
BI1: Likely use of AI & other emerging technologies in future accounting job	1.000	.837
BI2: Plan to actively use AI in the accounting profession.	1.000	.862
BI3: Intend to continue AI use after post-graduation in accounting career	1.000	.868
BI4: Educators promote AI for creativity and problem-solving	1.000	.831
Extraction Method: Principal Component Analysis.		

The table above presents the factor analysis results, where the extraction values indicate the proportion of variance explained and reflect the consistency of feedback from university accounting students regarding their behaviors

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toward AI integration in accounting education. From the outcomes, it is observed that a high degree of coherence in responses was noticed in students' willingness to pay for AI platform features, Habit of using AI in accounting education, and influence of professional & educator on AI use in accounting, which accounted for 95%, 94%, and 93% respectively, and so on for other variables.

In the principal component factoring procedure, however, it is well known that factors whose eigenvalues are larger than one should be emphasized. According to this criterion, 8 factors were determined from the eigenvalues (see Appendix-2). The survey results were further analyzed and statistically processed; the obtained data were treated with the principal component factor rotation method.

Principal Component Analysis (PCA) with direct oblimin rotation (see Table-3) was used to extract the dominant factors based on their respective factor loadings (>0.65), and as such were then grouped under suitable common factors. After applying this procedure, frequently used to determine important factors via varimax rotation, the study then found eight major factors; Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), Hedonic Motivation (HM), Price Value (PV.), Habit (HB), and Behavioral Intention (BI). These eight dimensions, which had eigenvalues of greater than 1 (from 0.686 to 0.949), accounted for a total variance of about 84.955%. This implies that these factors together impact behavior to incorporate AI into accounting education in higher education. The variable factor loadings illustrate the effect of each factor on the impact of tertiary online accounting learning. A detailed summary of eigenvalues and the percent variance accounted for by each factor is presented in Table 4.

Table 6: Factor Loading of Variables

Factor	Variables	Factor Loading	Eigen Value	Present of Variation Explained
F1: Performance Expectancy (PE)	PE4	.767	**14.560**	**52.000**
	PE1	.764		
	PE2	.744		
	PE3	.723		
	PE5	.699		
F2: Facilitating Conditions (FC)	FC1	.871	**1.897**	**6.774**
	FC2	.832		
	FC3	.789		
	FC4	.759		
F3: Behavioral Intention (BI)	BI2	.733	**1.680**	**6.001**
	BI4	.726		
	BI3	.721		
	BI1	.702		
F4: Social Influence (SI)	SI1	.892	**1.473**	**5.260**
	SI3	.869		
	SI2	.857		

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F5: Price Value (PV)	PV2 PV3 PV1	.823 .803 .785	**1.256**	**4.485**
F6: Habit (HB)	HB2 HB1 HB3	.849 .838 .676	**1.157**	**4.132**
F7: Effort Expectancy (EE)	EE2 EE3 EE1	.847 .804 .775	**.936**	**3.344**
F8: Hedonic Motivation (HM)	HM2 HM1 HM3	.763 .762 .727	**.829**	**2.959**
Total Variance		**84.955%**		
Source: Appendix III & IV				

The key influencing factors of Behavioral Intention (BI) toward adopting artificial intelligence in accounting education are analyzed and presented in Table 4, along with the statistical results. In addition, the exogenous construct comprises eight constructs: Performance Expectancy (PE), Facilitating Conditions (FC), Behavioral Intention (BI), Social Influence (SI), Price Value (PV), Habits (HB), Effort Expectancy (EE), and Hedonic Motivation (HM). The results imply that one factor among these factors has the main significant impact on the behavioral intention of AI integration in accounting education, as follows:

Factor 1: In terms of both eigenvalue magnitude and the amount of variance explained, Performance Expectancy was found to be the most important factor, with an eigen value of 14.560 and accounting for 52.00% of the total variance. This factor has 5 observed variables (V4, V1, V2, V3, and V5) with solid loadings for all, including loadings of 0.767, 0.764, 0.744, 0.723, and 0.699, sequentially. Together, these variables accounted for 52% of the variance in this factor.

Factor 2: According to the eigenvalue and proportion of variance explained, Facilitating Conditions was the second dimension with an eigenvalue of 1.897, explaining about 6.77% of total variance. This set is composed of four observed variables (V12, V13, V14, and V15) with the factor loadings from 0.871 to 0.759, all falling above 0.75. Taken together, these indicators provide evidence that facilitating conditions satisfactorily measures and explains 6.77% of the variance in this construct.

Factor 3: In terms of the factor's eigenvalue size and variance explanation degree of the influence, Behavioral Intention ranked as the third level with an eigenvalue of 1.680 and included about 6.01% in total variance. This dimension includes 4 measured variables (V26, V28, V27, and V25) with acceptable factor loadings ranging from 0.702 to 0.733. Taken together, these items suggest that 6.01% of the model's variance can be accounted for by behavioral intention.

Factor 4: Analytical results, social impact was found to be the fourth largest factor, with an eigenvalue of 1.473, which accounts for around 5.26% of explained variance. This factor includes 3 observed variables (V9, V11, and V10), with acceptable factor loading 0.897, 0.869 and 0.857, respectively. The aggregate effect of these items is such that the social influence explains 5.26% of the variance in the model.

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Factor 5: Regarding the eigenvalue magnitude and variance, Price Value came in fifth with a contribution of 1.256, explaining nearly 4.49% of the total variance. This factor includes V20, the next is V21 and the last is loadbearing indicator V19 has observed factor loadings of 0.823, 0.803, and 0.785 respectively. The combined impact of these indicators results in price value explaining 4.49% of the variance within the model.

Factor 6: Based on both the eigenvalue magnitude and variance contribution, Habit was ranked the sixth factor which had an eigenvalue of 1.157 accounting for approximately 4.13% of total variance. The factor contains three indicator variables (V23, V22 and V24) that had very good fit with the latent construct under consideration, as they loaded strong and significantly on them (factor loadings: between 0.676 to 0.849). The combined role of these variables shows that habit account for 4.13% variance in the model.

Factor 7: In terms of eigenvalue size and amount of variance accounted for Effort Expectancy was the second to last, reporting an eigenvalue of. 936, which accounted for approximately 3.34% of the variance. The factor was defined by three observed variables—V7, V8 and V6—and factor loadings were acceptable (0.847 for V7, 0.804 for V8 and 0.775 for V6). The sum of the dependent items included explains 3.34% of variance in Effort Expectancy.

Factor 8: The construct hedonic motivation was the least significant and had an eigenvalue of 0.829, which explained about 2.96% of total variance. The construct is measured by three observed variables (V17, V16 and V18), which were all found to have satisfactory factor loadings (0.763; 0.762 and 0.727). Together, hedonic motivation was predicted by 2.96% of the variance in the model.

DISCUSSION

The statistical evaluation, encompassing factor analysis carried out in SPSS 30 through Principal Component Analysis and Varimax rotation, demonstrated that Artificial Intelligence integration in accounting education across private and public universities in Bangladesh greatly depended on eight major factors such as Performance Expectancy (PE), Facilitating Conditions (FC), Behavioral Intention (BI), Social Influence (SI), Price Value (PV), Habits (HB), Effort Expectancy (EE), and Hedonic Motivation (HM) and these 8 variables encompassed 84.96%. Besides, students expect that AI integration in accounting education across Bangladeshi universities will create a new pathway in higher study and boost skill development for their future job preparedness compared to the practical and technology-based accounting learning in this contemporary era. To meet these expectations, a modern infrastructure facility-based campus has a significant impact on applying AI-based accounting learning in developing countries like Bangladesh. Considering the current educational system of Bangladeshi universities, students behaved rationally towards AI-based accounting learning after analyzing the influence of social factors. Moreover, they showed their intention to spend money to equip themselves for preparing future jobs if they are provided more facilities compared to the price, and they started enjoying learning this new method of learning by forming a new routine or habit. But they want to learn AI-based accounting learning with less effort, though they didn't always enjoy this AI-based learning, but they intend to accept it when it comes to the security of a job. Considering the eight identified factors, underlying reasons, and proposed solutions derived from the study, these findings serve as a strategic framework for integrating Artificial Intelligence into accounting education within both public and private universities in Bangladesh.

Performance Expectancy (PE): Due to the demands of the modern digital environment in which students find themselves, accounting faculty are calling for students to be able to use artificial intelligence (AI) models and tools to gain a better understanding of accounting topics, as well as develop practical skills and competencies when solving easy and complex computational problems. The introduction of AI into our curriculum could add tremendous value to students' skillsets in critical areas like data analytics, financial modeling, auditing, and taxation - allowing them to complete these tasks more accurately and quickly than traditional manual processes. Given the interconnectedness between accounting professions and AI technologies, it is increasingly vital for students to gain practical exposure in AI-based tools applied with pedagogical frameworks. This transition is also encouraged by second-tier multinationals that have currently set up business in Bangladesh and will be looking for professionals with a higher level of AI capabilities, including big data analytics and automated financial systems.

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Facilitating Conditions (FC): The successful implementation of artificial intelligence (AI) in accounting education within Bangladeshi universities depends on the abundance of appropriate institutional resources, such as stable internet connectivity, proprietary software, and AI-oriented training activities, and sound hardware infrastructure accompanied by ongoing technical assistance. In addition, the effective adoption of AI in accounting education is dependent on access to AI-capable tools and software products, as current learning management systems (LMSs) and accounting packages can be integrated with instruction developed based on an AI approach. In order to continue smooth and uninterrupted AI-assisted accounting education, university authorities need to ensure they set up adequate online assistance between students once the institution is closed, as well as continuous online support that is accessible for students even when encountering a technological setback with an AI tool while studying. Such readiness is necessary for taking full advantage of the pedagogical opportunities AI can offer and establishing a flourishing technology-facilitated accounting education ecosystem in Bangladesh.

Behavioral Intention (BI): The current job market trend for AI skills has led students to be more interested in using AI and other emerging technologies within accounting education and professional practice. As AI-based software and technological products get increasingly sophisticated, the ability of current and future job owners to fully utilize AI-enriched toolkits in their jobs will be based partly on the tools' performance within their professional domain. Inadequacy in obtaining and using these competences may affect individuals' ability to maintain a competitive advantage in a labor market that is becoming more and more structured around technology. As a result, students have a clear intent, at least beyond the academic obligations, to adopt AI solutions in their future job positions. That intention is amplified by educators and faculty members who currently are highlighting the need for AI adoption, and recognize that students should be using AI tools to develop creativity, analysis skills, and complex problem-solving. Together, these national considerations highlight the importance of AI readiness in determining accountancy graduates' employability and longer-term career prospects.

Social Influence (SI): Customs, traditions, cultural norms, and behavioral attitudes of the society are direct as well as indirect factors responsible for students' academic performance. In this social context, the role of educated people (e.g., professionals who work in accounting, teachers, and professors from the same major) is essential to influence students' behavior toward using artificial intelligence in accounting education. Furthermore, their peer groups (classmates, seniors at university, siblings, and family members) also greatly influence students by highlighting the relevance of AI in today's learning practices. Because social institutions are changing under the influence of technoscientific progress, and because these changes are directly triggering student attitudes and intentions to use AI in accounting education. Taken together, these social drivers emphasize the importance of the broader context to accelerate AI adoption and integration into accounting programs.

Price Value (PV): Students are willing to bear costs if they believe that AI in accounting education provides tangible academic and career-related benefits. Their spending decisions are indicative of an ongoing rational calculus where the benefits they perceive from AI-enabled facilities justify their costs. In addition, students demonstrate a strong willingness to pay for additional features as well as advanced features from AI-enabled learning platforms - whether employed by national or international education institutions. For example, when these platforms offer special features or niche services not available at home, students' willingness to pay also includes the desire to spend extra. Such students are trained and ready to sign up for international AI-learning platforms by paying through personal or intermediary channels, such as credit/debit card services, albeit with additional transaction added value. The primary purpose of the educational process is not limited to fees. Our results suggest that perceived value and cost–benefit evaluations play a role in students' acceptance and continued use of AI-driven educational technologies.

Habit (HB): By conditioning accounting students to use AI-based technologies and services as a part of their routine operations, the repeated and sustained interaction with these AI-enabled systems will improve both their proficiency with technological applications as well as sharpen their understanding of the nuts-and-bolts aspects of operating within the accounting field. Exposure to AI-embedded learning environments on a continuous basis helps students develop proficiency in using advanced data analysis tools, reporting, and decision-making tools. Furthermore, the establishment of such use habits promote students' ongoing acquisition of technological skills and preparation for what will one day be an even more fluid job market. With embedded AI tooling in everyday academic

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tasks, students are better prepared to work within an AI-infused workplace and this overall increases their employability and long-run professional impact on the accounting profession.

Effort Expectancy (EE): Accounting students consider AI systems to be very user-friendly because of their warm and good system designs. The resources provide guidance on clear anatomical explanations to understand accounting and do not leave students stranded when they have difficult or confusing problems. As a result, students become more confident using AI tools to complete the accounting challenges in a shorter period with effectiveness.

Hedonic Motivation (HM): Students find accounting concepts more interesting to learn when they are introduced to AI-based tools and platforms that provide opportunities for them to play in a safe environment, versus a game/simulation-driven program. Such methods help to actively involve students and facilitate exploring new ideas of accounting. In addition to generating student interest in AI and its potential applications towards accounting education, such tools would also aid in students discovering which particular accounting paths suit their personal interests and preferred niches.

CONCLUSION

This research investigated the behavioral intention of accounting students towards AI adoption in higher education based on the UTAUT2 model in Bangladeshi universities. The results support the notion that acceptance of AI in accounting education is influenced by perceived benefits related to performance, institutional encouragement, and social/behavioral aspects of motivation. Performance expectancy was the most significant determinant, suggesting that students are predominantly motivated by the perceived utility of AI in improving academic performance and career prospects.

The findings also underscore the significance of facilitating conditions, making it clear that provision of an appropriate infrastructure system, technical supports, and ongoing training are required to promote AI uptake. Other constructs, such as effort expectancy, price value, habit of use, social influence and hedonic motivation are also important determinants for student's intentions to use AI over time supporting that both rational assessments and intrinsic fun affect continuous AI engagement. Taken together, the study generalizes the use of UTAUT2 model to AI-based accounting education in a specific context of a developing country and provides useful suggestions for successful and sustainable integration of AI into higher education.

IMPLICATIONS

The study theoretically contributes by advancing the UTAUT2 in terms of their effect on acceptance and use of AI-based accounting education, especially in those developing countries where empirical evidence is scarce. The result also indicates that the model is robust in explaining students' behavioral intention toward AI adoption as all UTAUT2 constructs were looked at simultaneously. Also, incorporating constructs like the price value and habit as part of this practical extension gives more back to theory in terms of what can drive technology adoption in developing world university settings. From a practical perspective, the findings emphasize the need for universities to improve AI-based accounting applications, focus more on technological infrastructure and offer continuous technical support that will both promote students' interest in using such technologies. Additionally, policymakers should encourage equitable access to AI technologies and offer incentives for faculty training/subsidization of AI-based educational tools so that accounting education can accommodate effective usage of AI in the classroom and prepare graduates' skills for changing skill requirements.

SCOPE, LIMITATIONS, AND FUTURE RESEARCH

The current research explores the behavioral intention of accounting students towards integrating Artificial Intelligence (AI) in higher education based on UTAUT2 model among the undergraduate, postgraduate and MBA students who study at different public and private universities in Bangladesh. The research focus is the students' perceptions and intentions on AI-based accounting tools quantitatively researched in survey method with exploratory factor analysis. Including core and extended UTAUT2 constructs, this study offers an integrated overview of the primary antecedents that influence AI adoption in accounting education to address in a developing-country environment.

While the current study adds to the empirical work, limitations must be recognized. Causal inference is also hindered by the cross-sectional nature of this inquiry, and hence students' attitude towards AI might be altered with exposure to and evolution of technology. Using self-reported data may also have response bias, and the study is not able to measure actual use or long-term adoption. Furthermore, the findings are geographically limited to Bangladesh and not directly transferable to other educational or socio-cultural contexts. The UTAUT2 provides a strong theoretical base, however, faculty readiness, institution policy context and discipline nature of AI application have not been directly explored.

Longitudinal or mixed-method studies are needed to understand how AI adoption changes over time and to test the causal relationships among constructs. Structural equation modeling is another effective alternative for theoretical testing and model validation. Cross-country, cross-discipline or cross-type of institution comparative research could contribute some much-needed generalizability and understanding of context specific differences. Furthermore, further research could include other variables that relate to teachers' perceptions, actual usage intention, and ethical concerns, as well as its impact on learning outcomes to obtain a more complete view of sustainable AI use in the accounting education context.

CONFLICT OF INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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