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BEHAVIORAL AND TECHNOLOGICAL DETERMINANTS OF ARTIFICIAL INTELLIGENCE ADOPTION: IMPLICATIONS FOR ACCOUNTANT PERFORMANCE IN INDONESIA

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Abstract
This study aims to analyze the influence of Artificial Intelligence on the adoption of accounting technology behavior in accounting practice, the influence of technological behavior adoption on accountant performance, the direct influence of Artificial Intelligence on accountant performance, and the role of technology behavior adoption as a mediating variable between Artificial Intelligence and accountant performance. The study is motivated by the rapid development of digital technology that has fundamentally changed the accounting profession, yet the adoption of Artificial Intelligence among accountants remains uneven, particularly in Indonesia where most Public Accounting Firms and companies are still in the early stages of implementing AI-based technologies. A quantitative approach with an explanatory design was employed using Structural Equation Modeling-Partial Least Squares analysis on two hundred professional accountants from Public Accounting Firms, private companies, and state-owned enterprises who have worked for a minimum of five years. The results indicate that Artificial Intelligence has a positive and significant effect on the adoption of behavior and technology. The adoption of behavior and technology also has a positive and significant effect on accountant performance. Furthermore, Artificial Intelligence has a direct positive and significant effect on accountant performance. The adoption of behavior and technology partially mediates the relationship between Artificial Intelligence and accountant performance, indicating that AI improves accountant performance both directly and through changes in technology usage behavior. These findings suggest that AI investment needs to be combined with investment in human resources, training, work culture, and data governance to maximize the benefits of AI technology in the accounting profession.

Keywords: Artificial Intelligence, Technology Adoption, Accountant Performance

1. Introduction

The development of digital technology has fundamentally changed the way various professions, including the field of accounting, work. One of the most influential technological advances is Artificial Intelligence (AI), which is now at the core of the transformation of modern accounting information systems. AI enables accounting processes to run faster, more accurately, and more efficiently through the automation of transaction recording, financial data analysis, and the detection of anomalies that have the potential to be indications of fraud. According to a World Economic Forum report (2023), more than 40% of companies in the world have integrated AI-based systems to improve the quality of financial decision-making and the efficiency of financial performance.

In the context of the accounting profession, the role of AI is increasingly important because it can replace routine tasks such as data input, reconciliation, and digital evidence-based audits (Appelbaum et al., 2017; Kokina & Davenport, 2017). This shifts the focus of accountants from administrative work to more strategic activities, such as data analysis, financial planning, and prediction-based consulting. However, this digital transformation also poses major challenges, especially related to the adoption of behavioral and accountant readiness in implementing new technologies. Not all accountants are ready to accept the changes brought about by AI, either due to limited digital competence, resistance to change, or lack of confidence in the accuracy of automated systems. AI systems are able to automate routine tasks in accounting such as data input, invoice processing, and transaction classification, which has the potential to reduce the time needed for these tasks (Hasan, 2022). Accountants and auditors must be able to respond quickly to the integration of AI technology in the accounting system due to a challenge and market demand to change company performance metrics (Jin et al., 2022).

The urgency of this research is driven by several critical factors. First, this phenomenon is particularly relevant in Indonesia, where most Public Accounting Firms (KAPs) and companies are still in the early stages of implementing artificial intelligence-based technologies. Data from the Indonesian Institute of Accountants (IAI, 2024) shows that although 70% of KAP in major cities have started using digital systems, only about 30% have actually integrated AI elements thoroughly in the auditing and financial reporting process. Most accountants still rely on manual or semi-digital methods due to concerns about the risk of system errors, data security, and lack of adequate training. Second, in this situation, the adoption of behavior towards technology is a crucial factor. According to the Technology Acceptance Model (TAM) developed by Davis (1989), the acceptance of technology by individuals is influenced by two main factors: perceived usefulness and perceived ease of use. If accountants feel that AI helps improve their performance and is easy to use, then they will be more open to adopting it. In addition, the Theory of Planned Behavior (Ajzen, 1991) explains that an individual's intention to use technology is also influenced by attitudes, subjective norms, and perceived behavioral control. These two theories provide a theoretical basis for understanding accountants' behavior in the face of technological change. Third, the influence of AI on accountant performance is also interesting to study in depth. On the one hand, AI can improve efficiency, reduce human error, and speed up the financial reporting process. But on the other hand, without behavioral readiness and adaptive capabilities, AI can instead create job displacement and decrease productivity due to use resistance. Fourth, several previous studies (Han et al., 2023; Murphy, 2024) have shown that AI has a positive impact on professional performance, but these effects are mediated by the adoption of individual behavior and technology readiness within the organization. In other words, the implementation of AI does not automatically improve performance, but rather depends on how accountants interact and adapt to the technology. Fifth, digital transformation has transformed the structure of accounting work from record-keeping-based administrative activities to professional activities based on analysis, interpretation, and decision-making. The accounting information systems literature shows that the main value of technology lies not only in its speed, but in its ability to transform the way professionals use data in the consideration and decision-making process (Appelbaum et al., 2017; Kokina & Davenport, 2017).

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Previous research has shown significant but fragmented findings regarding the influence of AI on accountant performance. Studies have demonstrated that AI positively influences professional performance through automation, data analysis, and improved process accuracy (Han et al., 2023; Murphy, 2024). Research has shown that the use of AI in accounting can reduce repetitive errors, but it also brings new risks such as algorithmic bias, over-reliance on systems, unclear accountability of decisions, and data security issues (Argento et al., 2025). Studies have also identified that the success of technology in professional work is highly dependent on user acceptance, perception of benefits, perception of ease, trust in the results of the system, and organizational support (Davis, 1989; Ajzen, 1991). However, these studies have examined these relationships in isolation, leaving a significant gap in understanding how AI influences accountant performance through the adoption of behavior and technology as a mediating mechanism, particularly in the Indonesian context (Appelbaum et al., 2017; Kokina & Davenport, 2017).

The research gap in this study lies in the limited understanding of how Artificial Intelligence influences accountant performance through the adoption of behavior and technology as a mediating mechanism in the Indonesian context. While individual studies have examined the direct effects of AI on professional performance or the role of technology acceptance in shaping adoption decisions, the integrated framework connecting AI, behavioral and technological adoption, and accountant performance remains underexplored (Argento et al., 2025; Hasan, 2022). Additionally, most previous studies have focused on developed country contexts or conceptual professional readiness, leaving a significant gap in knowledge regarding the dynamics of AI adoption and accountant performance in Indonesia, where the level of accounting digitization is not always evenly distributed between organizations. Large Public Accounting Firms, multinational corporations, and state-owned enterprises may have better access to ERP systems, audit analytics, and automation tools, while some other organizations are still using semi-digital systems. This readiness gap leads to significant variations in adoption behaviors to test.

The novelty of this research lies in several aspects. First, this study focuses on the Indonesian context, particularly Public Accounting Firms, representing a unique context characterized by uneven digitalization readiness, varying levels of AI integration, and significant variations in organizational support and training. Second, this study develops an integrative model that simultaneously examines the influence of AI on accountant performance with behavioral and technological adoption as a mediating variable, providing a more comprehensive understanding of the determinants of accountant performance in the digital era. Third, this study positions behavioral and technological adoption as a mediating mechanism, enabling the examination of whether technology adoption serves as the primary pathway through which AI influences accountant performance. Fourth, this study contributes to the limited empirical evidence on AI adoption and accountant performance in the Indonesian context, providing insights into how AI technology translates into performance improvements through behavioral and technological adoption. Fifth, this study extends the application of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) to the context of AI adoption in the accounting profession, validating theoretical predictions in an under-researched institutional context (Davis, 1989; Ajzen, 1991).

The purpose of this study is to analyze the influence of Artificial Intelligence on the adoption of accounting technology behavior in accounting practice, the influence of

technological behavior adoption on accountant performance, the direct influence of Artificial Intelligence on accountant performance, and the role of technology behavior adoption as a mediating variable between Artificial Intelligence and accountant performance. The choice of this goal was driven by the limited understanding of how AI technology translates into performance improvements through behavioral and technological adoption and the need for empirical evidence that can inform policy improvements in the implementation of AI in the accounting profession. With a comprehensive examination of the mediating mechanisms, this study aims to provide a deeper understanding of how AI can be strategically leveraged to enhance accountant performance, and whether behavioral and technological adoption serves as the primary pathway through which AI influences performance.

The contribution of this research is multifaceted. From a theoretical perspective, this research contributes to the enrichment of literature on technology adoption and organizational behavior in the field of accounting by proposing and testing an integrative model that links AI with accountant performance through behavioral and technological adoption, extending the application of TAM and TPB to the context of AI adoption in the accounting profession (Davis, 1989; Ajzen, 1991). The findings contribute to the understanding of how AI technology influences accountant performance and how behavioral and technological adoption mediates this relationship, providing a more nuanced theoretical framework for analyzing technology adoption in professional work. From a practical perspective, this study provides actionable insights for KAP management, accounting institutions, and policymakers in designing effective AI implementation training strategies and policies. For KAP management, the findings provide guidance on which factors should be prioritized in AI implementation, including training, work procedures, and data governance. For accounting institutions, the results offer insights into the importance of developing competent and adaptive accounting human resources in the industrial era 5.0. For policymakers, this study provides empirical evidence to support the development of regulations and standards that promote the effective and ethical use of AI in the accounting profession. The results of this study are expected to make a theoretical contribution to the development of literature on technology adoption and organizational behavior in the field of accounting, as well as practical implications for KAP and accounting institutions in designing effective AI implementation training strategies and policies.

2. Theoretical Background

2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) developed by Davis (1989) explains that the acceptance of technology by users is influenced by two main factors, namely Perceived Usefulness and Perceived Ease of Use. Perceived Usefulness refers to the extent to which an individual believes that using a particular technology will enhance their job performance, while Perceived Ease of Use refers to the degree to which an individual believes that using the technology will be free of effort. In the context of the accounting profession, the application of Artificial Intelligence (AI) is considered to increase the ease and benefits of accountants' work, thereby encouraging technology adoption behavior (Davis, 1989; Venkatesh & Davis, 2020). Accountants who understand the benefits of AI such as improved audit efficiency, faster data analysis, and reduced manual errors will develop a positive attitude towards the technology. This positive perception encourages the adoption of new behaviors and technologies in their work.

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Venkatesh and Davis (2020) found that the perception of usefulness and ease of use have a significant effect on the adoption of AI-based technology in the global financial sector. Li and Wang (2021) show that positive perceptions of AI directly increase the interest and intensity of use of AI-based accounting systems in multinational companies in China. Kurniawan (2023) proves that the perception of benefits and ease of use of AI has a positive effect on the adoption of digital accounting systems in Indonesia. Thus, the higher the level of adoption of AI in an organization, the higher the adoption rate of accounting technology behavior.

2.2 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) developed by Ajzen (1991) explains that an individual's intention to use technology is influenced by attitudes, subjective norms, and perceived behavioral control. In the context of AI adoption in the accounting profession, positive attitudes towards AI and perceived behavioral control will encourage individuals to adopt new technologies (Ajzen, 1991). The intention to behave (behavioral intention) will encourage the emergence of actual behavior which ultimately affects individual performance. In the context of accounting, accountants who adopt technology-based behaviors have a higher ability to utilize information systems and AI, which has a direct impact on improving the speed, accuracy, and quality of financial decisions. Susanto and Taufik (2022) show that the digitization of accountants' work behavior has a positive effect on increasing productivity and work efficiency in KAP Indonesia. Putri and Ramadhan (2022) found that the readiness of digital behavior has a significant effect on performance towards AI, increasing the efficiency and accuracy of financial statement analysis in Vietnam. The adoption of behaviors and technologies reflects the ability of accountants to adapt to technological changes, use digital tools effectively, and collaborate with intelligent systems. Accountants who adapt to technology will work more efficiently, accurately, and responsively to client needs.

2.3 Resource-Based View (RBV)

The Resource-Based View (RBV) developed by Barney (1991) explains that sustainable competitive advantage is achieved when a firm possesses resources and capabilities that are valuable, rare, imperfectly imitable, and non-substitutable (VRIN). In the context of AI adoption in the accounting profession, technology is a strategic resource that can increase competitive advantage and organizational performance when used effectively (Barney, 1991). The Technology Acceptance Model emphasizes that technology that is perceived to be useful will affect user behavior which has a direct impact on work results (Davis, 1989). In the context of accounting, the application of AI such as automated auditing systems, machine learning analytics, and natural language increases the accuracy of financial reporting. Farhan et al. (2021) found that the implementation of AI significantly improves organizational performance through the efficiency of work processes and data-driven decision-making. Li and Wang (2021) show that AI improves the accuracy of financial statements and the work effectiveness of professional accountants. Listya Sugiyarti (2024) found that AI strengthens the relationship between psychological factors (Psychological Capital, Employee Engagement and Organizational Citizenship Behavior) and accountant performance. AI acts as a tool that replaces the routine and administrative tasks of accountants, allowing them to focus on strategic analysis and professional assessment. The optimal use of AI results in faster decisions and more accurate data, which ultimately improves the performance of accountants both individually and organizationally.

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2.4 Artificial Intelligence in Accounting Practice

Artificial Intelligence (AI) has fundamentally changed the landscape of accounting practice. AI systems are able to automate routine tasks in accounting such as data input, invoice processing, and transaction classification, which has the potential to reduce the time needed for these tasks (Hasan, 2022). Digital transformation has transformed the structure of accounting work from record-keeping-based administrative activities to professional activities based on analysis, interpretation, and decision-making. AI is one of the most prominent technologies because it is able to automate repetitive tasks, process large data, recognize transaction patterns, and provide risk signals faster than manual procedures (Appelbaum et al., 2017; Kokina & Davenport, 2017). In financial auditing and reporting practices, AI has the potential to accelerate reconciliation, support account classification, assist document examination, and strengthen data-driven audit procedures. The accounting information systems literature shows that the main value of technology lies not only in its speed, but in its ability to transform the way professionals use data in the consideration and decision-making process (Appelbaum et al., 2017; Kokina & Davenport, 2017). Accountants and auditors must be able to respond quickly to the integration of AI technology in the accounting system due to a challenge and market demand to change company performance metrics (Jin et al., 2022). However, the use of AI does not automatically result in improved performance. The success of technology in professional work is highly dependent on user acceptance, perception of benefits, perception of ease, trust in the results of the system, and organizational support (Davis, 1989; Ajzen, 1991). An accountant can have access to AI devices, but still not use them optimally if the system is considered difficult, untrustworthy, or irrelevant to applicable work standards.

2.5 Accountant Performance

Accountant performance refers to the work outcomes and behaviors demonstrated by accountants in carrying out their professional duties and responsibilities. In the context of the accounting profession, performance encompasses not only the accuracy and timeliness of financial reporting but also the quality of professional judgment, compliance with ethical standards, and the ability to provide value-added services to clients and organizations (Appelbaum et al., 2017). The accounting profession is in a distinctive position because accounting work demands not only efficiency, but also accuracy, compliance, professionalism, and ethical considerations (Argento et al., 2025). The use of AI in accounting can reduce repetitive errors, but it also brings new risks such as algorithmic bias, over-reliance on systems, unclear accountability of decisions, and data security issues. Therefore, the use of AI must be read as an interaction between technological capabilities and human readiness (Argento et al., 2025). Accountants who have high adoption rates are better able to leverage AI to speed up work, improve accuracy, and present more relevant information. Therefore, adoption is expected to improve performance.

2.6 Hypothesis Development

2.6.1 The Effect of Artificial Intelligence on the Adoption of Behavior and Technology

The Technology Acceptance Model (TAM) developed by Davis (1989) explains that the acceptance of technology by users is influenced by two main factors, namely Perceived Usefulness and Perceived Ease of Use. In this context, the application of

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Artificial Intelligence (AI) is considered to increase the ease and benefits of accountants' work, thereby encouraging technology adoption behavior (Davis, 1989; Venkatesh & Davis, 2020). In addition, the Theory of Planned Behavior (TPB) by Ajzen (1991) also supports that positive attitudes towards AI and perceived behavioral control will encourage individuals to adopt new technologies. Venkatesh and Davis (2020) found that the perception of usefulness and ease of use have a significant effect on the adoption of AI-based technology in the global financial sector. Li and Wang (2021) show that positive perceptions of AI directly increase the interest and intensity of use of AI-based accounting systems in multinational companies in China. Kurniawan (2023) proves that the perception of benefits and ease of use of AI has a positive effect on the adoption of digital accounting systems in Indonesia. Accountants who understand the benefits of AI such as improved audit efficiency, faster data analysis, and reduced manual errors will develop a positive attitude towards the technology. This positive perception encourages the adoption of new behaviors and technologies in their work. Thus, the higher the level of adoption of AI in an organization, the higher the adoption rate of accounting technology behavior. Based on the theoretical explanation and empirical findings, the following hypothesis is proposed:

H1: Artificial Intelligence has a positive effect on the Adoption of Behavior and Technology.

2.6.2 The Effect of Adoption of Behavior and Technology on Accountant Performance

According to the Technology Acceptance Model (Davis, 1989), the behavior of using technology affects work results because technology can increase the effectiveness and efficiency of users. In addition, in the Theory of Planned Behavior (Ajzen, 1991) it is explained that the intention to behave (behavioral intention) will encourage the emergence of actual behavior which ultimately affects individual performance. In the context of accounting, accountants who adopt technology-based behaviors have a higher ability to utilize information systems and AI, which has a direct impact on improving the speed, accuracy, and quality of financial decisions. Susanto and Taufik (2022) show that the digitization of accountants' work behavior has a positive effect on increasing productivity and work efficiency in KAP Indonesia. Putri and Ramadhan (2022) found that the readiness of digital behavior has a significant effect on performance towards AI, increasing the efficiency and accuracy of financial statement analysis in Vietnam. The adoption of behaviors and technologies reflects the ability of accountants to adapt to technological changes, use digital tools effectively, and collaborate with intelligent systems. Accountants who adapt to technology will work more efficiently, accurately, and responsively to client needs. Therefore, the higher the rate of adoption of technological behavior, the better the performance. Based on the theoretical explanation and empirical findings, the following hypothesis is proposed:

H2: Adoption of Behavior and Technology has a positive effect on Accountant Performance.

2.6.3 The Effect of Artificial Intelligence on Accountant Performance

According to the Resource-Based View (Barney, 1991), technology is a strategic resource that can increase competitive advantage and organizational performance when used effectively. In addition, the Technology Acceptance Model (Davis, 1989) emphasizes that technology that is perceived to be useful will affect user behavior which

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has a direct impact on work results. In the context of accounting, the application of AI such as automated auditing systems, machine learning analytics, and natural language increases the accuracy of financial reporting. Farhan et al. (2021) found that the implementation of AI significantly improves organizational performance through the efficiency of work processes and data-driven decision-making. Li and Wang (2021) show that AI improves the accuracy of financial statements and the work effectiveness of professional accountants. Listya Sugiyarti (2024) found that AI strengthens the relationship between psychological factors (Psychological Capital, Employee Engagement and Organizational Citizenship Behavior) and accountant performance. AI acts as a tool that replaces the routine and administrative tasks of accountants, allowing them to focus on strategic analysis and professional assessment. The optimal use of AI results in faster decisions and more accurate data, which ultimately improves the performance of accountants both individually and organizationally. AI can improve performance through automating repetitive tasks, reducing manual errors, and improving the quality of data analysis. While these effects still require human validation, theoretically AI provides direct support for the productivity and quality of an accountant's work. Based on the theoretical explanation and empirical findings, the following hypothesis is proposed:

H3: Artificial Intelligence has a positive effect on Accountant Performance.

2.6.4 The Mediating Role of Adoption of Behavior and Technology

The Technology Acceptance Model Theory (Davis, 1989) and the Theory of Planned Behavior (Ajzen, 1991) together explain that perception of technology (AI) encourages behavioral intentions and attitudes to use them. These intentions are then manifested in real behavior, which ultimately has an impact on individual work outcomes or performance. In other words, the influence of AI on performance is not always direct, but is mediated by technology adoption behavior that determines the extent to which AI is used effectively. Farhan et al. (2021) prove that technology readiness mediates the relationship between the use of AI and organizational performance. Rahmawati and Hidayat (2020) show that psychological capital and technology adoption behavior mediate the influence of the implementation of digital systems on the performance of public sector accountants. Chong and Tan (2019) stated that attitudes and behaviors of technology acceptance mediate the relationship between the application of AI and employee performance in KAP in Malaysia. The use of AI in accounting will be effective only if accountants have positive behavior towards the technology, are able to adapt, and make optimal use of it in the work process. Therefore, the adoption of behavior and technology is an important bridge that connects the application of AI and the improvement of accountant performance. In other words, AI improves accountant performance through increased adoption of technology behavior. The influence of AI on performance is not only immediate. AI also drives changes in work behavior; these behavioral changes allow accountants to use technology more optimally. Therefore, the adoption of behavior and technology is expected to be a mediating mechanism in the relationship between AI and accountant performance. Based on the theoretical explanation and empirical findings, the following hypothesis is proposed:

H4: Adoption of Behavior and Technology mediates the influence of Artificial Intelligence on Accountant Performance.

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3. Methods

3.1 Research Design

This study uses a quantitative approach with an explanatory design. This design was chosen because the purpose of the research is to test the influence between latent variables, not just describe the phenomenon. The quantitative approach is considered appropriate because the study aims to empirically test the proposed hypotheses using statistical analysis of numerical data collected from professional accountants. The explanatory research design enables the examination of causal relationships between independent variable (Artificial Intelligence), mediating variable (Adoption of Behavior and Technology), and dependent variable (Accountant Performance). The research model involves Artificial Intelligence as an independent variable, the adoption of behavior and technology as a mediating variable, and the performance of accountants as a dependent variable. The analysis was carried out using SEM-PLS because the model contains latent constructs and mediating effects.

3.2 Population and Sample

The research analysis unit is an individual professional accountant. Relevant respondents are accountants who work in Public Accounting Firms, private companies and state-owned enterprises with a minimum of five years of experience and have used digital systems in accounting work. The experience criteria are set so that respondents have an adequate understanding of the accounting work process and can assess the changes that arise due to the use of technology. The research data is primary data sourced from Accountants from Public Accounting Firms, Private Company Accountants and SOEs who have worked for a minimum of five years (individual analysis unit). This technique is appropriate because respondents must meet certain characteristics that are relevant to the research objectives. According to Hair et al. (2021) for the SEM-PLS analysis, the ratio between the minimum sample and the number of indicators is 10:1. The minimum sample count is determined based on the number of indicators and the needs of the SEM-PLS. If the study uses 30 indicators, then the number of respondents 200 is considered adequate for the analysis of measurement and structural models.

3.3 Data Collection Techniques

Primary data were collected through a structured questionnaire distributed to professional accountants who met the predetermined criteria. The questionnaire was designed based on operational definitions of research variables and adapted from validated measurement scales from previous studies, tailored to the context of AI adoption in the accounting profession. The data collection procedure involved several sequential steps: (1) questionnaire development based on operational definitions of research variables and adaptation of validated measurement scales from previous studies; (2) content validity assessment through expert judgment to evaluate the clarity, relevance, and comprehensiveness of questionnaire items; (3) revision and refinement of questionnaire items based on feedback from expert judgment; (4) distribution of questionnaires to target respondents through online platforms and direct visits to Public Accounting Firms, private companies, and state-owned enterprises; (5) collection and compilation of completed questionnaires; (6) data screening and cleaning to identify and remove incomplete or invalid responses; and (7) coding and tabulation of valid data for statistical analysis. Each variable instrument in the questionnaire was measured using a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

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3.4 Operational Definition of Variables

The operational definitions of the variables examined in this study are presented in Table 1.

Table 1. Operational Definition and Measurement of Variables

Variable	Definition	Indicators	Scale	References
Artificial Intelligence (X)	The application of AI-based systems in accounting work that enables automation of transaction recording, financial data analysis, and detection of anomalies	Automation of routine tasks; data analysis capability; anomaly detection; audit efficiency; decision support	Likert 1-5	Davis (1989); Appelbaum et al. (2017); Kokina & Davenport (2017)
Adoption of Behavior and Technology (M)	The extent to which accountants integrate AI-based systems into their daily work behaviors and routines	Frequency of use; consistency of use; technology-based work habits; adaptation to technology; commitment to use	Likert 1-5	Davis (1989); Ajzen (1991); Venkatesh & Davis (2020)
Accountant Performance (Y)	The work outcomes and behaviors demonstrated by accountants in carrying out their professional duties and responsibilities	Work quality; work quantity; timeliness; effectiveness; independence	Likert 1-5	Appelbaum et al. (2017); Argento et al. (2025)

Source: Developed for this research (2026)

3.5 Data Analysis Techniques

Data analysis in this study is conducted using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software, chosen because of its ability to process complex research models with latent constructs and mediating effects, as well as its suitability for exploratory research and predictive analysis (Hair et al., 2021), and the analysis is carried out in two main stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). The measurement model evaluation aims to ensure the quality of the instrument through convergent validity assessed by outer loadings above 0.70 and Average Variance

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Extracted (AVE) above 0.50, discriminant validity assessed using the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio below 0.90, and internal consistency reliability assessed using Cronbach's Alpha and Composite Reliability above 0.70 (Hair et al., 2021; Henseler et al., 2015). The structural model evaluation aims to predict the strength and significance of the relationship between variables through the coefficient of determination (R^2) with values of 0.25, 0.50, and 0.75 considered weak, moderate, and substantial, predictive relevance (Q^2) assessed through blindfolding procedure with values above 0 indicating adequate predictive relevance, effect size (f^2) with values of 0.02, 0.15, and 0.35 indicating small, medium, and large effects, path coefficients assessed through bootstrapping procedure with 5,000 resamples where $p < 0.05$ (t-statistic > 1.96) is considered significant, and mediation analysis conducted using the bootstrapping procedure to assess the indirect effects and their statistical significance (Cohen, 1988; Geisser, 1974; Hair et al., 2021; Preacher & Hayes, 2008; Stone, 1974). All hypothesis tests are conducted at a significance level of 5% ($p < 0.05$) using SmartPLS software to examine how Artificial Intelligence influences Accountant Performance, and whether the Adoption of Behavior and Technology mediates this relationship among professional accountants in Indonesia.

4. Results and Discussion

4.1 Results

The research data is primary data in the form of a questionnaire to measure the research object which consists of examining the influence of Artificial Intelligence (AI) on the adoption of behavior and technology, as well as the performance of accountants in accounting practice in Indonesia. This study is a one-stage study, because data from respondents is obtained at once at a time. This study is a field study, because it is conducted in a natural environment and runs normally. Research data is primary data sourced from Accountants from Public Accounting Firms, Private Company Accountants and SOEs who have worked for at least five years (individual analysis unit). The researcher disseminated questionnaires through electronic media in the form of Google Form and direct filling by respondents. The number of respondents who participated in this study was 200 respondents. The following is presented profile data of respondents.

Table 2. Respondent Profile

Remarks	Respondents	Percentage
Gender		
Men	83	41.5%
Women	117	58.5%
Age		
Aged 25–30 years old	40	20%
Aged 31–35 years old	61	30.5%
Aged 36–40 years old	56	28%
Aged > 40 years	43	21.5%
Education Level		
Bachelor's Education (S1) or Equivalent	104	52%
Master's Education (S2)	68	34%
Doctoral Education (S3)	14	7%
Accountant/certification profession	14	7%
Work Experience		
5–7 Years' Experience	75	37.5%

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Remarks	Respondents	Percentage
8–10 Years' Experience	63	31.5%
> 10 Years' Experience	62	31%
Dominant Technology		
ERP/data analytics	76	38%
Audit analytics	60	30%
RPA/automation	44	22%
AI-assisted reporting	20	10%
Sectors		
Private Companies	86	43.0%
KAP	85	42.5%
SOEs	29	14.5%

Source: Data processed by researchers (2026)

Table 2 presents the respondent profile of this study. The characteristics of the respondents show that most of the respondents are women as many as 117 people (58.5%), while men as many as 83 people (41.5%). The composition shows that the involvement of the accounting profession in digital transformation is not only dominated by certain gender groups, but has developed widely among accounting practitioners. Based on age, the largest respondents were in the 31–35 year group of 61 people (30.5%), followed by the 36–40 year group of 56 people (28%). This shows that the majority of respondents are in the active professional phase who have work experience and the capacity to adapt to technological developments. In terms of education, the majority of respondents have a Bachelor's (S1) education of 104 people (52%), then a Master's (S2) of 68 people (34%). The level of education shows that the respondents have an adequate academic basis to understand technological changes in accounting practices. Based on work experience, as many as 75 respondents (37.5%) have 5–7 years of experience, 63 respondents (31.5%) have 8–10 years of experience, and 62 respondents (31%) have more than 10 years of experience. This composition shows that respondents have sufficient professional experience to evaluate the impact of the use of Artificial Intelligence on accounting work.

Table 3. Descriptive Analysis

Variable	Minimum	Maximum	Mean	Standard Deviation
Artificial Intelligence	2.02	6.00	3.93	0.75
Adoption of Behavior and Technology	1.70	5.77	3.83	0.73
Accountant Performance	1.69	6.00	3.89	0.78

Source: Data processed by researchers (2026)

Table 3 presents the descriptive analysis results. Based on the table above, the results of the descriptive analysis show that all research variables have an average value that is above the middle value of the measurement scale. The Artificial Intelligence variable has a mean value of 3.93 with a standard deviation of 0.75. These results show that respondents have a positive perception of the application of AI in accounting work. The Behavior and Technology Adoption variable obtained a mean value of 3.83 with a standard deviation of 0.73. This shows that respondents are relatively accepting of the use of digital technology and have a tendency to integrate technology in professional activities. Furthermore, the Accountant Performance variable has a mean value of 3.89 with a standard deviation of 0.78. These findings show that the use of technology and

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changes in work behavior have contributed to improving the efficiency, accuracy, and quality of accountants' work.

Table 4. Construct Reliability and Validity

Construct	Cronbach Alpha	Composite Reliability	AVE	Verdict
Artificial Intelligence	0.941	0.950	0.657	Reliable and valid
Adoption of Behavior and Technology	0.930	0.941	0.615	Reliable and valid
Accountant Performance	0.936	0.947	0.640	Reliable and valid

Source: Data processed by researchers (2026)

Table 4 presents the construct reliability and validity results. From the table above, the evaluation of the measurement model was carried out through testing the reliability and validity of the construct. The test results showed that all research constructs met the reliability criteria because the Cronbach Alpha and Composite Reliability values were above the minimum limit of 0.70. The Artificial Intelligence variable had Cronbach Alpha of 0.941, Composite Reliability of 0.950, and AVE of 0.657. The Behavior and Technology Adoption variable had Cronbach Alpha of 0.930, Composite Reliability of 0.941, and AVE of 0.615. Meanwhile, Accountant Performance had Cronbach Alpha of 0.936, Composite Reliability of 0.947, and AVE of 0.640. The AVE value of the entire construct was above 0.50 which indicates that the indicator is able to explain latent constructs well. Thus, the measurement model is declared reliable and valid for use in SEM-PLS structural analysis.

Table 5. Evaluation of Structural Models

Relationships		VIF	Remarks
AI → Adoption		1.000	No multicollinearity
AI → Performance		2.145	No multicollinearity
Adoption → Performance		2.145	No multicollinearity
Endogenous constructs	**R-square**	**Adjusted R-square**	**Interpretation**
Adoption of Behavior and Technology	0.535	0.532	AI explains the 53.5% adoption variance
Accountant Performance	0.618	0.614	AI and adoption explain 61.8% of the performance variance

Source: Data processed by researchers (2026)

Table 5 presents the evaluation of structural models. Based on the table above, the results of the structural model evaluation show that the research model has good predictive capabilities. The multicollinearity test shows that the VIF value of the entire relationship is below the critical limit of 5, so there is no problem of multicollinearity between constructs. The R-square value of the Behavior and Technology Adoption variable of 0.535 shows that Artificial Intelligence is able to explain 53.5% of the variation in the change in the adoption of accounting technology. Meanwhile, the R-square value of Accountant Performance of 0.618 shows that the combination of Artificial Intelligence and Adoption of Technological Behavior is able to explain 61.8% of the variation in accountant performance. These results show that the research model has a

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strong explanatory ability in describing the relationship between the application of AI and the change in technological behavior.

Table 6. Hypothesis Testing

Hypothesis	Pathway	Coefficients	t-statistic	p-value	Verdict
H1	AI → Adoption of Behaviors and Technologies	0.731	18.409	0.000	Supported
H2	Adoption of Behavior and Technology → Accountant Performance	0.512	7.436	0.000	Supported
H3	AI → Accountant Performance	0.278	4.169	0.000	Supported
H4	AI → Adoption → Performance	0.374	6.930	0.000	Partial mediation

Source: Data processed by researchers (PLS), 2026

Table 6 presents the hypothesis testing results. Based on the table above, the first hypothesis (H1) states that Artificial Intelligence has a positive effect on the Adoption of Behavior and Technology. The test results show a path coefficient of 0.731 with a t-statistic value of 18.409 and a p-value of 0.000. Thus H1 is accepted. These findings show that the higher the perception of the benefits and ease of use of AI, the greater the tendency of accountants to adopt technology in work activities. The second hypothesis (H2) states that the adoption of Behavior and Technology has a positive effect on Accountant Performance. The results show a coefficient of 0.512 with a t-statistic of 7.436 and a p-value of 0.000. This result proves that the behavior of using technology is an important factor in increasing the effectiveness and productivity of accountants. The third hypothesis (H3) regarding the direct influence of Artificial Intelligence on Accountant Performance was also accepted with a coefficient of 0.278, t-statistic 4.169, and p-value of 0.000. This shows that AI contributes directly through routine work automation, data analysis, and improvement in the accuracy of accounting processes. The fourth hypothesis (H4) shows that Behavioral and Technology Adoption plays a mediator in the relationship between AI and Accountant Performance. The mediation coefficient value of 0.374 with a t-statistic of 6.930 and a p-value of 0.000 indicates partial mediation. This means that AI improves accountant performance both directly and through changes in technology use behavior.

4.2 Discussion

4.2.1 The Influence of Artificial Intelligence on the Adoption of Behavior and Technology

The results of the first hypothesis test show that Artificial Intelligence (AI) has a positive and significant effect on Behavior and Technology Adoption. Based on the results of the SEM-PLS analysis, a path coefficient value of 0.731 was obtained with a t-statistic value of 18.409 and a p-value of 0.000. This value shows that the relationship between Artificial Intelligence and Behavioral and Technology Adoption has a strong level of significance, so the first hypothesis (H1) is declared accepted.

These results show that the higher the level of application and positive perception of accountants towards Artificial Intelligence, the higher the tendency of accountants to accept, use, and integrate technology in their professional activities. AI is not only seen

as an automation tool, but also as a technology that is able to provide real benefits in the accounting work process, such as speeding up data processing, assisting transaction analysis, supporting the audit process, and improving the quality of the information produced. These findings support the Technology Acceptance Model (TAM) developed by Davis (1989), which explains that the acceptance of technology is mainly influenced by perceived usefulness and perceived ease of use. In the context of this study, accountants will be more likely to accept AI if the technology is considered to be able to increase the effectiveness of work and does not provide excessive complexity of use. The results of this study are in line with Abdullah and Almaqtari (2024) who found that Artificial Intelligence and Industry 4.0 have an influence on the transformation of accounting and auditing practices through increasing technology acceptance. In addition, Vărzaru's (2024) research shows that technology readiness, perception of benefits, and ease of use are important factors influencing professional decisions in adopting AI. Thus, the implementation of AI in accounting practices depends not only on the availability of technology, but also on the organization's ability to build user trust and create a work culture that supports digital transformation.

4.2.2 The Influence of Behavioral and Technology Adoption on Accountant Performance

The second hypothesis states that the adoption of behavior and technology has a positive effect on the performance of the accountant. The test results show a path coefficient value of 0.512 with a t-statistic of 7.436 and a p-value of 0.000. Thus, the second hypothesis (H2) is accepted.

These results show that technology usage behavior is an important factor in improving the professional performance of accountants. Technology adoption not only describes the use of digital devices, but also reflects changes in work patterns, increased digital competencies, and the ability to integrate technology in the decision-making process. These findings support the Theory of Planned Behavior (Ajzen, 1991) which explains that an individual's attitude and belief towards a technology will affect the intention and actual behavior of its use. In the context of accounting, accountants who have a positive attitude towards technology will be better able to utilize digital systems to increase work effectiveness. The results of this study are consistent with Kokina et al. (2021) who explain that technological developments have led to a change in the role of accountants from administrative work to more analytical and strategic activities. In addition, Eulerich et al. (2022) show that the use of automation technology in audits is able to increase efficiency when auditors are able to integrate technology in professional processes. Therefore, organizations need to ensure that technology investment is accompanied by the development of user capabilities through training and the formation of a digital work culture.

4.2.3 The Influence of Artificial Intelligence on Accountant Performance

The third hypothesis tests the direct influence of Artificial Intelligence on Accountant Performance. The results of the SEM-PLS analysis showed a path coefficient value of 0.278, a t-statistic of 4.169, and a p-value of 0.000. These results prove that Artificial Intelligence has a positive and significant influence on Accountant Performance so that H3 is accepted.

AI makes a direct contribution to improving performance through automation of work processes, increased speed of information processing, reduction of manual errors, and the

ability to analyze large amounts of data. This technology allows accountants to reduce routine activities and focus more on information interpretation and professional consideration. This finding is in accordance with the perspective of the Resource-Based View (Barney, 1991) which explains that technology can be a strategic resource if it is able to provide added value to the organization. AI is not only an operational tool, but also a source of increasing professional capabilities. The results of this study support the research of Kokina and Davenport (2017) who explain that AI changes accounting work by shifting the focus of accountants from manual activities to analysis-based activities. Furthermore, Fedyk et al. (2022) found that AI can increase the effectiveness of the audit process through data analysis capabilities and automation of audit procedures. Thus, this study shows that AI is able to improve accountant performance directly, but still requires human involvement to conduct professional evaluations and decision-making.

4.2.4 The Role of Behavioral and Technology Adoption Mediation in the Relationship of Artificial Intelligence to Accountant Performance

The fourth hypothesis tested the mediating role of Behavior and Technology Adoption in the relationship between Artificial Intelligence and Accountant Performance. The results of the indirect effect test showed a coefficient value of 0.374 with a t-statistic value of 6.930 and a p-value of 0.000. These results showed that Behavior and Technology Adoption was able to mediate the relationship between AI and Accountant Performance, so that H4 was accepted with the partial mediation category.

These results show that the influence of AI on accountant performance occurs through two paths. The first path is the direct influence of AI through the ability of technology to improve work efficiency. The second path is through changes in user behavior when accountants receive, understand, and use AI optimally. These findings reinforce the view that technology cannot produce maximum benefits without human readiness. The AI available in organizations requires users who have competence, trust, and adaptability to have an impact on performance. The results of this study are in line with Farhan et al. (2021) who explained that technology readiness is an important mechanism in the relationship between the use of technology and improving organizational performance. In addition, the research of Rahmawati and Hidayat (2020) shows that user behavior factors are an important link between the implementation of digital systems and professional work outcomes. Overall, the results of the study prove that Behavioral and Technology Adoption is an important mechanism that explains how Artificial Intelligence can have an impact on improving accountant performance. Therefore, digital transformation strategies in the accounting field need to combine technology development with human resource development.

5. Conclusion

This study aimed to analyze the influence of Artificial Intelligence on the adoption of accounting technology behavior in accounting practice, the influence of technological behavior adoption on accountant performance, the direct influence of Artificial Intelligence on accountant performance, and the role of technology behavior adoption as a mediating variable between Artificial Intelligence and accountant performance. Using a quantitative approach with an explanatory design and SEM-PLS analysis on 200 professional accountants from Public Accounting Firms, private companies, and state-owned enterprises who have worked for a minimum of five years, the study successfully tested the direct and indirect relationships among the research variables and examined the mediating role of behavioral and technology adoption.

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The results indicate that Artificial Intelligence has a positive and significant effect on the adoption of behavior and technology, with a path coefficient of 0.731 and a t-statistic of 18.409 (p = 0.000), so H1 is accepted. Artificial Intelligence has an important role in encouraging the adoption of behavior and technology in accountants. AI that is perceived as useful, easy to use, reliable, and supported by organizations will increase accountants' readiness to use technology in professional work. These findings reinforce the TAM premise that perception of technology is the starting point for user acceptance (Davis, 1989). The adoption of behavior and technology contributes to improving accountant performance, with a path coefficient of 0.512 and a t-statistic of 7.436 (p = 0.000), so H2 is accepted. Accountants who have a positive attitude, confidence, and technology-based work habits are better able to utilize digital systems to improve efficiency, accuracy, timeliness, and analysis quality. Thus, behavioral adoption is a key component in the digital transformation of accounting.

Artificial Intelligence also has a direct influence on accountant performance through automation and analytics support, with a path coefficient of 0.278 and a t-statistic of 4.169 (p = 0.000), so H3 is accepted. However, these direct influences do not replace the role of behavioral adoption. The most sustainable benefits of AI arise when technology is integrated with changes in how it works, digital competencies, and organizational governance. The adoption of behavior and technology partially mediates the relationship between AI and accountant performance, with a mediation coefficient of 0.374 and a t-statistic of 6.930 (p = 0.000), so H4 is accepted with the partial mediation category. This means that AI can improve performance through two mechanisms: direct technical support and changes in technology usage behavior. This conclusion suggests that AI investment needs to be combined with investment in humans, training, work culture, and data governance.

The theoretical implications of this study extend the Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and Resource-Based View (RBV) to the context of AI adoption in the accounting profession, validating theoretical predictions in an under-researched institutional context (Davis, 1989; Ajzen, 1991; Barney, 1991). The finding that AI significantly influences behavioral and technology adoption supports TAM's emphasis on perceived usefulness and perceived ease of use as key determinants of technology acceptance. The finding that AI directly improves performance through automation, data analysis, and error reduction supports the RBV perspective that technology can be a source of competitive advantage when used effectively. The finding that behavioral and technology adoption partially mediates the relationship between AI and accountant performance highlights the importance of human readiness and adaptation in realizing the full benefits of AI technology (Farhan et al., 2021; Rahmawati & Hidayat, 2020).

From a practical perspective, this study provides actionable insights for KAP management, accounting institutions, and policymakers. For KAP management, the findings suggest that AI implementation should be accompanied by comprehensive training programs that enhance accountants' digital competencies, build trust in AI systems, and foster a work culture that supports digital transformation. Management should also ensure that AI technology is user-friendly and relevant to the specific needs of accounting work, as perceived usefulness and ease of use are critical determinants of adoption. For accounting institutions, the results highlight the importance of developing competent and adaptive accounting human resources in the industrial era 5.0. Accounting education programs should integrate AI-related competencies into their curricula,

including data analytics, automation tools, and AI-assisted decision-making. For policymakers, this study provides empirical evidence to support the development of regulations and standards that promote the effective and ethical use of AI in the accounting profession, addressing data security, algorithmic transparency, and professional accountability.

This study has several limitations that should be acknowledged. First, the study focuses only on professional accountants in Indonesia, which may limit the generalizability of the findings to other countries or professional contexts. Second, the study uses a cross-sectional design, which limits the ability to establish causal relationships between variables. Third, the study relies on self-reported data from respondents, which may be subject to social desirability bias and common method bias. Fourth, the model's explanatory power is relatively limited, with an R-square value of 0.618 for accountant performance, indicating that other factors not included in the model may significantly influence performance. Fifth, the study does not examine the moderating role of individual differences such as age, education level, or organizational characteristics in the relationships examined.

Future research should expand the geographical scope to include other countries or professional contexts to enhance the generalizability of the findings. Researchers should employ longitudinal designs to examine how the relationships between AI, behavioral and technology adoption, and accountant performance evolve over time as AI technology continues to develop. Future studies should also examine the moderating role of individual differences such as age, education level, and organizational characteristics in the relationships examined. Finally, future research could incorporate additional variables, such as organizational support, training effectiveness, and ethical considerations, to improve the explanatory power of the model.

This study contributes to the growing body of literature on technology adoption and organizational behavior in the field of accounting by providing empirical evidence on the determinants and consequences of AI adoption among professional accountants in Indonesia. The findings suggest that Artificial Intelligence, behavioral and technology adoption, and accountant performance are interconnected, with behavioral and technology adoption serving as a partial mediating mechanism. As Indonesia continues to accelerate digital transformation in the accounting profession, understanding these factors becomes increasingly important for developing effective strategies to strengthen accountant competencies, enhance professional performance, and promote sustainable digital transformation in the accounting industry.

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