

# Factors Influencing Accounting Students' Intentions to Use Generative AI (ChatGPT)

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The author(s) declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

## ABSTRACT

**Purpose:** This study aims to analyze the factors influencing accounting students' intention to use AI, specifically ChatGPT. This study employs a quantitative approach, adopting the Technology Acceptance Model (TAM) with perceived usefulness and perceived ease of use, and expands it to include the variables of trust and social influence. The research hypothesis states that these four variables have a positive and significant effect on the intention to use GenAI.

**Research Method:** Data were collected via a questionnaire administered to accounting students who had used or were familiar with ChatGPT. The sample was selected through purposive sampling among students at Tarumanagara University in West Jakarta, yielding 125 respondents. Data analysis was conducted using Structural Equation Modeling-Partial Least Squares (SEM-PLS).

**Results and Discussion:** The study indicates that perceived usefulness, perceived ease of use, trust, and social influence have a positive and significant effect on behavioral intention. These findings underscore the importance of improving digital literacy, providing guidelines for ethical use, and securing support from instructors and institutions in integrating ChatGPT into accounting education.

**Implications:** This study makes a theoretical contribution to the development of AI-based technology adoption models and a practical contribution to educational institutions by informing the design of GenAI integration strategies to optimize accounting education.

**Originality:** A study of the factors influencing the intention to use ChatGPT GenAI among accounting students in Indonesia, specifically at Tarumanagara University, as research on GenAI in accounting education remains limited.

**Keywords:** generative AI; technology acceptance model; intention to use; trust; social influence.

## 1. Introduction

The use of Generative AI (GenAI) is becoming increasingly widespread across various aspects of life, including education. Technological advancements have brought innovation and creativity to learning. Along with these technological advancements, it is recognized that learning resources are no longer solely focused on teachers but can also use media to create an engaging and enjoyable learning environment (Jusman *et al.*, 2024). One of the most popular forms of AI today is generative AI, such as



the Chat Generative Pre-Training Transformer (ChatGPT), which can automatically generate text in response to user requests. The use of ChatGPT is increasingly popular due to its ease of use and diverse features; this is evident in its applications across various service sectors, where it enhances service quality and benefits consumers. Additionally, ChatGPT offers flexible access and can repeatedly optimize information (Arumsari *et al.*, 2024).

This technology not only changes how individuals access information but also influences academic learning processes and decision-making. The use of AI by students is becoming widespread, including for completing school assignments, searching for information, and understanding course material (Johnson & Lee, 2020). ChatGPT holds great potential to advance academia and librarianship in new ways. However, this convenience also raises new issues, particularly regarding academic ethics. Using ChatGPT to answer exam questions or write essays without a deep understanding can lower academic standards, undermine integrity, and weaken students' critical thinking skills (Prasetya & Wulandari, 2023). Therefore, it is crucial to consider the responsible and ethical use of this technology to improve the quality of work collaboratively, foster the creation of new scientific knowledge, and educate future professionals (Arumsari *et al.*, 2024).

In the context of accounting education, the use of GenAI is becoming increasingly widespread. Accounting students use technologies such as ChatGPT to help them understand complex concepts, draft reports, and complete academic assignments. Research indicates that GenAI has the potential to be an effective learning tool due to its ability to provide instant feedback, personalized learning, and time efficiency. However, the adoption of this technology is not automatic and is influenced by various psychological, social, and technological factors (Theresiawati, 2025). According to A'ini *et al.*, (2024), despite ChatGPT's popularity, several educational institutions—including the Los Angeles Unified School District and the New York City Department of Education—have blocked access to ChatGPT because it is deemed to hinder the development of problem-solving and critical-thinking skills (Rozenzweig, 2023). In Indonesia, Padjadjaran University has imposed grade deductions on students who copy answers from ChatGPT. They are concerned that excessive use of ChatGPT could foster a generation overly reliant on instant technology, thereby fostering excessive laziness (Ningrum, 2023). Theoretically, research on technology adoption generally employs the Technology Acceptance Model (TAM), which explains that the intention to use technology is influenced by perceived usefulness and perceived ease of use. However, the complex development of GenAI technology necessitates expanding the model to include additional variables, such as trust and social factors (Gupta *et al.*, 2024).

Previous studies have identified that the intention to use technology is influenced by factors such as perceived usefulness, perceived ease of use, trust, and social influence. Research on GenAI adoption has yielded inconsistent results. Some studies found that perceived usefulness and perceived ease of use in the context of modern AI technology yield varying results, where these factors are not always the primary determinants; instead, other factors, such as trust and performance expectancy, play a role, as evidenced by the findings of Astuti *et al.*, (2026), which contradict the results of Alfarizi & Praswati (2025). Furthermore, studies on the variables trust and social influence are also highly diverse. Research on these variables yields varied results. Masrek *et al.*, (2025) found that trust significantly influences usage intention, whereas social influence does not. However, these findings regarding trust differ from those of Naufaldi and Tjokrosaputro (2020), who found that trust does not influence intention to use. Other research indicates that social influence actually has a significant effect on intention to use (Yakubu *et al.*, 2025). These differing results highlight a research gap that warrants

further investigation, particularly among accounting students in Indonesia. The implementation of technology should not be viewed merely as a technological solution to a problem, but rather as a matter dictated by behavioral and social perspectives. Therefore, it cannot be assumed that the factors influencing students to use GenAI tools in one community will apply to students in other communities (Yakubu & Dasuki, 2019).

This study was conducted to understand how students, particularly those in the Bachelor of Accounting program, perceive the use of ChatGPT in their daily lives. The objective of this study is to analyze the factors influencing students' intentions to use GenAI (e.g., ChatGPT). Based on this background, this study aims to analyze the factors influencing accounting students' intention to use GenAI (ChatGPT) at Tarumanagara University. This study is expected to provide theoretical contributions to the development of technology adoption models as well as practical contributions for educational institutions in designing strategies for integrating AI into learning. Research on AI adoption in Indonesia has so far focused primarily on the public sector, banking, and data governance. Empirical studies on the factors influencing accounting students' acceptance of generative AI remain very limited, even though this group comprises future practitioners who will directly encounter automation and AI in the accounting profession.

The remainder of this paper is organized as follows. Section 2 provides a literature review and hypothesis development. Section 3 presents the research method and design. Section 4 provides a discussion; Section 5 is the Concluding Remarks and Recommendations.

## 2. Literature Review and Hypothesis Development

### 2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the most widely used models for explaining technology acceptance behavior. This model, first developed by Davis (1989), posits that technology use is determined by two main constructs: perceived usefulness and perceived ease of use (Gupta *et al.*, 2024). Perceived usefulness is defined as an individual's level of belief that using a technology will improve their performance. Meanwhile, perceived ease of use refers to how easily the technology can be used without significant effort. These two variables influence attitudes toward technology use, which in turn impact behavioral intention. In an educational context, TAM has been widely used to explain the adoption of learning technologies, including e-learning systems and AI.

### 2.2 Generative Artificial Intelligence (GenAI) in Education

Generative Artificial Intelligence (GenAI) is an artificial intelligence technology capable of generating new content—such as text, images, or code—from data it has learned. In education, GenAI tools like ChatGPT offer significant opportunities to enhance the quality of learning through more interactive and adaptive approaches. GenAI can serve as a virtual tutor, helping students understand course material, providing additional explanations, and supporting the academic writing process. Additionally, this technology enables more flexible and efficient self-directed learning (Theresiawati, 2025). By integrating AI into their workflows, educators can streamline their teaching processes, freeing up more time for direct student engagement and personalized feedback (Khairullah *et al.*, 2025). However, while there are many benefits to using ChatGPT, there are also challenges that need to be addressed. One of these is the potential for academic dishonesty, where students may be tempted to use ChatGPT to complete

assignments without truly understanding the material. Additionally, reliance on technology can also reduce students' ability to think critically and independently (Prambudi & Sinaga, 2025). Therefore, it is important to understand the factors influencing students' intent to use GenAI in order to guide its use toward positive outcomes.

### 2.3 Intention to Use (Behavioral Intention)

Behavioral Intention, or intention to use, refers to an individual's tendency to engage in a specific behavior in the future (Guttman-Kenney *et al.*, 2023). Intention to use is a key indicator in predicting whether someone will use a particular technology. Within the TAM framework, intention to use is influenced by attitudes toward technology use, which are ultimately influenced by perceived usefulness and perceived ease of use. Recent research indicates that in the context of GenAI, usage intention is also influenced by other factors such as trust, enjoyment, and social influence (Bouebdallah & Youssef, 2025). This suggests that usage intention is influenced not only by rational factors but also by emotional and social factors.

### 2.4 Perceived Usefulness

Perceived usefulness, according to Jogiyanto (2007) as cited in Ernawati & Noersanti (2020), refers to the extent to which an individual believes that a technology can improve their work performance. Perceived usefulness is a key factor influencing technology adoption according to the TAM theory. Individuals tend to use technology if they believe it can improve their performance or productivity (Davis, 1989). In the context of GenAI, perceived usefulness can refer to ChatGPT's ability to help understand material, enhance learning efficiency, and support the completion of academic tasks. Consumers will continue to use a technology if it provides benefits to its users. Conversely, if the technology offers no benefits, users will be reluctant to use it. Consumers will evaluate a new technology to determine whether it offers benefits or not (Irhas & Sulhaini, 2025). Recent research shows inconsistent findings regarding the influence of perceived usefulness on the intention to use AI, with results from Bouebdallah & Youssef (2025) and Gong & Mao (2026) contradicting those of Alfarizi & Praswati (2025) and Irhas & Sulhaini (2025).

H1: Perceived usefulness has a positive and significant effect on the intention to use GenAI.

### 2.5 Perceived Ease of Use

Perceived ease of use refers to the extent to which individuals perceive a technology as easy to use. Technologies that are easy to use tend to be adopted more quickly by users. In the use of ChatGPT, the ease of natural-language interaction is one of the factors that increases student acceptance. Perceived ease of use is the extent to which a person believes that using a particular system will be effortless, and it directly influences the intention to use the system (Davis, 1989). This indicates that the easier a technology is to use, the more likely individuals are to use it. Further research by Venkatesh and Davis (2000) and Al-Emran and Granic (2021) also confirms that perceived ease of use directly influences usage intention. However, in the context of modern technologies such as GenAI, perceived ease of use is not always the primary factor in determining usage intention. Several studies indicate that other factors, such as trust (Masrek *et al.*, 2025), performance expectancy (Yakubu, 2025), and psychological factors like technology anxiety (Joshi, 2025), exert a stronger influence.

**H2:** Perceived ease of use has a positive and significant effect on the intention to use GenAI.

2.6 Trust

Trust reflects users’ confidence in a service provider’s ability to safeguard data, provide transparent information, and fulfill obligations in accordance with applicable regulations (Alfarizi & Praswati, 2025). Trust is a critical factor in technology adoption, particularly in the context of AI, which is often perceived as posing risks related to accuracy and information security. Trust refers to users’ belief that technology can deliver reliable results. Research indicates that trust significantly influences accounting students’ intention to use ChatGPT. The higher the level of user trust in the technology, the greater the likelihood they will use it. Trust theory is introduced in this study to capture the psychological mechanisms of dependence and trust when users cannot fully control technical performance and information quality (Gong & Mao, 2026). Studies indicate that trust does not always influence usage intention, as evidenced by the findings of Masrek *et al.*, (2025) and Gong & Mao (2026), which contradict the results of Putri and Sari (2021) and Naufaldi and Tjokrosaputro (2020).

H3: Trust has a positive and significant effect on the intention to use GenAI.

2.7 Social Influence

Social influence is defined as the extent to which individuals perceive that people they consider important believe they should use a particular system or technology (Guttman-Kenney *et al.*, 2023). Social influence refers to the extent to which others influence individuals’ use of technology. This approach emphasizes the extent to which others’ opinions or behaviors—such as family, friends, or role models—influence an individual’s decision to use a system (Ananda & Lestari, 2025). Among college students, peers, professors, and the academic environment influence decisions about using GenAI. Previous research by Korchak *et al.*, (2025) and Yakubu (2025) indicates that social influence significantly impacts the intention to use GenAI. This highlights the importance of the social environment in shaping technology usage behavior. However, research by Masrek *et al.*, (2025) and Rosli *et al.*, (2026) indicates that social influence does not significantly affect usage intentions. Differences in research results may be attributed to variations in social and cultural contexts.

H4: Social influence has a positive and significant effect on the intention to use GenAI.

**Table 1. Results of Previous Studies**

Variabel	Results of previous research (on usage intentions)	
	Effect	No Effect
Perceived usefulness	Gong & Mao (2026). Bouebdallah & Youssef (2025)	Alfarizi & Praswati (2025) Irhas & Sulhaini (2025)
Perceived ease of use	Yakubu <i>et al.</i> , (2025) Ananda & Lestari (2025)	Joshi (2025) Gong & Mao (2026)
Trust	Masrek <i>et al.</i> , (2025). Gong & Mao (2026)	Putri dan Sari (2021) Naufaldi dan Tjokrosaputro (2020)
Social influence	Yakubu <i>et al.</i> , (2025) Korchak <i>et al.</i> , (2025)	Masrek <i>et al.</i> , (2025) Rosli <i>et al.</i> , (2026)

Source: Author (2026)



Based on prior research, the author aims to investigate whether perceived usefulness, perceived ease of use, trust, and social influence affect behavioral intention toward GenAI among undergraduate accounting students at Tarumanagara University.

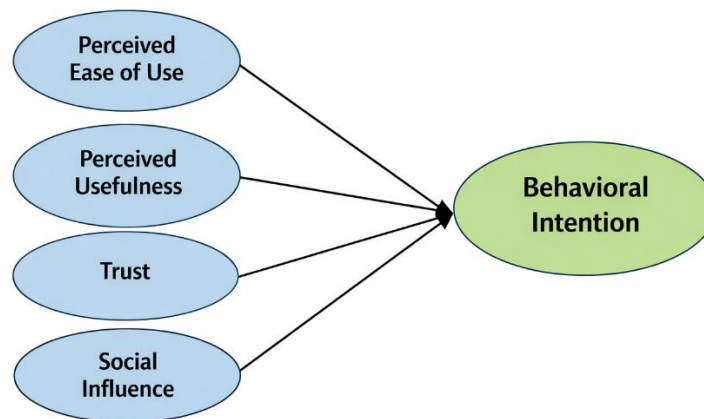


Figure 1. Research Model

### 3. Research Method

This study employs a quantitative approach using a survey method. The quantitative approach was chosen because this study aims to examine relationships among variables and to test hypotheses formulated based on prior theory. The data collected consists of primary data obtained through the distribution of questionnaires to respondents.

The population in this study consists of accounting students at Tarumanagara University who are familiar with or have used GenAI technology, specifically ChatGPT. The sampling technique employed is purposive sampling, with the criteria being: students majoring in accounting, having used or being aware of ChatGPT, and currently active as students. The minimum sample size, according to Hair *et al.*, (2019), is 5–10 times the number of indicators; since 20 questions were used as indicators, the sample size ranged from 100 to 200 respondents. In this study, the researcher obtained 125 student respondents.

The processed data consists of primary data obtained from a questionnaire using a 1–5 Likert scale. Data collection was conducted via an online questionnaire (Google Form), distributed through WhatsApp and student social media platforms. Data analysis in this study used the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method with the assistance of SmartPLS 4 software (Ringle *et al.*, 2022). The following is a series of analysis steps (Hair *et al.*, 2019):

1. *Evaluation of measurement models (outer model):*

- Indicator validity (outer loading value > 0.7). An indicator is considered valid if its outer loading is above 0.70, indicating that it adequately represents the construct.
- Discriminant validity was tested using the Fornell-Larcker Criterion, cross-loadings, and the Heterotrait-Monotrait Ratio (HTMT). A construct is said to have good discriminant validity if the square root of the AVE is greater than the correlations between other constructs, the cross-loading values of the indicators are higher on their original construct, and the HTMT

value is < 0.90. Additionally, construct validity is supported by an AVE > 0.50, indicating that the construct explains more than 50% of the variance in the indicators.

- Cronbach's Alpha and Composite Reliability (>0.7). This indicates that the indicators have good internal consistency.
2. The structural model (inner model) was evaluated to determine the direction and strength of the relationship by examining the R-square value, the F2 test, and the Q2 test.

The F2 test is conducted to calculate the effect size used to assess the significance of the predictor variables' influence in the research model. The recommended guideline is to examine the f<sup>2</sup> value in the PLS-SEM results. According to Jacob Cohen (1988), the f<sup>2</sup> effect size is classified into three categories: 0.02 (small/weak), 0.15 (moderate), and 0.35 (large/strong).

The Q2 test measures a model's predictive reliability in predicting the dependent variable. If the Q<sup>2</sup> value falls between 0 and 0.25, the model's predictive ability is considered low. A Q<sup>2</sup> value between 0.25 and 0.50 indicates moderate predictive ability, while a Q<sup>2</sup> value above 0.50 indicates strong predictive ability. The higher the Q<sup>2</sup> value, the better the model's ability to explain the variation in the endogenous variable.

3. The significance test was conducted using bootstrapping, with the null hypothesis rejected if the T-statistic > 1.96 and the p-value < 0.05.

**Table 2. Operational Definitions of Variables**

Variable	Definition	Indicator
Perceived usefulness (PU)	The degree of confidence that ChatGPT improves performance	Effectiveness, productivity, benefits
Perceived ease of use (PEOU)	ChatGPT's ease of use	Easy to understand, easy to use
Trust (TR)	Level of trust in ChatGPT	Reliability, safety, accuracy
Social influence (SI)	The Impact of the Environment on the Use of ChatGPT	Friends, professors, the community
Behavioral intention (BI)	Intention to use ChatGPT	Interest, sustainable use

Sumber: Penulis (2026)

## 4. Results and Discussion

### 4.1 Analysis Results

#### 4.1.1 Descriptive Statistics

The descriptive statistics used in this study include the minimum, maximum, mean, standard deviation, range, and sum of the research variables. Descriptive statistics characterize the sample used in this study. The descriptive statistics indicate that students generally hold positive perceptions of GenAI ChatGPT in supporting accounting learning. The Perceived Usefulness variable shows relatively high mean scores, ranging from 3.69 to 4.16, suggesting that respondents recognize ChatGPT as beneficial for improving learning productivity and completing academic tasks more efficiently. Similarly, Perceived Ease of Use records mean values between 3.42 and 4.30, indicating that ChatGPT is generally considered easy to understand and use. Although usability received the highest rating, some respondents still reported usage barriers, implying that minor obstacles remain despite its overall user-friendly nature.

The Trust variable reflects a moderately high level of confidence in ChatGPT, with mean scores ranging from 3.14 to 3.58. Respondents trust ChatGPT’s ability to support academic tasks, yet concerns remain regarding the reliability and accuracy of the information it provides. Therefore, users still need to verify ChatGPT-generated information to ensure compliance with academic standards. In terms of Social Influence, mean values range from 3.40 to 4.50, indicating that social factors play an important role in encouraging ChatGPT adoption. Peer influence appears to be the strongest driver, while support from faculty members and the campus environment also contributes to its use, although acceptance levels vary.

Finally, the Behavioral Intention variable shows mean scores between 3.70 and 3.82, demonstrating respondents’ positive intention to continue using ChatGPT in the future. This intention is reflected in their willingness to use ChatGPT continuously, increase usage frequency, recommend it to others, and apply it in future academic activities. Overall, the findings suggest that ChatGPT is perceived as a useful, accessible, and socially supported technology with strong potential for continued adoption in students’ academic learning.

**Table 3. Descriptive Statistics for Perceived Usefulness**

Code	Statement	Range	Min	Max	Sum	Mean	Std. Deviation
PU1	ChatGPT helps me understand accounting concepts	3	2	5	469	3.75	0.84
PU2	ChatGPT boosts my learning productivity	3	2	5	482	3.86	0.82
PU3	ChatGPT helps you complete tasks faster	3	2	5	520	4.16	0.82
PU4	ChatGPT increases my chances of getting better grades	4	1	5	461	3.69	0.93
PEOU1	ChatGPT is easy to use	3	2	5	538	4.30	0.82
PEOU2	Interacting with ChatGPT is clear and easy to understand	3	2	5	488	3.90	0.90
PEOU3	I feel comfortable using ChatGPT	3	2	5	490	3.92	0.90
PEOU4	I have not encountered any issues while using ChatGPT	4	1	5	427	3.42	1.09
TR1	I believe ChatGPT's results are reliable	4	1	5	393	3.14	0.84
TR2	I believe the information provided by ChatGPT is accurate.	3	2	5	394	3.15	0.93
TR3	I feel safe using ChatGPT	4	1	5	426	3.41	0.84
TR4	ChatGPT can be relied upon to assist with academic tasks.	3	2	5	447	3.58	0.82
SI1	My friend uses ChatGPT	3	2	5	563	4.50	0.69
SI2	My professor suggested using ChatGPT	3	2	5	425	3.40	0.90
SI3	The campus environment supports the use of ChatGPT	3	2	5	452	3.62	0.91
SI4	I use ChatGPT because others recommend it	4	1	5	432	3.46	1.03
BI1	I plan to keep using ChatGPT	3	2	5	477	3.82	0.94
BI2	I will be using ChatGPT a lot	4	1	5	464	3.71	0.95
BI3	I would recommend ChatGPT to others	3	2	5	462	3.70	0.98
BI4	I am interested in using ChatGPT in the future	4	1	5	470	3.76	0.97

4.1.2 Measurement Model (Outer Model)

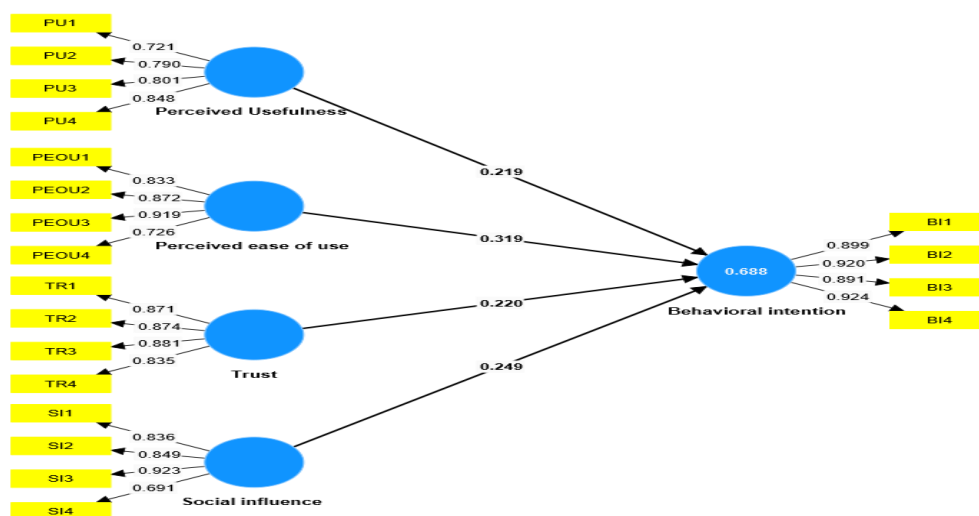
4.1.2.1 Validity Testing (Convergent Validity)

Validity testing, or convergent validity, uses outer loading values. The following are the results of the validity testing for each variable. The results of the SmartPLS analysis are shown in Table 4. The outer model values, or the correlations between the constructs and the variables, indicate that overall, the factor loadings are greater than 0.7; thus, the constructs for all variables are valid within the model (Hair *et al.*, 2019). The following are the results of the initial outer model structural analysis.

**Table 4. Validity Testing**

Variable	Indicator	Load Factor	Info
Perceived usefulness	PU1	0.721	Valid
	PU2	0.790	Valid
	PU3	0.801	Valid
	PU4	0.848	Valid
Perceived ease of use	PEOU1	0.833	Valid
	PEOU2	0.872	Valid
	PEOU3	0.919	Valid
	PEOU4	0.726	Valid
Trust	TR1	0.871	Valid
	TR2	0.874	Valid
	TR3	0.881	Valid
	TR4	0.835	Valid
Social influence	SI1	0.836	Valid
	SI2	0.849	Valid
	SI3	0.923	Valid
	SI4	0.691	Valid
Behavioral intention	BI1	0.899	Valid
	BI2	0.920	Valid
	BI3	0.891	Valid
	BI4	0.924	Valid

Source: Compiled by SEMPLS (2026)



Source: Compiled by SEMPLS (2026)

**Figure 2. Outer Model Measurement Model**

4.1.2.2 Testing Discriminant Validity

After testing validity using the outer loading, we tested discriminant validity using the average variance extracted (AVE). The following are the results of the discriminant validity test.

**Table 5. Discriminant Validity Testing**

Variable	Average variance extracted (AVE)	Results
Behavioral intention	0.825	Valid
Perceived Usefulness	0.626	Valid
Perceived ease of use	0.707	Valid
Social influence	0.687	Valid
Trust	0.749	Valid

**Source:** Compiled by SEMPLS (2026)

This test was conducted to determine the extent of the differences between variables. The value examined in this test is the average variance extracted (AVE); all variables had AVE values > 0.5, indicating validity (Hair *et al.*, 2019). The results of the Heterotrait-Monotrait Ratio (HTMT), Fornell-Larcker Criterion, and cross-loading are presented in Table 6.

**Tabel 6. Heterotrait-Monotrait Ratio (HTMT)**

	Behavioral intention	Perceived Usefulness	Perceived ease of use	Social influence	Trust
Behavioral intention					
Perceived Usefulness	0.759				
Perceived ease of use	0.815	0.859			
Social influence	0.713	0.514	0.616		
Trust	0.719	0.575	0.673	0.648	

**Source:** Compiled by SEMPLS (2026)

Based on Table 6, the variables used in this study demonstrate good discriminant validity in their construction. The recommended HTMT threshold for PLS is set below 0.85; however, values between 0.85 and 0.90 are still considered sufficient. In Table 6, the HTMT values are <0.9, indicating that the discriminant validity test is met (Hair *et al.*, 2019).

**Table 7. Fornell-Larcker Criterion Among Variables**

	Behavioral intention	Perceived Usefulness	Perceived ease of use	Social influence	Trust
Behavioral intention	0.909				
Perceived Usefulness	0.667	0.791			
Perceived ease of use	0.745	0.727	0.841		
Social influence	0.644	0.437	0.552	0.829	
Trust	0.655	0.490	0.591	0.561	0.865

**Source:** Compiled by SEMPLS (2026)

The results of the Fornell-Larcker Criterion and the cross-loading between all latent variables and the indicator variables, as shown in Table 8, indicate that the value of one indicator is greater than that of another in the calculation of the variables of the respective constructs. Based on these results, it

can be concluded that each indicator used possesses good discriminant validity for forming its respective variable (Hair *et al.*, 2019).

**Table 8. Cross-loading between Latent Variables and Indicators**

	Perceived Usefulness	Perceived ease of use	Trust	Social influence	Behavioral intention
PU1	0.721	0.540	0.316	0.228	0.403
PU2	0.790	0.574	0.367	0.302	0.591
PU3	0.801	0.622	0.466	0.425	0.569
PU4	0.848	0.559	0.386	0.405	0.515
PEOU1	0.591	0.833	0.485	0.487	0.573
PEOU2	0.669	0.872	0.502	0.515	0.658
PEOU3	0.704	0.919	0.560	0.544	0.765
PEOU4	0.434	0.726	0.432	0.256	0.454
TR1	0.426	0.461	0.871	0.427	0.527
TR2	0.435	0.517	0.874	0.475	0.599
TR3	0.422	0.536	0.881	0.586	0.597
TR4	0.413	0.530	0.835	0.445	0.538
SI1	0.381	0.470	0.408	0.836	0.539
SI2	0.379	0.549	0.483	0.849	0.562
SI3	0.413	0.493	0.530	0.923	0.627
SI4	0.247	0.273	0.449	0.691	0.365
BI1	0.625	0.713	0.587	0.607	0.899
BI2	0.598	0.675	0.644	0.582	0.920
BI3	0.547	0.613	0.589	0.587	0.891
BI4	0.650	0.702	0.561	0.564	0.924

**Source:** Compiled by SEMPLS (2026)

#### 4.1.3 Pengujian Reliabilitas

A reliability test was conducted to assess the reliability of the variables used in this study. The reliability test utilized Cronbach’s Alpha and composite reliability. The following are the results of the reliability test.

**Table 9. Reliability Testing**

Variable	Cronbach's alpha	Composite reliability	Results
Behavioral intention	0.929	0.930	Reliable
Perceived Usefulness	0.801	0.813	Reliable
Perceived ease of use	0.861	0.895	Reliable
Social influence	0.846	0.878	Reliable
Trust	0.888	0.891	Reliable

**Source:** Compiled by SEMPLS (2026)

Based on Table 9, the constructs for all variables meet the reliability criteria. This is indicated by the Cronbach’s Alpha and composite reliability values obtained from the SmartPLS estimation results, which are greater than 0.70, in accordance with the criteria recommended by Hair *et al.*, (2019).

4.1.4 Structural Model (Inner Model)

In structural models (Inner Model), the model can demonstrate causal relationships among latent variables and their interactions. The following are the results of the inner model test in this study.

4.1.4.1 R-Square (Coefficient of Determination)

According to Hair *et al.*, (2019), the R2 (R-Square) test is a measure of the percentage of the endogenous construct explained by the exogenous construct. The coefficient of determination (R2) is expected to fall between 0 and 1. R2 values of 0.75, 0.50, and 0.25 indicate a strong, moderate, and weak model, respectively.

**Table 10. R-Square Test Results (R<sup>2</sup>)**

Variable	R-square
Behavioral intention	0.688

**Source:** Compiled by SEMPLS (2026)

Based on the test results, the R-square value for the Behavioral Intention variable was 0.688. This value indicates that the variables Perceived Usefulness, Perceived Ease of Use, Trust, and Social Influence account for 68.8% of the variance in Behavioral Intention. In comparison, the remaining 31.2% is explained by other variables outside the research model. An R-square value of 0.688 falls into the moderate-to-strong category. This indicates that the research model has a strong ability to explain students' Behavioral Intention to use OpenAI ChatGPT. Thus, the variables used in this study are sufficiently relevant and capable of making a significant contribution to the formation of the intention to use ChatGPT in academic activities.

4.1.4.2 The effect size, f-square (f<sup>2</sup>)

A model's predictive capacity is one aspect of internal model evaluation. The f2 test calculates the effect size used to assess the significance of predictor variables in a research model. The recommended approach is to examine the f2 value from the PLS-SEM results (Hair *et al.*, 2020). According to Jacob Cohen (1988), the F<sup>2</sup> effect size is classified into three categories: 0.02 (small/weak), 0.15 (moderate), and 0.35 (large/strong).

**Table 11. F-square results**

Effect	f-square	Info
Perceived Usefulness	0.072	Weak influence
Perceived ease of use	0.122	Weak influence
Social influence	0.121	Moderate influence
Trust	0.088	Weak influence

**Source:** Compiled by SEMPLS (2026)

Overall, all independent variables have a weak influence on Behavioral Intention. However, the Social Influence variable has the greatest impact. This indicates that social environmental factors, such as friends and the campus environment, play a significant role in shaping students' intentions to use

ChatGPT. Meanwhile, the variables Perceived Usefulness, Perceived Ease of Use, and Trust also contribute to usage intentions, although their influence is relatively small.

4.1.4.3 Predictive Relevance (Q-Squared)

Q-Square ( $Q^2$ ) is used to measure a model’s reliability in predicting the dependent variable through a model prediction reliability test. Q-Square is used to measure a model’s predictive ability regarding endogenous variables. According to Hair *et al.*, (2019), a  $Q^2$  value  $> 0$  indicates that the model has predictive relevance, whereas a  $Q^2$  value  $\leq 0$  indicates that the model lacks predictive ability.

**Table 12. Q-Squared Results**

Variable	Q <sup>2</sup> Square	Info
Behavioral intention	0.558	Large Predictive Relevance

**Source:** Compiled by SEMPLS (2026)

According to the table above, if the Q-squared value exceeds 0.5, the predictive power is considered strong (i.e., high predictive relevance).

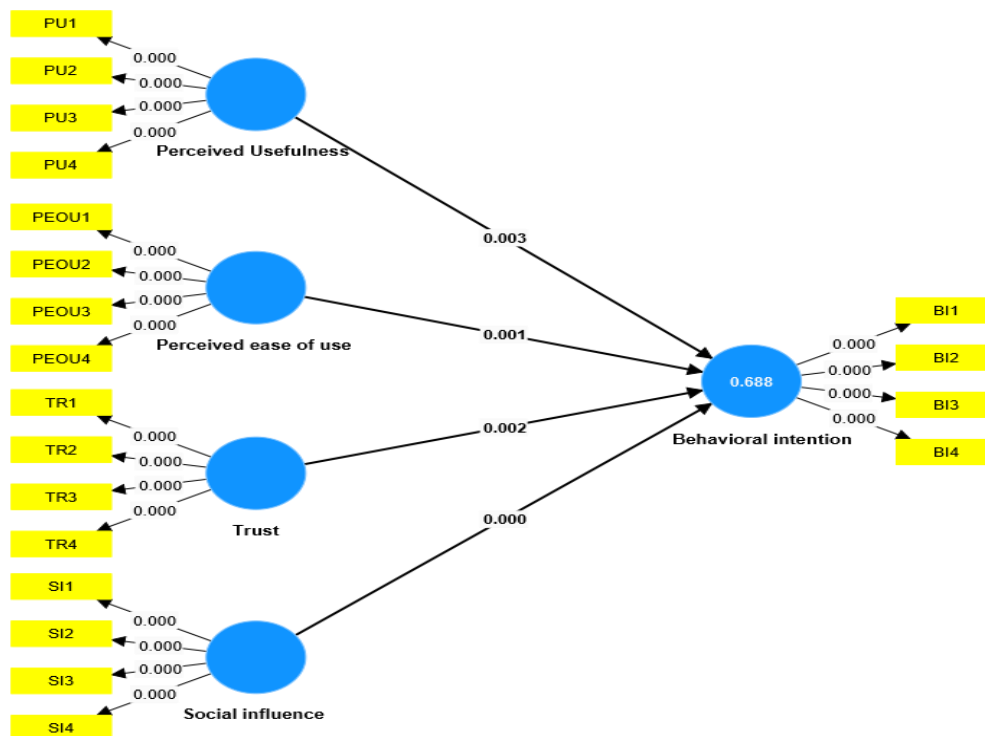
4.1.5 Research Hypothesis

The model was evaluated by examining the significance values to confirm the presence of variable effects using the bootstrapping procedure (Ghozali, 2016). Hypothesis testing in this study was carried out by examining t-statistics and p-values. The hypothesis was considered accepted if T-Statistics  $> 1.96$  (t-table value) and P-Values  $< 0.05$ . The following are the results of the Path Coefficients for direct effects.

**Table 13. Hypothesis Testing**

Hypothesis	Effect	Original sample (O)	T statistics ( O/STDEV )	P values	Info
H1	Perceived Usefulness → Behavioral intention	0.219	2.943	0.003	Significant
H2	Perceived ease of use → Behavioral intention	0.319	3.303	0.001	Significant
H3	Trust → Behavioral intention	0.220	3.134	0.002	Significant
H4	Social influence → Behavioral intention	0.249	3.846	0.000	Significant

**Source:** Compiled by SEMPLS (2026)



Source: Compiled by SEMPLS (2026)

Figure 3. Research Results Matrix

Based on the results of the hypothesis testing, all independent variables have a positive and significant effect on Behavioral Intention regarding the use of the GenAI ChatGPT.

## 4.2 Discussion

### 4.2.1 The Effect of Perceived Usefulness on Behavioral Intention

The test results indicate that hypothesis H1 is accepted. These results show that Perceived Usefulness has a positive and significant effect on Behavioral Intention. This means that the greater the benefits students perceive from using ChatGPT, the higher their intention to continue using ChatGPT in academic activities. Benefits such as helping to understand course material, improving learning productivity, and speeding up task completion drive interest in using this technology.

These findings indicate that accounting students are more likely to use ChatGPT if they believe the technology can provide tangible benefits for the learning process. The perceived benefits are not only related to the ease of obtaining information but also to ChatGPT’s ability to help students understand complex accounting concepts, provide quick explanations, assist in drafting assignments, and enhance learning efficiency and productivity. In the context of higher education, students tend to choose technologies that help them complete academic work more effectively and efficiently. Additionally, the use of ChatGPT is seen as helping students save time when searching for references, drafting answers, or understanding course material. This technology also allows students to receive instant, interactive responses, making the learning process more flexible than conventional information-searching methods. Therefore, when students perceive that ChatGPT offers significant benefits for their academic activities, their tendency to continue using this technology will also increase.

These research findings align with the Technology Acceptance Model developed by Fred D. Davis (1989), which posits that perceived usefulness is a primary factor influencing acceptance and intention to use technology. According to Davis (1989), individuals are more likely to use a system if they believe it can enhance their performance and productivity.

The findings of this study also support previous research by Putri *et al.*, (2025), which found that performance expectancy or perceived usefulness significantly influences students' intention to use Generative Artificial Intelligence. The results of this study are also consistent with research by Gong & Mao (2026), which found that perceived usefulness positively influences behavioral intention to use Artificial Intelligence-based technology. The study showed that users tend to have higher usage intentions when technology is perceived as capable of providing tangible benefits for improving work effectiveness and productivity. In the context of this study, accounting students view ChatGPT as a technology capable of assisting the learning process, accelerating task completion, and improving academic efficiency; thus, the perceived benefits become a crucial factor in driving usage intention. This indicates that the practical benefits of technology are the primary consideration for students when deciding whether to use a system.

The results of this study reinforce the finding that Perceived Usefulness is a key factor in increasing students' Behavioral Intention to use ChatGPT. The greater the benefits perceived by students—whether in learning effectiveness, efficiency, or productivity- the greater their tendency to adopt and use GenAI technology consistently in their academic activities.

#### 4.2.2 The Effect of Perceived Ease of Use on Behavioral Intention

The test results indicate that hypothesis H2 is accepted. These results show that Perceived Ease of Use has a positive and significant effect on Behavioral Intention. This means that the easier ChatGPT is to use, understand, and operate, the higher the students' intention to use ChatGPT will be. Ease of use is a key factor in increasing technology acceptance, as users tend to choose systems that are practical and user-friendly.

These findings indicate that ease of use is a key factor in enhancing the adoption of Artificial Intelligence-based technologies, particularly ChatGPT. Students are more likely to be interested in using a technology if it is easy to understand and operate, and does not require significant effort. In the context of this study, ChatGPT was found to have a simple interface, a practical usage process, and the ability to provide rapid responses through natural language interaction. These conditions make students feel more comfortable and prevent them from encountering difficulties when using the technology. Additionally, ease of use also provides a more flexible learning experience for students. Users do not need to possess advanced technical or programming skills to use the features available in ChatGPT. Students need to type questions or instructions in everyday language, and the system will provide answers automatically. This ease of interaction enables students to adapt more quickly to the technology and increases their likelihood of continuing to use it in academic activities.

In the learning process, students generally prefer technologies that help them complete tasks quickly and without complicated procedures. Therefore, when students perceive ChatGPT as easy to use for finding information, understanding course material, completing assignments, or supporting other learning processes, their intention to use the technology increases. Conversely, if a technology is perceived as difficult to understand or requires significant effort to operate, users' interest in using it tends to decline.

These findings align with the Technology Acceptance Model (TAM) developed by Davis (1989). The TAM explains that perceived ease of use is the primary factor influencing technology adoption. According to Davis (1989), individuals are more likely to accept and use a system if it is easy to use and requires little effort. In other words, the simpler and easier a technology is to understand, the more likely users are to adopt it. The findings of this study also support the research by Ananda and Lestari (2025), which found that perceived ease of use has a positive and significant effect on the intention to use digital technology. Furthermore, the study by Yakubu *et al.*, (2025) on GenAI adoption indicates that ease of use is a critical factor in enhancing students' intention to use AI technology. This research confirms that users are more likely to adopt a technology if it is easy to learn and provides a comfortable user experience.

The results of this study show that, in the context of accounting students' use of ChatGPT in Indonesia, ease of use remains a primary consideration in shaping behavioral intention. Students tend to use technology that is practical, flexible, and easily accessible to support their academic activities. Therefore, the easier ChatGPT is to use and understand, the more likely students are to accept and use the technology on an ongoing basis.

#### 4.2.3 The Influence of Trust on Behavioral Intention

The test results indicate that hypothesis H3 is accepted. These results show that Trust has a positive and significant effect on Behavioral Intention. This means that the greater students' trust in the reliability, security, and accuracy of the information provided by ChatGPT, the greater their intention to use the technology. Trust is a critical factor because users tend to adopt technologies they perceive as safe and reliable.

These findings indicate that trust is a critical factor in the adoption of Artificial Intelligence-based technologies, particularly GenAI systems like ChatGPT. Students are more likely to use such technology if they perceive it as trustworthy, safe to use, and capable of providing accurate and relevant information. In the context of this study, accounting students view ChatGPT as a technology capable of assisting in the learning process and the rapid completion of academic assignments. However, the use of AI technology also raises concerns about information accuracy, data security, and the reliability of the answers provided. Therefore, the level of user trust is a crucial aspect in shaping the intention to use this technology. Furthermore, trust is also linked to users' belief that the system can operate consistently and deliver reliable results. Students who believe that ChatGPT can provide relevant answers, help them understand course material, and effectively support academic activities are more likely to have a stronger intention to continue using the technology. Conversely, if users doubt the technology's accuracy or security, their willingness to use it will decrease.

In the context of accounting education, trust becomes increasingly important because students require not only ease of use but also accurate and accountable information. The field of accounting involves precision, data analysis, and decision-making that demand a high level of accuracy. Therefore, students tend to consider the system's reliability before deciding to use ChatGPT consistently in academic activities. The results of this study align with research by M. N. Masrek *et al.*, (2025), which found that trust has a positive and significant effect on behavioral intention to use Generative Artificial Intelligence. That study demonstrated that users' trust in AI technology is a primary factor in increasing usage intent, even more dominant than several other variables. These findings indicate that users are more likely to adopt AI technology if they feel confident in the system's quality and reliability.

Furthermore, the results of this study support the research by Gong & Mao (2026), which found that trust positively influences behavioral intention to use Artificial Intelligence-based technology. That study explains that user trust in AI systems plays a crucial role in shaping the intention to use the technology, particularly when it is used to support productivity and decision-making.

These findings underscore that trust is one of the primary determinants of students' behavioral intention to use ChatGPT. The higher the students' trust in the technology's security, accuracy, and reliability, the greater their tendency to accept and use ChatGPT consistently in their learning and academic activities.

#### 4.2.4 The Effect of Social Influence on Behavioral Intention

The test results indicate that Hypothesis H4 is accepted. These results show that Social Influence has a positive and significant effect on Behavioral Intention. This means that the greater the influence of the social environment—such as friends, professors, and the campus environment—the higher students' intention to use ChatGPT. Supportive, user-friendly practices in the surrounding environment can encourage students to use AI in the learning process.

These findings indicate that the social environment plays a crucial role in shaping technology use, particularly with Artificial Intelligence-based technologies like ChatGPT. Students tend to be influenced by their surroundings, whether from peers, professors, or the academic culture on campus. As the use of ChatGPT becomes more common, perceived as beneficial, and accepted within the academic environment, students will be more motivated to adopt this technology. In this context, recommendations, support, and the usage habits of those around them can influence students' perceptions and decisions regarding ChatGPT. Additionally, social influence can also emerge through interactions among students during the learning process. Students who observe their peers using ChatGPT to help them understand course material, complete assignments, or find references are more likely to develop a desire to try using the same technology. These conditions indicate that technology usage behavior is influenced not only by individual factors but also by social norms and habits within the academic environment. Support from faculty and educational institutions is also a key factor in enhancing students' behavioral intentions. When faculty express positive views on the use of AI in learning, students will perceive ChatGPT as accepted and relevant within the academic process. Additionally, a campus environment open to advances in digital technology can encourage students to be more adaptable in using AI in learning activities.

In the context of GenAI, social influence becomes increasingly important because this technology is still relatively new and continuously evolving. Many students adopt technology based on experiences and recommendations from their social circles. Therefore, when the academic environment demonstrates positive acceptance of ChatGPT use, students' tendency to use the technology will also increase. The results of this study are also consistent with the research by Yakubu *et al.*, (2025), which found that social influence has a positive and significant effect on behavioral intention regarding students' use of GenAI. That study demonstrated that social support and environmental acceptance of AI technology can increase users' interest in using the technology sustainably. Furthermore, the results of this study support the findings of Korchak *et al.*, (2025), who found that social influence significantly affects the intention to use AI technology in the context of higher education. That study finds that students tend to adopt new technology when their social environment provides positive support for its

use. The influence of peers, lecturers, and academic culture is an important factor in shaping digital technology usage behavior.

These findings underscore that social influence is a key determinant of students' behavioral intention to use ChatGPT. The greater the support and positive influence of the social environment, the higher the likelihood that students will adopt and use Generative AI in their learning and academic activities.

## 5. Concluding Remarks and Recommendation

Based on the background, theoretical review, and test results, it can be concluded that the use of GenAI, particularly ChatGPT, has become an important part of supporting the learning process for accounting students in Indonesia. Advances in AI technology provide opportunities for students to access information quickly, understand course material, improve learning productivity, and complete academic assignments. However, students' intention to use ChatGPT does not arise automatically but is influenced by several key factors: Perceived Usefulness, Perceived Ease of Use, Trust, and Social Influence.

The research findings indicate that Perceived Usefulness, Perceived Ease of Use, Trust, and Social Influence have a positive and significant effect on Behavioral Intention. These findings suggest that integrating ChatGPT into accounting education requires support through improved digital literacy, guidelines for ethical use, and backing from faculty and educational institutions. With proper management, ChatGPT can serve as an effective learning tool to enhance the quality of the learning process for accounting students in the era of digital transformation, and is expected to minimize the negative impacts of using this GenAI.

This study has several limitations. First, the study's respondents were limited to accounting students at Tarumanagara University; therefore, the results cannot yet be generalized to students from other study programs or ChatGPT users in general. Second, this study employed a quantitative method using a questionnaire; thus, it was unable to delve deeply into students' experiences, reasons, and ethical considerations regarding ChatGPT use. Third, this study measured only usage intent, not actual usage behavior. Future research is recommended to expand the sample, for example, to include students from other programs, faculty members, or accounting practitioners, to ensure more comprehensive findings. Additionally, future research could adopt a mixed-methods approach by incorporating interviews to explore respondents' experiences and perspectives in greater depth. Future studies may also include additional variables such as AI literacy, perceived risk, privacy concerns, ethical awareness, technology anxiety, and actual use. Furthermore, future researchers could test mediation or moderation models, such as using trust as a mediating variable or AI literacy as a moderating variable in the relationships among variables.

## Statement of Use of Generative AI

During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

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