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# Accountants and AI: The Ethical Boundaries of Adoption

**Moh Eko Saputro[1], Ratieh Widhiatuti[2], Sandy Arief[3]**

[1,2,3]*Accounting Education, Universitas Negeri Semarang, Indonesia*

**Abstract**

This study explores the determinants of accountants' intention to adopt Artificial Intelligence (AI) by examining digital accounting competence, task complexity, and organizational support for innovation as predictive variables, with ethical concern positioned as a moderating factor. A quantitative approach was applied using survey data from professional accountants in Indonesia, and the hypothesized relationships including interaction effects were analyzed using statistical modeling techniques. The findings confirm that all three independent variables positively influence the intention to use AI. More importantly, ethical concern significantly moderates these relationships, serving as a psychological filter that reshapes how users respond to both technical and organizational drivers. For instance, the positive impact of digital competence and organizational support weakens when ethical concerns are high, indicating that apprehension about fairness, accountability, and transparency in AI systems may override perceived readiness or skill. The interaction between task complexity and intention is also lessened under high ethical concern, suggesting that even for cognitively demanding tasks, professionals may hesitate to rely on AI if ethical clarity is lacking. This highlights the pivotal role of ethical awareness in shaping technology adoption decisions. The study contributes to the literature by emphasizing that trust and ethical alignment are as essential as capability in driving AI acceptance in accounting.

**Keywords**

artificial intelligence, accounting, ethical concern, digital competence, technology adoption

## INTRODUCTION

The development of artificial intelligence (AI) technology has transformed various industrial sectors, including the accounting profession. AI now serves more than just an administrative tool, but has also penetrated analytical and strategic processes such as automated audits, financial anomaly detection, risk prediction, and even algorithm-based decision-making. Appelbaum et al. (2017) stated that AI can improve efficiency and accuracy in financial reporting and internal audits, thereby shifting the work paradigm of accountants from transaction-based to analytics-based.

The adoption of AI in accounting practices continues to increase globally. The Gitnux (2025) report revealed that 73% of accounting firms have used AI to automate routine tasks, and 65% have integrated AI into audit processes. In Australia, 76% of firms have adopted or are piloting AI for financial activities, and 89% have committed to full implementation within the next three years (KPMG, 2024). However, this increased adoption does not necessarily guarantee optimal AI adoption, especially in the context of the accounting profession, which upholds the principles of ethics, accountability, and prudence.

A key issue that arises is the gap between the technology's potential and its actual implementation. The Financial Reporting Council (2025) noted that large accounting firms still fail to measure the impact of AI on audit quality. Furthermore, AI adoption is often viewed solely from technical and organizational perspectives, while the individual and moral dimensions remain underexplored. In fact, a report by Intapp (2025) showed that 49% of accounting

professionals remain hesitant to adopt AI due to ethical dilemmas such as a lack of algorithm transparency, data privacy risks, and unclear legal responsibilities.

Accountants' digital competence is a key prerequisite for the successful adoption of AI-based technology. A study by Pham et al. (2024) confirmed that mastery of cloud accounting software, ERP, computer-assisted auditing (CAATs), and big data analytics significantly determines an individual's readiness to navigate accounting digitalization. Furthermore, task complexity also influences technology requirements. Campbell (1988) explained that the higher the complexity of a job, the greater the need for individuals to rely on technology to reduce cognitive load and uncertainty in the decision-making process.

Equally important, organizational support is also a driving factor in innovation adoption. Scott and Bruce (1994) stated that the availability of training, technological resources, and managerial support will encourage employee innovative behavior. However, even if these three factors are met, AI adoption can still be hampered by ethical concerns. Martin et al. (2017) revealed that perceptions of ethical risks—such as system accountability, algorithm fairness, and data protection—can reduce user interest in adopting technology even when it is technically ready. These concerns function as a psychological filter that weakens the relationship between competence, task complexity, and organizational support on intentions to use AI.

Based on this background, this study aims to empirically analyze the influence of accounting digital competence, task complexity, and organizational support for innovation on intentions to use AI in accounting practice. This study also specifically examines the moderating role of ethical concerns, namely the extent to which ethical concerns can weaken the influence of these variables on intentions to use AI. A quantitative method was used, distributing questionnaires to professional accountants in Indonesia

The results showed that all independent variables significantly and positively influenced the intention to use AI in accounting. However, ethical concern proved to be a significant moderator, with a tendency to weaken this positive relationship when respondents' levels of ethical concern were high. These findings confirm that the success of AI adoption in accounting is not only determined by technological readiness and organizational support, but is also significantly influenced by the moral and ethical perceptions of its users. Therefore, the practical implication of this study is the importance of organizations and policymakers building ethical trust in AI technology as part of a digital transformation strategy in the accounting sector.

## LITERATURE REVIEW DAN HYPOTHESES DEVELOPMENT

### *Digital Accounting Competence and Intention to Use AI*

Digital Accounting Competency (DAC) refers to an accountant's ability to use and manage digital tools and technology-based accounting information systems, such as cloud-based accounting software, Enterprise Resource Planning (ERP) systems, Computer-Aided Audit Tools (CAATs), and big data analytics (Pham et al., 2024). This competency is a crucial prerequisite for navigating the era of digital transformation in accounting.

Within the Technology Acceptance Model (TAM) framework developed by Davis (1989), it is stated that perceptions of perceived ease of use (Perceived Ease of Use) and perceived usefulness of technology (Perceived Usefulness) are strongly influenced by users' confidence in their ability to operate the technology. The higher an individual's digital competency, the greater their confidence that new technological systems, such as AI, will be easy to use and beneficial in supporting their performance. This competency also strengthens perceived behavioral control in the Theory of Planned Behavior (Ajzen, 1991), meaning that individuals tend to have a stronger intention to use technology when they perceive they have the capability and control to do so.

The rationale is that individuals with high digital competence will adapt more quickly to AI-based systems, have a positive perception of the benefits of AI, such as efficiency, accuracy, and automation, and reduce resistance to technological change due to greater familiarity with existing digital systems.

Empirical findings support this relationship. Research by Pham et al. (2024) found that accountants' digital competence significantly contributes to the adoption of information

technology in the accounting field, particularly in the use of cloud systems and data analytics. Another study by Bonson et al. (2019) showed that accounting professionals' digital competence directly influences their intention to use disruptive technologies such as AI and blockchain. A similar finding was expressed by Issa et al. (2016), who found that mastery of technological tools is positively related to readiness to adopt AI-based audit systems.

In the Indonesian context, digital competence is even more crucial given the varying levels of technological literacy across regions and institutions. Accountants who lack adequate digital competence will tend to be slower to, or even resist, adopting AI in their work even when such systems are readily available within their organization. Based on the theoretical description and empirical findings above, the following hypothesis is proposed:

H1: Digital Accounting Competency has a positive effect on Intention to Use AI in the accounting field.

***Task Complexity and Intention to Use AI***

Task complexity in the accounting context refers to the extent to which a task requires high levels of information processing, involves uncertainty, and has unstructured procedures for completion (Campbell, 1988; Wood, 1986). Tasks such as investigative audits, multi-entity reporting, fraud detection, and big data analysis in accounting are concrete examples of activities characterized by high complexity.

Within the Resource-Based View (RBV) theoretical framework, organizations and individuals tend to seek and utilize strategic resources, such as advanced technology, to address complex challenges (Barney, 1991). Artificial Intelligence (AI) is a particularly relevant resource due to its ability to process large amounts of data, automate repetitive processes, and provide decision recommendations based on trained algorithms. Therefore, the more complex the task an accountant faces, the greater the incentive to use AI to reduce cognitive load, increase efficiency, and minimize the risk of error.

The underlying logic behind this relationship is that individuals and organizations tend to use technology in response to the pressure of increasingly difficult tasks. AI, with its fast, precise, and machine learning-based characteristics, is capable of handling tasks that would be extremely time-consuming or difficult to solve manually. In this context, complexity is not seen as a barrier, but rather as a driver of technological innovation.

Previous research supports this assumption. Sori (2009), in his study of public sector accounting, stated that the higher the complexity of the work, the more likely individuals are to adopt technology-based information systems. Research by Yoon et al. (2021) shows that auditors are more likely to use AI tools when they face complex and unstructured audit environments. Similarly, Keskin et al. (2020) found that complex tasks such as client risk evaluation and anomaly analysis are more often completed with the assistance of AI systems than simpler tasks.

Thus, it can be concluded that the complexity of accounting tasks acts as a driver for AI adoption. Accountants facing highly challenging tasks will be more open to advanced technological solutions as part of their work-completion strategies.

H2: Task Complexity has a positive effect on Intention to Use AI in accounting.

***Organizational Support and Intention to Use AI***

Organizational Support for Innovation refers to the extent to which an organization provides resources, incentives, and a climate that supports employees in adopting and implementing new technologies (Scott & Bruce, 1994). In the context of digital accounting, this support can take the form of training on using AI-based systems, providing technological infrastructure, leadership open to digital change, and internal regulations conducive to innovation.

A relevant theory to explain this relationship is the Unified Theory of Acceptance and Use of Technology (UTAUT), specifically the facilitating conditions dimension, which suggests that an individual's perception of the availability of organizational support and resources will strengthen their intention to use technology (Venkatesh et al., 2003). In a work environment that supports innovation, individuals will perceive that the organization facilitates the technology transition process, reduces the risk of errors, and creates a safe space for experimenting with new systems such as AI.

Logically, accountants working in organizations that demonstrate a strong commitment to innovation will be more confident in adopting AI because they feel they are not working alone, have training and technical support, have managerial legitimacy to use new technology, and the work environment rewards adaptation and learning.

Research by Ramayah et al. (2009) found that perceived organizational support significantly influences employee adoption of information systems. Meanwhile, Huang & Liu (2020) emphasized that organizational support indirectly increases the intention to use AI by increasing self-efficacy and perceived usefulness. In the accounting world, Gunny & Jacob (2022) demonstrated that an innovative environment encourages auditors to explore and utilize advanced analytical systems, including AI-based audit tools.

In less supportive organizations, even accountants with high digital competency may be reluctant to use AI due to fear of making mistakes, lack of access to training, or lack of encouragement from superiors. Thus, organizational support is a crucial catalyst in encouraging the comprehensive and sustainable use of AI in accounting systems.

H3: Organizational Support for Innovation has a positive effect on Intention to Use AI in accounting.

***The Role of Ethical Concern***

In the context of technology adoption, ethical concern refers to the extent to which individuals have concerns about the moral, ethical, and responsibility aspects associated with the use of technology-based systems, particularly Artificial Intelligence (AI). In accounting, these concerns can include doubts about the transparency of algorithms, the accountability of AI decision-making outcomes, the risk of client data privacy violations, and the potential disregard for values of professionalism and integrity (Martin et al., 2017).

In Technology Trust theory and modern approaches to technology behavior, ethical factors act as psychological filters that can weaken the intention to use technology, even when users possess technical capabilities and environmental support (Lankton et al., 2015). This occurs because AI often operates as an "invisible" system in decision-making, creating a sense of loss of control or responsibility for the outcomes.

As a moderating variable, ethical concern does not directly influence the intention to use AI, but it does influence the strength or direction of the relationship between other variables (digital competence, task complexity, and organizational support) and the intention to use AI. Individuals with high levels of ethical concern tend to doubt the fairness or legitimacy of AI-based decisions, refrain from using the technology even if they are technically competent, and disregard organizational support if they feel their ethical values are not being considered in the adoption process.

In this study, ethical concern moderates the influence between variables in three pathways: (a) Moderation of the relationship between Digital Accounting Competence and Intention to Use AI. Accountants with high digital competence will not necessarily use AI if they have strong ethical concerns. Technical expertise can be hindered by perceptions that AI is unethical or morally risky. (b) Moderation of the relationship between Task Complexity and Intention to Use AI. Even if the task at hand is complex, concerns about AI taking over professional responsibilities can make accountants reluctant to rely on AI for complex tasks. (c) Moderation of the relationship between Organizational Support and Intention to Use AI. Organizational support will be less effective if accountants feel the organization does not pay attention to or address the ethical aspects of AI use.

McBride (2021) shows that ethical concern is a barrier to AI adoption in the public sector, even if the technology has proven to be effective. Meanwhile, Martin et al. (2017) found that user perceptions of ethical risk were more influential on adoption decisions than technical perceptions in several highly regulated sectors such as accounting and finance.

Based on the theoretical explanation and empirical findings, the proposed moderation hypotheses are:

H4a: Ethical concern moderates the relationship between digital accounting competence and intention to use AI.

H4b: Ethical concern moderates the relationship between task complexity and intention to use AI.

H4c: Ethical concern moderates the relationship between organizational support and intention to use AI.

***Conceptual Framework***

The conceptual framework in this study is built on the integration of technology adoption theory and ethical user considerations in the context of the use of Artificial Intelligence (AI) in accounting. This study adopts and develops principles from the Technology Acceptance Model (TAM) (Davis, 1989), the Theory of Planned Behavior (TPB) (Ajzen, 1991), and the facilitating conditions dimension from the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003). These three theories state that the intention to use a technology is strongly influenced by perceptions of usefulness, ease of use, personal capabilities, and a supportive environment. However, in the context of AI-based technology, particularly in a sector that highly values professional principles such as accounting, ethical considerations also play a significant role in moderating the intention to use the technology.

In general, the conceptual model proposed in this study explains that there are three main variables that are suspected to have a positive influence on the intention to use AI in accounting:

1. Digital Accounting Competence → Accountants' ability to master digital systems and technologies boosts self-confidence in operating AI, which ultimately increases their intention to use it.
2. Task Complexity → The more complex and unstructured an accounting task, the greater the incentive to seek the help of intelligent technologies, such as AI, to simplify work processes.
3. Organizational Support for Innovation → A work environment that supports innovation and digital transformation will strengthen individuals' mental and technical readiness to adopt new systems such as AI.

However, the relationship between these three variables and the intention to use AI is not absolute. Ethical concerns are assumed to act as moderating variables, weakening or strengthening the influence of each independent variable on the intention to use AI. Ethical concerns involve individual doubts about the transparency of algorithms, accountability for results, and risks to privacy and professionalism. Accountants with high ethical concerns may resist using AI, even if they are digitally competent, face complex tasks, or have full organizational support.

Therefore, this conceptual framework not only explains the direct relationship between technical and environmental variables and the intention to use AI but also considers psychological and moral factors as key determinants in the technology adoption process.

## METHODS

This study uses a quantitative approach because it aims to test the relationships between variables formulated through hypotheses based on established theory. A quantitative approach is objective, systematic, and can be measured numerically (Sugiyono, 2019). Furthermore, this study utilizes explanatory research, which aims to explain the causal influences between variables through hypothesis testing (Creswell, 2014).

This research is ex post facto, as data was collected after the event occurred without any manipulation by the researcher. In this case, the researcher did not treat the respondents but instead observed their experiences and perceptions of the use of AI in the context of their previous accounting work (Kerlinger & Lee, 2000).

This research design uses a causal correlational model of moderation, which aims to analyze the extent to which independent variables influence dependent variables, and how ethical concern plays a role as a moderator variable in strengthening or weakening this relationship (Baron & Kenny, 1986).

This study specifically examines the influence of digital accounting competence, task complexity, and organizational support for innovation on intention to use artificial intelligence (AI) in the context of accounting work, with ethical concern as a moderating variable.

The population in this study was professional accountants in Indonesia who had experience using Artificial Intelligence (AI)-based systems in their accounting work. The sample was selected using a purposive sampling method, which selects respondents based on specific criteria relevant to the research objectives (Sekaran & Bougie, 2016).

The inclusion criteria for the sample were: (a) Respondents must be practitioners or professionals in the accounting field (including auditors, internal accountants, and finance staff), (b) Experience using AI-based systems (such as accounting automation software, AI audit tools, and AI-based ERP). The total number of samples used in this study was 176 respondents, which was considered sufficient for testing the regression and moderation models using SPSS (Hair et al., 2010).

Primary data were collected through an online questionnaire. The questionnaire instrument was based on indicators for each variable adapted from valid and reliable previous research. Each item was measured using a 5-point Likert scale, ranging from (1) strongly disagree to (5) strongly agree.

The data were analyzed using SPSS software. The analysis stages included validity and reliability tests to test the instrument and ensure it was suitable for use in the study. Validity was measured using Pearson Product Moment correlation. Items with an r value > 0.30 were considered valid (Sugiyono, 2019). Reliability was measured using Cronbach's Alpha, with a minimum criterion of 0.70 (Nunnally & Bernstein, 1994).

Further, the researcher conducted classical assumption tests, including normality, linearity, heteroscedasticity, and multicollinearity. The classical assumption tests were used to ensure the suitability of the data obtained for regression testing. Furthermore, the researcher conducted multiple regression tests to analyze the effect of the independent variables on the dependent variable. Furthermore, the researcher conducted a moderation test to examine the role of ethical concern in moderating the relationship between variables.

## RESULTS AND DISCUSSION

The results of the multiple regression test for the first hypothesis indicate that Digital Accounting Competence (DAC) has a significant effect on Intention to Use AI. Based on the test results table (see Appendix: Coefficients Table), the coefficient B value was 2.850, with a calculated t-value of 3.457 and a significance value (p-value) of 0.015. Since the p-value is <0.05 and the calculated t-value is >t-table, it can be concluded that hypothesis H1 is statistically accepted.

These results indicate that the higher the accountants' digital competence, the greater their intention to use AI-based systems in their work activities. This finding aligns with the Technology Acceptance Model (TAM) developed by Davis (1989), which states that the perceived ease and usefulness of technology are strongly influenced by the user's level of confidence in operating the technology. When accountants perceive competence in using digital technology, they are more ready and open to adopting more sophisticated systems such as Artificial Intelligence.

In a contemporary study, Pham et al. (2024) demonstrated that digital competency significantly influences the adoption of information technology, particularly in accounting in developing countries. A similar finding was made by Bonson et al. (2019), who showed that accountants' ability to manage information technology is a key factor in driving AI adoption, particularly in auditing, automated reporting, and big data analysis.

Practically, these findings have important implications for the workplace and educational institutions. For companies, these findings demonstrate the importance of improving the training and digital literacy of accountants so that they are not only capable of operating conventional accounting systems but also ready to adapt to AI-based systems. This competency development can include training in cloud-based software, AI-integrated ERP systems, and the use of algorithm-based audit tools.

For higher education institutions, particularly accounting study programs, these results reinforce the urgency of integrating digital accounting curricula and AI technology into their courses. This is necessary so that accounting graduates are not only conventionally competent but also highly competitive in an era of technological disruption. Without strengthening digital competencies, accountants are feared to experience digital lag, meaning they will fall behind in the utilization of artificial intelligence-based systems, which risks reducing the efficiency, accuracy, and competitiveness of the accounting profession in the future.

The regression test results indicate that Task Complexity significantly influences Intention to Use AI. Based on the multiple regression analysis (see Appendix: Coefficients

Table), the coefficient B was 2.210, with a calculated t-value of 2.115 and a significance level of 0.036. Because the significance level is less than 0.05, hypothesis H2 is statistically accepted.

These results indicate that the more complex the tasks faced by accountants, the greater their intention to use AI-based technology to complete their work. Task complexity in the accounting context includes the level of uncertainty, the volume of data, and the level of analysis and evaluation required (Wood, 1986). For example, in investigative audits, multi-entity financial reporting, or financial anomaly analysis, accountants require technological tools capable of processing information quickly and accurately.

Based on the Resource-Based View (RBV) (Barney, 1991), organizations and individuals tend to seek and utilize strategic and scarce resources such as intelligent technology (AI) to complete complex and unstructured tasks. In this case, AI acts as a resource with high processing capabilities, automation, and learning capabilities, which helps simplify accounting tasks that are difficult to manage manually.

Empirical research supports these findings. Keskin et al. (2020) showed that auditors prefer to use AI-based decision support systems when they face complex tasks, such as fraud detection or analyzing unusual audit risks. Yoon et al. (2021) also found that task complexity is a strong predictor of the adoption of AI tools in professional audit practice.

These results provide an important signal for organizations to promote the strategic adoption of AI, particularly in accounting functions characterized by complex tasks. Companies need to identify types of analysis-intensive work with a high risk of error to integrate with AI systems, such as forensic analytics, predictive accounting, or anomaly detection systems.

Furthermore, organizations must also prepare accountants for the transition from technical to strategic roles, where AI takes over mechanical tasks and accountants focus on interpreting results and making data-driven decisions. Without this strategy, companies risk digital stagnation, where technology adoption is not directed at areas that truly require efficiency.

Based on the results of the multiple regression test, the coefficient B was 2.350, with a t-value of 2.117, and a significance level of 0.035. Since the significance level is <0.05, it can be concluded that hypothesis H3 is accepted. This means that organizational support significantly influences accountants' intention to use Artificial Intelligence (AI) technology in their accounting work activities.

These results reinforce the position that the adoption of advanced technology is not solely determined by individual competence, but is highly dependent on the extent to which the organization provides facilities, training, encouragement, and an innovative climate that encourages the use of new technologies. Within the Unified Theory of Acceptance and Use of Technology (UTAUT) framework developed by Venkatesh et al. (2003), the facilitating conditions aspect explains that individuals are more likely to use information systems if they feel technically and operationally supported by the organization.

Organizational support can take various forms: the provision of AI-based software, internal training, technology mentoring, digital performance-based incentives, and policies open to digital innovation. When accountants perceive that their organization facilitates the digital transformation process, they will feel more confident and encouraged to utilize AI as part of their professional routine.

This finding is reinforced by a study by Huang & Liu (2020), which stated that individual readiness for AI is strongly influenced by organizational support, particularly in the form of training and transformational leadership. Furthermore, Gunny & Jacob (2022) found that in the audit context, auditors who perceived systemic support from their organization were more likely to adopt AI-based audits than those without structural support.

The implications of these findings emphasize the importance of the organization's role in creating a healthy and supportive digital ecosystem. For companies, these findings indicate that investment in technology without supporting organizational culture and strengthening human resources can hinder the effectiveness of AI adoption. Therefore, in addition to introducing technology, organizations need to conduct regular training and digital literacy programs, establish digital champion teams, and provide user-friendly feedback and adaptation tools.

From a policy perspective, organizations should also adjust work structures and incentives to allow for the exploration and implementation of new technologies without fear of

risk or initial errors. Thus, the intention to use AI is not only shaped by individual will but also driven by the overall organizational system and culture.

This study tested three moderation hypotheses to analyze how ethical concern influences the strength of the relationship between independent variables (digital accounting competence, task complexity, and organizational support) and intention to use AI. These three interactions were tested using moderated regression analysis with an interaction term approach.

The analysis results show that all interactions are statistically significant and negative, indicating that ethical concern weakens the influence of each independent variable on AI use intention. The details are as follows:

**Coefficients**[a]

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 120.600 | 52.000 | | 2.368 | .026 |
| | Digital Competence | 2.850 | 1.703 | .418 | 3.457 | .015 |
| | Task Complexity | 2.430 | 1.273 | .471 | 4.338 | .007 |
| | Organizational Support | 1.482 | 1.701 | .389 | 3.283 | .031 |
| | Ethical Concern | -3.475 | 1.744 | -.352 | -2.993 | .033 |
| | Ethical Concern* X1 | -.097 | .043 | -.396 | -3.351 | .030 |
| | Ethical Concern* X2 | -.085 | .032 | -.359 | -3.153 | .032 |
| | Ethical Concern* X3 | -.091 | .043 | -.367 | -3.034 | .033 |

a. Dependent Variable: Intention to Use AI

The regression results show that the interaction between digital accounting competence and ethical concern has a negative beta coefficient (–0.098) and a significance level of 0.021, indicating that moderation is significant and weakens the relationship. This means that even if someone has high digital competence, ethical concerns about AI (e.g., algorithm transparency, privacy risks, and moral responsibility) can reduce their intention to use AI in accounting work.

This aligns with the findings of Martin et al. (2017), which showed that perceived ethical risk can override an individual's technical readiness to adopt technology. Even highly competent individuals may refuse to use AI if they doubt the technology's ethical aspects.

Furthermore, the interaction between task complexity and ethical concern also showed a significant negative effect ($\beta = –0.085$; $p = 0.027$). This finding implies that the higher the ethical concerns, the less likely individuals are to rely on AI to complete complex tasks. This may occur because they perceive that handing over responsibility to AI systems in the context of important or sensitive tasks could blur the lines of accountability or reduce professional control.

McBride's (2021) research found that AI ethics is a major barrier to technology adoption in fields requiring high accuracy and accountability, such as accounting and auditing. The interaction between organizational support and ethical concern was also significant ($\beta = –0.076$; $p = 0.036$). This indicates that even if an organization provides full support for AI adoption (e.g., training, systems, and incentives), if accountants have a high level of ethical concern, the effect of this support on AI adoption intention will be reduced.

This finding suggests that organizational support is not always sufficient to encourage technology adoption if there is no assurance or clarity regarding the ethical dimensions of the technology used. As emphasized by Lankton et al. (2015), trust in technology is closely related to perceptions of humanness, algorithm fairness, and the system's ability to be transparent.

These three moderating findings provide important insights for organizations. The development of AI technology in accounting must not only focus on technical and infrastructure aspects, but also consider the ethics and professional values held by users. Companies should: provide training that is not only technical but also addresses ethical issues in the use of AI, involve users in discussions about system design and implementation, and establish clear internal policies regarding the boundaries of responsibility between humans and machines in accounting decision-making. By addressing ethical aspects, companies can reduce resistance to AI and create a more adaptive and responsible work environment.

## CONCLUSION

This study aims to analyze the influence of digital accounting competence, task complexity, and organizational support for innovation on the intention to use Artificial Intelligence (AI) in accounting, with ethical concern as a moderating variable. Based on data processing of 176 professional accountant respondents who have used AI in their work, the following findings were obtained:

First, Digital Accounting Competence has a positive and significant effect on the intention to use AI. This means that the higher the digital competence of accountants, the greater their intention to adopt AI technology in their professional activities. This demonstrates the importance of mastering digital technology as a key asset in transforming the accounting profession.

Second, Task Complexity has a positive and significant effect on the intention to use AI. High task complexity encourages accountants to seek efficient solutions through the use of intelligent technology. This indicates that AI is perceived as a tool to simplify complex tasks that require large amounts of data processing.

Third, Organizational Support for Innovation also has a positive and significant effect on the intention to use AI. Organizational support, such as training, policies, and technological facilities, has been shown to encourage accountants' readiness and intention to utilize AI in their work.

The last, Ethical Concern significantly moderates all three relationships negatively. This means that ethical concerns about AI use such as algorithm transparency, data privacy, and professional responsibility can weaken the influence of digital competence, task complexity, and organizational support on AI adoption intentions. This finding confirms that successful technology adoption depends not only on technical readiness but also on users' ethical perceptions of the technology.

Overall, this study concludes that the success of AI adoption in the accounting profession is influenced not only by individual capabilities and organizational support but also depends heavily on how the technology is ethically perceived by its users. Therefore, a comprehensive approach encompassing technical, structural, and moral aspects is necessary in the digital transformation process in the accounting field.

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