STUDENTS READINESS FOR ARTIFICIAL INTELLIGENCE AND AUTOMATION INTEGRATION INTO ACCOUNTING EDUCATION IN PUBLIC AND PRIVATE UNIVERSITIES IN EDO STATE, NIGERIA.

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AUGUST, 2025

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A RESEARCH WORK SUBMITTED TO THE DEPARTMENT OF BUSINESS EDUCATION, FACULTY OF VOCATIONAL AND TECHNICAL EDUCATION, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF BACHELOR OF SCIENCE {B.Sc. (ED.)} IN BUSINESS EDUCATION (ACCOUNTING) IN THE UNIVERSITY OF BENIN, BENIN CITY

AUGUST, 2025

APPROVAL PAGE

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DEDICATION

This project is dedicated to God Almighty, the sustainer of my life. His guidance, strength, favour, wisdom and grace have carried me through every stage of my academic journey.

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ABSTRACT

This study examined Student Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria. Four research questions were raised to guide the study and one hypothesis was formulated and tested at 0.05 level significance.

The study employed a descriptive survey research design. The population of this study comprised two hundred and sixty-three (263) Accounting Education students from University of Benin (UNIBEN); Ambrose Alli University (AAU), Ekpoma; Igbinedion University, Okada (IUO) and Benson Idahosa University, Benin City(BIU). The study employed a census sampling technique where the entire population of 263 Accounting Education students in the selected Public and Private Universities were used. The research instrument used for data collection was a structured questionnaire. The questionnaire was titled "Student Readiness for Artificial Intelligence and Automation Integration into Accounting Education Questionnaire (SRAIAIAE)". The instrument for data collection was validated by the researcher's supervisor and two experts from the Faculty of Vocational and Technical Education, University of Benin, Benin City. The instrument was administered to 20 students who were not part of the study population. The responses of the respondents were analyzed and a coefficient of 0.77 was obtained, which showed that the instrument was reliable.

The findings revealed that Students are aware of Artificial Intelligence (AI) and Automation technologies in Accounting and students are willing to adopt AI-driven accounting solutions to a high extent. From the findings of the study, it was concluded that Artificial Intelligence (AI) and Automation significantly influenced Accounting Education in Public and Private Universities in Edo State, Nigeria. It was recommended among others that government should Government and private sector stakeholders should fund AI-driven accounting education initiatives in universities

CHAPTER ONE

INTRODUCTION

Background to the Study

Artificial Intelligence (AI) and Automation are closely related technologies that are transforming industries, including education, finance, healthcare, and manufacturing. Artificial Intelligence (AI) refers to the development of computer systems that can perform tasks requiring human intelligence, such as learning from experience, understanding language, recognizing patterns, and making decisions. Artificial Intelligence (AI) refers to the simulation of human intelligence in machines, enabling them to perform tasks such as learning, reasoning, problem-solving, and decision-making.

AI is often categorized into narrow AI, which is designed for specific tasks like chatbots or facial recognition, and general AI, which would theoretically possess human-like cognitive abilities.

AI applications in Accounting include Machine Learning Algorithms, Natural Language Processing (NLP), predictive analytics, and expert systems that can analyze vast amounts of financial data, detect patterns, and generate insights with minimal human intervention (Ugo 2023).

Automation, on the other hand, refers to the use of technology, machinery or software to perform tasks automatically, reducing or eliminating the need for human intervention. Automation involves the use of technology to perform repetitive and rule-based tasks with minimal human intervention. Unlike AI, which focuses on cognitive abilities and decision-making, automation is primarily concerned with increasing efficiency, accuracy, and consistency in routine accounting processes. It has been a key part of industrial processes for decades, with machines and software automating repetitive tasks to improve efficiency and accuracy. Some examples of automation in

accounting include: Robotic Process Automation (RPA), Cloud-Based Accounting Systems, Tax Compliance Automation and Payroll Automation

The field of Accounting is undergoing rapid transformation due to advancements in Artificial Intelligence (AI) and Automation. These technologies are redefining traditional accounting practices, enabling faster, more accurate, and efficient financial data processing, decision-making, and risk assessment.

One of the most notable transformations is the automation of repetitive and rule-based tasks. Software powered by Robotic Process Automation (RPA) can handle invoice processing, bank reconciliations, payroll management, and tax preparation with minimal human intervention which reduces errors, ensures compliance with regulations, and speeds up financial reporting.

AI-driven tools also enhance fraud detection and risk assessment. Machine learning algorithms analyze vast amounts of financial data to identify unusual transactions, helping auditors detect fraud or anomalies that might be missed through traditional methods.

AI-powered forensic accounting tools are now essential in identifying financial irregularities and ensuring transparency. AI-driven financial forecasting models help companies anticipate cash flow changes, optimize investments, and improve budget planning. AI can process historical financial data and predict future trends, assisting accountants and business leaders in making informed decisions. AI-powered chatbots and virtual assistants have improved client interactions and customer service in accounting firms. These tools provide instant responses to tax queries, assist in invoice generation, and guide clients on financial matters, reducing the workload on human accountants.

As technological advancements reshape accounting practices, the need for educational institutions to equip students with relevant digital skills has become increasingly important

(Chukwuani, 2024). However, it is essential to understand the concept of accounting and accounting education and how they form the foundation of this study.

Accounting is the process of recording financial transactions pertaining to a business. The accounting process includes summarizing, analyzing, and reporting these transactions to oversight agencies, regulators, and tax collection entities. Accounting is the language of business and an integral aspect of all business activities. Luca Pacioli is considered "The Father of Accounting and Bookkeeping" due to his contributions to the development of accounting as a profession. An Italian mathematician and friend of Leonardo da Vinci, Pacioli published a book on the double-entry system of bookkeeping in 1494.

The history of Accounting has been around almost as long as money itself. The seeds of accounting were most likely first down in Babylonia and Egypt around 4000 B.C. who recorded transactions of payment of wages and taxes on clay tablets. Historical evidence reveals that Egyptians used some form of accounting for their treasuries where gold and other valuables were kept. Babylonia, known as the city of commerce, used accounting for business to uncover losses incurred due to frauds and lack of efficiency. In Greece, accounting was used for apportioning the revenues received among treasuries, maintaining total receipts, total payments and balance of government financial transactions. Romans used memorandum or daybook where in receipts and payments were recorded and where from they were posted to ledgers on monthly basis.

However, modern accounting as a profession has only been around since the early 19th century. According to the International Federation of Accountants (IFAC, 2018), accounting serves four key functions: Financial Reporting, Auditing and Assurance, Taxation and Management Accounting. With the rapid advancement of AI and automation, traditional accounting functions are evolving.

Accounting Education refers to the structured process of teaching and learning accounting principles, theories, and practices in academic institutions. It is designed to equip students with the knowledge, skills, and competencies necessary to pursue careers in accounting, finance, and business management.

In Nigeria, accounting education is offered at the tertiary level, including universities, polytechnics, and colleges of education. The curriculum is designed to develop both theoretical knowledge and practical skills.

The integration of AI and Automation into Accounting Education is still at an emerging stage. However, it is essential to prepare students for the future of the profession. By incorporating Intelligent tutoring systems, for instance, provide personalized learning experiences by adapting course content based on students' progress. Cloud-based accounting software with AI capabilities, such as QuickBooks and Xero, exposes students to real-world financial applications. Additionally, AI-driven analytics and forecasting tools enhance students' ability to interpret financial data and make data-driven decisions. Virtual and augmented reality technologies further create immersive learning environments where students can simulate accounting scenarios and gain practical experience, universities can ensure that graduates are ready to adapt to technological advancements and thrive in AI-driven accounting environments. Although, some universities are gradually incorporating digital tools into their curricula, but there are concerns regarding the extent to which students are being adequately prepared for AI-driven accounting environments. Many higher institutions still emphasize conventional accounting methods, such as manual bookkeeping and spreadsheet-based financial analysis, with limited exposure to AI-powered accounting software like QuickBooks, Xero, and SAP. This raises the question of whether graduates from these institutions are fully equipped to meet the changing demands of the accounting profession.

Furthermore, employers in the accounting sector are increasingly seeking graduates with proficiency in AI and automation. If students are not adequately trained in these areas, they risk becoming obsolete in a job market that is rapidly embracing digital transformation.

This gap raises concerns about the readiness of accounting education students to transition into an AI-driven work environment.

Statement of the Problem

As the accounting profession embraces AI and automation, there are disparities in the level of technological integration between Public and Private Universities in Nigeria. While some Private Universities might have advanced digital infrastructures and flexible curricula that incorporate AI-based accounting tools, many public universities might be facing funding challenges, outdated curricula, poor technical support or staff training, inadequate infrastructures, resistance to new learning system and limited awareness of modern accounting software and AI applications. These disparities may create variations in the readiness of students from different institutions to integrate emerging technologies into their future careers.

If universities continue to focus on traditional accounting methods without adapting to technological changes, graduates may face difficulties in securing jobs and meeting industry demands. This prompts the researcher to carry out the study on "Assessing Students' Readiness for AI and automation integration into Accounting Education in Public and Private Universities in Edo State, Nigeria".

Purpose of the Study

The purpose of this study is to assess the readiness of students in public and private universities in Edo State, Nigeria, for the integration of Artificial Intelligence (AI) and Automation in Accounting Education. Specifically:

- to assess the level of awareness of AI and automation among accounting education students in public and private universities in Edo State.
- to evaluate the extent of students' willingness to adopt AI-driven accounting solutions in their future careers.
- to assess the extent of institutional support and resources in preparing students for AI and automation in Accounting Education.
- to identify challenges and barriers that limit students' exposure to AI and automation in accounting education.

Research Questions

The following research questions are raised to guide this study:

1. What is the level of awareness and understanding of AI and automation among accounting education students in public and private universities in Edo State?
2. To what extent are students willing to adopt AI-driven accounting solutions in their future careers?
3. To what extent does institutional support and resources influence students' readiness for AI and automation in Accounting Education?
4. What are the challenges and barriers that limit students' exposure to AI and automation in Accounting Education?

Research Hypothesis

The null hypothesis was formulated and tested at 0.05 level of significance.

There is no significant difference between the 300 Level and 400 Level Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria.

Significance of the Study

The research on "Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria" will be of immense benefit to various stakeholders, students, educators, educational institutions, employers, policymakers, future researchers and the general public when published in journals, articles, conferences, and workshops.

This study will enable Accounting Education students understand the importance of AI and automation in their future careers. They will be more aware of emerging accounting technologies. It will encourage students to develop digital competencies beyond traditional accounting skills, enhancing their employability in an AI-driven job market as well as helping students identify available learning resources and skill development opportunities to improve their technological preparedness.

Educators will gain an understanding of the challenges students face in learning AI-related skills, by providing insights into teaching methods and course content that can better prepare students for AI-driven accounting roles. It will highlight the gaps in the current accounting education curriculum and the need to integrate AI and automation-related topics.

Educational Institutions can use this finding to assess the extent to which AI and automation are integrated into their accounting programs. It will provide a basis for curriculum revisions to ensure that accounting graduates are equipped with practical knowledge of AI-powered accounting systems. It will encourage collaboration between educational institution and industry professionals to develop training programs that align with the needs of the modern accounting profession.

Employers will gain insights into the readiness of accounting graduates to work in AI-driven accounting environments. This study will help organizations understand the skills gap in

AI-based accounting, guiding them in designing training programs for new hires. Accounting firms can use the findings to develop AI-focused recruitment strategies, ensuring they hire graduates with the necessary skills to thrive in an automated accounting environment.

The study will inform policymakers about the need for AI and automation integration in Nigeria's accounting education system. It will provide a foundation for developing education policies and reforms that promote digital literacy among accounting students. Policymakers can use the findings to advocate for increased funding and technological investment in public universities to bridge the gap between private and public institutions.

Future researchers can use this finding to explore related topics, such as progress of AI integration in accounting education over time to assess policy effectiveness, how AI and automation in Accounting Education influences graduates' employability and career performance as well as the role of government in providing AI-driven accounting technologies and resources. This study will serve as a reference for further investigations into AI-driven curriculum development and best practices in accounting education.

This study will benefit the general public by improving the quality of accounting education, ensuring that graduates are well-equipped with AI and automation skills to provide more accurate, efficient, and transparent financial services. As businesses and individuals increasingly rely on accounting professionals for financial management, taxation, and auditing, better-trained accountants will enhance trust and confidence in financial reporting. Additionally, this study can contribute to economic growth by fostering a workforce that is adaptable to emerging technologies, reducing financial fraud, and improving decision-making processes.

Scope and Delimitation of the Study

This study covers the awareness of AI and automation among accounting education students in public and private universities in Edo State, the students' willingness to adopt AI-driven accounting solutions in their future career, the role of institutional support and resources in preparing students for AI and automation in accounting and the challenges and barriers that limit students' exposure to AI and automation in accounting education.

The geographical area covered in this study are: Public Universities {University of Benin (UNIBEN) and Ambrose Alli University (AAU)} and Private Universities {Igbinedion University, Okada (IUO) and Benson Idahosa University (BIU)}.

The main aim is to assess students' readiness for Artificial Intelligence (AI) and Automation integration in Accounting Education in public and private universities in Edo State, Nigeria.

Definition of Terms

1. **Assessment:** The process of evaluating or measuring students' knowledge, skills, and preparedness for the integration of AI and automation in accounting education. It involves identifying strengths, weaknesses, and areas that need improvement.
2. **Readiness:** The level of preparedness of accounting students to adopt and effectively utilize AI and automation technologies in their education and future professional practice. It includes technical skills, adaptability, and awareness of technological advancements.
3. **Artificial Intelligence (AI):** The simulation of human intelligence in machines that can perform tasks such as learning, reasoning, problem-solving, and decision-making. In accounting, AI is used for automating processes, analyzing financial data, detecting fraud, and improving efficiency.

4. **Automation:** The use of technology to perform accounting tasks with minimal human intervention. Automation in accounting includes data entry, financial reporting, auditing, and tax processing, enhancing accuracy and efficiency in financial management.
5. **Accounting Education:** The structured process of teaching and learning accounting principles, theories, and practices in educational institutions. It prepares students for careers in financial reporting, auditing, taxation, and management accounting, while also incorporating emerging technologies like AI and automation.
6. **Public University:** A university that is funded and operated by the government, offering subsidized education to students. In the context of this study, it refers to government-owned universities in Edo State that provide accounting education.
7. **Private University:** A university that is owned and managed by individuals, organizations, or religious bodies without direct government funding. These institutions set their tuition fees and academic standards, often providing accounting education with varying levels of technological integration.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

In this chapter, relevant literature to the study is reviewed. Specifically, this chapter is organized and presented under the following sub-headings:

- Concept of Automation in Accounting
- Conceptual Framework for Automation in Accounting Education
- Concept of Artificial Intelligence (AI)
- Assessing the Level of AI and Automation Awareness in Accounting Education
- Evaluation of Students' Willingness in Adopting AI-Driven Accounting Solutions
- Assessing Institutional Support and Resources in Preparing Students for AI and Automation in Accounting
- Challenges and Barriers in Exposing Accounting Education Students to AI and Automation
- Review of Related Empirical Studies
- Summary of Related Literature

Concept of Automation in Accounting

Automation refers to the process of using machines and technology to perform tasks with minimal human involvement. In the context of accounting, automation involves the use of software and digital systems to manage transactions, prepare financial reports, reconcile accounts, and execute routine bookkeeping operations. Its primary objective is to improve efficiency, accuracy, and consistency in financial processes. With automation, repetitive and time-consuming tasks are

now executed faster, more accurately, and with fewer errors, leading to cost efficiency and improved productivity (Kokina et al., 2017).

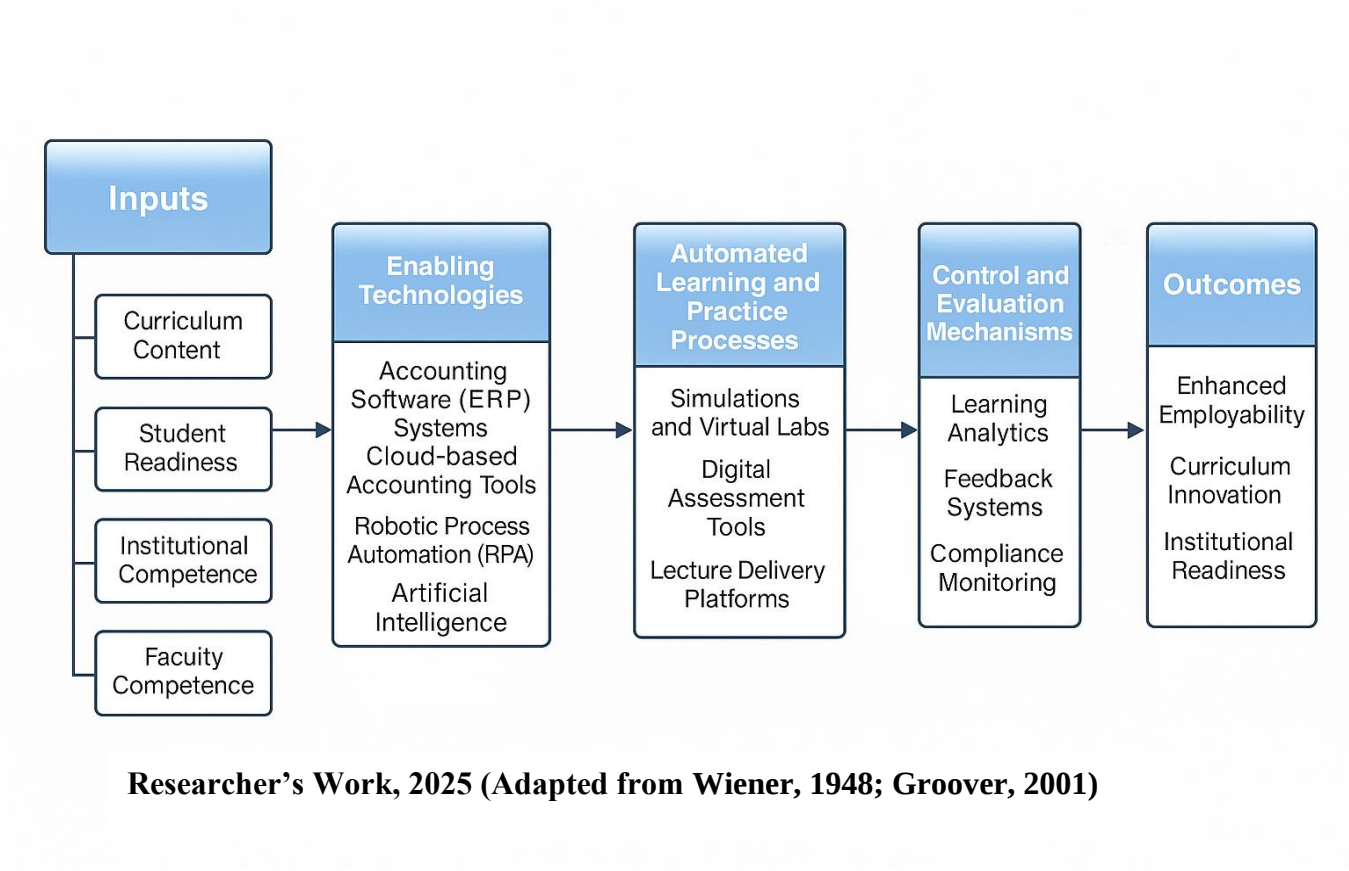
Accounting automation operates through tools like Robotic Process Automation (RPA), Enterprise Resource Planning (ERP) systems, and cloud-based accounting platforms. These tools streamline accounting operations and reduce the likelihood of human error, thereby increasing productivity.

Moll and Yigitbasioglu (2019) describe automation as a transformational force in accounting, shifting focus from manual record-keeping to data interpretation and advisory roles. Warren, Moffitt, and Byrnes (2015) assert that automation enhances both speed and reliability in financial reporting. Automation in accounting enables real-time transaction tracking and financial monitoring, reducing costs and enhancing decision-making capabilities (Rikhardsson and Yigitbasioglu, 2018).

Furthermore, Bhimani and Willcocks (2014) emphasize that automation supports value creation in accounting by eliminating repetitive tasks and allowing accountants to function as strategic partners in organizations. The conceptual framework of automation in accounting is based on systems theory and process optimization. It involves the interaction between automated systems and human decision-makers, wherein systems carry out repetitive tasks while human professionals focus on strategic analysis and interpretation of results. Thus, the framework of automation not only redefines job roles but also reshapes the educational requirements of future accountants.

Conceptual Framework for Automation in Accounting Education

1. This conceptual framework for automation is adapted from existing models in automation and systems theory (e.g. Wiener, 1948; Groover, 2001), and was tailored to reflect the components relevant to Accounting Education in higher institutions in Nigeria.



Researcher's Work, 2025 (Adapted from Wiener, 1948; Groover, 2001)

1. **Inputs**

i. Curriculum Content: Traditional/manual accounting methods, lack of tech-focused content.

ii. Student Readiness: Digital literacy, openness to automation tools.

iii. Institutional Competence: Availability of accounting software, ICT infrastructure, funding.

iv. Faculty Competence: Lecturers' knowledge of automation tools and ability to teach them.

2. **Enabling Technologies**

i. Accounting Software (e.g., QuickBooks, Sage, Xero)

ii. Enterprise Resource Planning (ERP) Systems

iii. Cloud-based Accounting Tools

iv. Robotic Process Automation (RPA)

v. Artificial Intelligence (e.g., chatbots for queries, automated financial analysis tools)

3. Automated Learning and Practice Processes

i. Simulations and Virtual Labs: Students engage with real-life scenarios using software.

ii. Digital Assessment Tools: Auto-graded quizzes, case study evaluations.

iii. Lecture Delivery Platforms: Learning Machine Systems (e.g., Moodle, Google Classroom) integrating accounting tools.

iv. Practical Software Training: Guided, hands-on sessions using automation tools.

4. Control and Evaluation Mechanisms

i. Learning Analytics: Tracking student performance and tool usage.

ii. Feedback Systems: Automated feedback from software and instructors.

iii. Compliance Monitoring: Ensuring alignment with accounting education standards (e.g., ICAN, IFRS).

5. Outcomes

i. Enhanced Employability: Students meet the demands of tech-driven accounting roles.

ii. Curriculum Innovation: More responsive and relevant to current industry practices.

iii. Institutional Readiness: A foundation for broader digital transformation.

Concept of Artificial Intelligence (AI)

Artificial Intelligence (AI) refers to the simulation of human intelligence processes by machines, particularly computer systems, to perform tasks such as learning, reasoning, problem-solving, and language understanding. In accounting, AI enables the automation of complex

financial tasks, enhances data analysis, and supports decision-making processes. Its increasing application has led to a paradigm shift in the accounting profession, redefining the roles of accounting practitioners and educators.

AI operates through various technologies including machine learning (ML), natural language processing (NLP), and robotic process automation (RPA). Machine learning allows systems to learn from historical financial data and make informed predictions, while NLP enables systems to interpret and generate human language for applications like report generation or fraud detection. Robotic Process Automation is often used in tandem with AI to automate rule-based tasks such as invoice processing, payroll, and ledger maintenance (Davenport & Ronanki, 2018; Sanyaolu et al., 2020).

Sutton, Holt, and Arnold (2016) observed that AI enables automation of complex accounting functions, including contract analysis and anomaly detection in audits. Appelbaum, Kogan, and Vasarhelyi (2017) highlighted the application of AI in audit analytics, allowing real-time financial scrutiny and fraud prevention. Similarly, Davenport and Ronanki (2018) stressed that AI helps organizations make better financial decisions by processing vast amounts of structured and unstructured data.

The growing influence of AI in accounting has prompted the need for reforms in accounting education. Holmes and Douglass (2022) emphasize the necessity of adapting accounting curricula to incorporate AI-driven tools and data analysis competencies. They argue that future accountants must be equipped with technical and analytical skills to remain relevant in a technology-driven environment. Similarly, Al-Htaybat and von Alberti-Alhtaybat (2019) stress that the integration of AI in education requires not only access to technology but also a

transformation in teaching pedagogy, whereby educators must facilitate experiential learning with real-world AI applications.

In a study by Bao (2019), the implementation of AI in Chinese universities revealed that technologies like intelligent tutoring systems and virtual simulations enhance student engagement and improve comprehension in accounting education. This is supported by Adesina et al. (2021), who assert that AI tools can improve accuracy and efficiency in accounting education, especially when students are allowed to engage with real-time AI software during their learning process.

Recent empirical findings also highlight the importance of student readiness in adopting AI technologies. Abdo-Salloum and Al-Mousawi (2025) found that students with higher levels of technological readiness and digital literacy are more inclined to embrace AI-driven accounting solutions. Their study shows that factors such as perceived usefulness and ease of use significantly affect students' willingness to adopt these technologies in academic and professional settings. In a similar vein, Ogwunte, Umar, and Chinwe (2021) pointed out that while students generally perceive AI as beneficial, institutional support is vital for successful integration.

From a professional standpoint, AI is revolutionizing tasks like audit analytics, risk assessments, and financial forecasting. As noted by Kokina, Pachamanova, and Corbett (2021), AI tools are increasingly used for real-time auditing and continuous monitoring, which enhances transparency and reduces errors. Furthermore, AI-driven systems such as chatbots and intelligent assistants are now capable of performing client interactions and financial advisory services with minimal human input (Chui et al., 2020).

However, with the advantages come challenges. Issues such as ethical concerns, data privacy, and the black-box nature of some AI systems raise important questions about

accountability and transparency (Bhimani & Willcocks, 2019). These concerns must be addressed within accounting education to ensure that future professionals can critically evaluate AI-generated outputs and make ethically sound decisions.

Artificial Intelligence is reshaping accounting by automating traditional processes and introducing advanced analytical capabilities. For accounting education to remain relevant, there must be a deliberate effort to integrate AI concepts, tools, and ethical considerations into the curriculum. Doing so will ensure that graduates are prepared for a future where AI is not just a tool but a fundamental component of the accounting profession.

Assessing the Level of AI and Automation Awareness in Accounting Education

The integration of Artificial Intelligence (AI) and automation in accounting education is becoming increasingly significant in light of the rapid digital transformation affecting the accounting profession. To remain relevant and adequately prepare students for the evolving job market, educational institutions must assess the current level of AI and automation within their accounting curricula. This assessment involves examining how much of the instructional content, learning tools, and institutional policies reflect the use of AI-driven technologies in teaching and practical accounting scenarios.

In many developing countries, including Nigeria, the inclusion of AI and automation in accounting education is still in its infancy. A number of universities are yet to incorporate AI-driven tools into their curricula, and there exists a wide gap between technological trends in the industry and what is taught in classrooms (Ogwunte, Umar & Chinwe, 2021). This disparity has created a situation where many graduates are underprepared for the demands of modern accounting

roles, which now require proficiency in data analytics, the use of accounting software with AI capabilities, and an understanding of automated financial systems.

According to Holmes and Douglass (2022), institutions that have made progress in integrating AI in their accounting programs typically do so by embedding AI tools into course content, using software such as QuickBooks, SAP, and Xero, which now come with AI-enhanced features. These tools support students in gaining real-world experience with technologies currently used in accounting firms. However, their research highlights that such integration is more common in developed nations and private institutions with better technological infrastructure.

In assessing the level of adoption, Abdo-Salloum and Al-Mousawi (2025) recommend evaluating four critical areas: curriculum design, faculty competency, availability of AI resources, and student engagement. Their findings show that where instructors possess up-to-date skills and the institution provides access to current digital tools, the integration of AI in accounting education is more successful. They also emphasize the need for partnerships between academia and industry to ensure that educational programs remain aligned with technological trends.

Furthermore, empirical studies suggest that although students are increasingly aware of AI in general, they lack sufficient hands-on experience with it in the context of accounting. A study by Adesina et al. (2021) revealed that less than 30% of accounting students in selected Nigerian universities had been exposed to AI-related content in their courses. Most of their learning remains theoretical, with minimal practical application of AI software or simulations that mimic real-world accounting tasks.

Another important factor to assess is the presence of institutional policies that support technological advancement. According to Ukpong, Udoh, and Essien (2019), institutions with

clear policies and investments in digital infrastructure tend to show higher levels of AI integration. These policies often include staff training, procurement of digital tools, upgrading ICT labs, and funding for AI-related research.

The availability and use of AI-based teaching aids also serve as an indicator of AI penetration in accounting education. Al-Htaybat and von Alberti-Alhtaybat (2019) pointed out that institutions that incorporate digital learning platforms, such as AI-assisted grading systems and virtual classrooms with intelligent tutoring features, offer a more immersive and adaptive learning experience for students.

Despite some progress, challenges remain. These include inadequate funding, lack of trained personnel, resistance to change, and limited access to modern accounting technologies (Sanyaolu et al., 2020). Many public institutions struggle with outdated curricula and limited collaboration with industry experts, which further widens the gap between classroom knowledge and workplace expectations.

According to Brynjolfsson and McAfee (2017), awareness alone does not equate to practical readiness. In their analysis of digital literacy across disciplines, they found that while many students could identify AI applications in abstract terms, few possessed the technical skills to implement these tools in real-world accounting scenarios.

Assessing the level of AI and automation in accounting education involves a multifaceted approach, evaluating curriculum relevance, technological availability, institutional commitment, and the practical exposure students receive. While there is a growing recognition of AI's role in the profession, more deliberate efforts are needed, especially in developing economies, to fully integrate these technologies into accounting education. This will ensure that graduates are not only

theoretically sound but also technologically competent to meet the demands of the 21st-century accounting profession.

Evaluation of Students' Willingness in Adopting AI-Driven Accounting Solutions

The evaluation of students' willingness to adopt AI-driven accounting solutions is a crucial aspect of understanding how ready the next generation of accountants are for the digital transformation sweeping through the accounting profession. As Artificial Intelligence (AI) becomes more embedded in accounting practices—ranging from automated data entry and auditing to predictive analytics and financial reporting—the question of whether students are prepared and willing to embrace such tools becomes increasingly important.

Willingness to adopt AI tools in accounting is influenced by multiple factors, including students' level of technological awareness, perceived usefulness of AI systems, ease of use, exposure through curriculum, peer influence, and institutional support. According to Abdo-Salloum and Al-Mousawi (2025), one of the major indicators of willingness among students is their perceived competence and confidence in using AI tools. Students who have prior experience with AI-driven platforms or who are technologically inclined are more likely to show enthusiasm and readiness to use AI tools in their academic and future professional lives.

The Technology Acceptance Model (TAM), although not the focus here, provides a foundational basis for understanding students' behavioral intention. It suggests that perceived ease of use and perceived usefulness significantly influence users' acceptance of new technologies (Davis, 1989; adapted in recent studies like Bao, 2019 and Ogwunte et al., 2021). In the context of accounting education, if students perceive that AI-driven accounting tools can simplify tasks,

enhance productivity, and provide them with relevant skills, they are more likely to adopt and appreciate their usage.

Empirical studies affirm that students' willingness is also shaped by the way AI is introduced in academic settings. A study conducted by Adesina, Sanni, and Ige (2021) in Nigerian universities found that a majority of accounting students expressed interest in AI-driven tools after being exposed to them in a classroom setting. However, willingness was lower among students in institutions where traditional methods of teaching were still dominant and there was limited access to digital infrastructure. Moreover, Bhimani and Willcocks (2019) presented a more conflicted picture, revealing that students often express enthusiasm for AI in theory while resisting its practical adoption due to fears of job displacement and distrust of automated decision-making. Their research highlights the need for pedagogical approaches that address ethical concerns and emphasize AI as a collaborative tool rather than a replacement for human accountants

Furthermore, students' readiness is often influenced by their awareness of how AI is transforming the job market. According to Holmes and Douglass (2022), accounting students who understand that AI skills are becoming essential for employability are more motivated to learn and adopt such technologies. The awareness that employers increasingly demand knowledge of automation, cloud computing, and AI applications pushes students to value these tools not just as academic necessities but as future career assets.

Peer influence and social acceptance also play a significant role. In research by Al-Htaybat and von Alberti-Alhtaybat (2019), students were more likely to adopt AI solutions when they saw their peers doing so successfully, especially through collaborative class projects and technology-based group assignments. In addition, institutions that promote digital innovation and provide AI resources such as cloud-based accounting platforms, simulation software, and intelligent learning

environments tend to foster a more positive attitude toward adoption (Ukpong, Udoh & Essien, 2019).

However, several barriers still hinder full acceptance and adoption. These include lack of adequate training, anxiety over complex technologies, limited hands-on experience, and concerns about job displacement due to automation (Bhimani & Willcocks, 2019). Many students are apprehensive about whether AI will eliminate traditional accounting roles, thereby making their education obsolete. Therefore, part of evaluating students' willingness must include addressing these fears through orientation, counseling, and practical exposure. Bhimani and Willcocks (2019) revealed that students often express enthusiasm for AI in theory while resisting its practical adoption due to fears of job displacement and distrust of automated decision-making. Their research highlights the need for pedagogical approaches that address ethical concerns and emphasize AI as a collaborative tool rather than a replacement for human accountants

To increase students' willingness, institutions must create a supportive learning environment that includes digital literacy training, access to AI tools, integration of AI modules in accounting courses, and frequent interactions with industry experts. Studies by Ogwunte et al. (2021) and Sanyaolu et al. (2020) emphasize the importance of including capstone projects, internships, and workshops that allow students to engage directly with AI applications in accounting.

Students' willingness to adopt AI-driven accounting solutions is not merely a matter of interest or awareness. It is deeply tied to exposure, institutional encouragement, curriculum relevance, peer influence, and career-oriented motivation. To foster greater willingness, accounting education must evolve to not only inform students about AI but to immerse them in

practical experiences that demonstrate its value. Only then can students truly embrace the future of accounting with confidence and competence.

Assessing Institutional Support and Resources in Preparing Students for AI and Automation in Accounting

In the wake of technological advancement and digital disruption in the accounting profession, the role of institutions in equipping students with relevant AI and automation skills cannot be overstated. Institutions serve as the primary environment where students are introduced to emerging trends and are expected to build the competencies needed for the evolving job market. Therefore, assessing institutional support and resources involves evaluating the extent to which universities provide the infrastructure, academic content, staff training, policy frameworks, and collaborations necessary for integrating Artificial Intelligence (AI) and automation into accounting education.

One major area of institutional support is curriculum development and redesign. An effective accounting program must integrate AI-related content such as robotic process automation (RPA), machine learning, data analytics, and cloud-based accounting software into its syllabus. According to Holmes and Douglass (2022), institutions that actively review and upgrade their curriculum to reflect technological shifts in the accounting field better prepare their students for the workplace. However, in many developing countries, the pace of such curriculum innovation remains slow due to bureaucratic inertia and lack of specialized faculty.

Infrastructure and access to technology are also critical in assessing readiness. This includes the availability of computer labs, internet connectivity, AI-powered accounting software, and simulation tools. In their study, Abdo-Salloum and Al-Mousawi (2025) highlighted that

institutions with high digital infrastructure, such as AI-equipped labs and smart classrooms, show a significantly higher level of student engagement and confidence in using emerging technologies in accounting.

Faculty preparedness is another vital aspect. Many lecturers, especially in public universities, may not be adequately trained to teach AI-related topics. This creates a gap between what students need to learn and what they are taught. Al-Htaybat and von Alberti-Alhtaybat (2019) emphasized that continuous faculty training and development programs are essential to keep instructors up to date with technological tools and trends in accounting. Without well-trained educators, even the best curriculum and infrastructure may not translate into effective learning.

Institutional policies and funding priorities also reflect the level of support offered. Institutions that allocate budgetary provisions for technology acquisition, software licensing, and professional development demonstrate a proactive commitment to digital transformation. According to Ukpong, Udoh, and Essien (2019), universities that invest in digital accounting laboratories and AI research centers contribute more effectively to student readiness than those that rely on traditional teaching methods. However, Davenport and Kirby (2016) challenged this institutional determinism, documenting how students in resource-poor environments often circumvent limitations through self-directed learning. Their work suggests that while institutional support is crucial, student agency and extracurricular learning opportunities can partially compensate for systemic gaps—a finding that should inform interventions targeting motivated learners.

Additionally, industry partnerships and collaborations enhance institutional capacity to prepare students for automation. Internships, guest lectures from tech-savvy accounting professionals, and joint projects with accounting software firms offer practical exposure that bridges the gap between theory and practice. Adesina, Sanni, and Ige (2021) argue that students

benefit immensely from experiential learning environments where they use real-world AI tools under expert guidance.

Despite these efforts, several challenges hinder institutional support in developing regions. These include limited funding, lack of strategic vision, and resistance to change. Sanyaolu, Ayinde, and Adebayo (2020) observed that many Nigerian universities still lack access to basic accounting software, let alone AI-integrated platforms. This not only limits the learning experience but also widens the skills gap between students and the labor market.

Another issue is the digital divide between private and public universities. Research by Ogwunte, Umar, and Chinwe (2021) found that private institutions are generally better equipped and more responsive to emerging trends in AI and automation. They are often able to mobilize resources faster and maintain better industry linkages compared to public universities, which are hampered by budgetary and policy constraints.

To adequately assess institutional support, one must consider the holistic ecosystem provided by the university, including technological infrastructure, faculty expertise, strategic planning, student support services, and real-world engagement. When these elements align, students are better positioned to understand, adopt, and innovate with AI-driven accounting technologies.

In conclusion, assessing institutional support is pivotal in determining how well students are being prepared for the digital future of accounting. Institutions must move beyond traditional educational models and embrace dynamic strategies that combine modern tools, innovative pedagogy, and strong industry collaboration. Only through such comprehensive support can

students develop the confidence and competence required to thrive in an AI-driven accounting landscape.

Challenges and Barriers in Exposing Accounting Education Students to AI and Automation

As Artificial Intelligence (AI) and automation continue to reshape the landscape of accounting and finance, integrating these technologies into accounting education becomes essential. However, this integration is not without its challenges. Despite the recognized need for technological adaptation, numerous barriers hinder the effective exposure of accounting education students to AI and automation, particularly in developing contexts.

One of the most significant challenges is the lack of adequate technological infrastructure. Many universities, especially in developing countries, face limitations in providing up-to-date hardware, high-speed internet, AI-enabled accounting software, and other essential tools. According to Sanyaolu, Ayinde, and Adebayo (2020), several Nigerian institutions lack the basic digital facilities required to support AI-integrated learning environments. This infrastructural deficit leaves students with little or no access to the technological tools they need to gain practical experience in AI applications.

Another major barrier is the shortage of skilled academic personnel. AI and automation are rapidly evolving fields, and many accounting lecturers were trained before these technologies became central to the profession. As such, they may lack the necessary expertise or confidence to teach AI-related content effectively. Holmes and Douglass (2022) emphasized the urgent need for faculty development and retraining programs to close this gap. Without instructors who understand AI, students are unlikely to gain meaningful exposure.

In addition, the absence of AI in the accounting curriculum is a prevalent issue. In many institutions, accounting programs are still designed around traditional content with minimal updates to include modern technological tools. Ogwunte, Umar, and Chinwe (2021) observed that most accounting students in Nigerian public universities have limited or no formal instruction on AI tools such as robotic process automation, data analytics, or machine learning. As a result, students graduate without the technological competencies that the contemporary accounting profession demands.

Financial constraints further compound these problems. Licensing AI software, upgrading computer labs, and providing digital learning resources require significant financial investment. Many institutions, particularly public ones, operate under tight budgets, making it difficult to invest in such innovations. Ukpong, Udoh, and Essien (2019) point out that financial limitations are among the top reasons why institutions delay or avoid the adoption of AI in their accounting programs.

Student-related factors also present barriers. Some students may exhibit resistance to change or have technology anxiety, especially if they lack a background in digital literacy. The fear that AI might render traditional accounting roles obsolete can also demotivate students from engaging with these tools (Bhimani & Willcocks, 2019). Additionally, students from low-income backgrounds may not own personal laptops or have reliable internet access, limiting their ability to practice with AI tools outside of the classroom.

The digital divide between institutions further widens the exposure gap. Research by Abdo-Salloum and Al-Mousawi (2025) revealed that private universities, which often have more flexible funding and autonomy, are better equipped to implement AI and automation training compared to

public institutions. This discrepancy creates unequal opportunities for students based on the type of institution they attend.

Policy and regulatory barriers are also critical. In some regions, national education policies have not been updated to accommodate the rapid pace of technological change. Without regulatory encouragement or mandates, institutions may lack the impetus to redesign their accounting programs. Adesina, Sanni, and Ige (2021) argue that proactive policy reforms are necessary to create an environment where AI integration is prioritized at all levels of education.

Finally, there is a lack of collaboration between academia and industry. Partnerships with accounting firms, tech companies, and professional bodies can facilitate access to real-world tools, mentorship, and internship opportunities. However, such collaborations are often underdeveloped or non-existent in many universities. According to Al-Htaybat and von Alberti-Alhtaybat (2019), without industry involvement, students are denied opportunities to understand how AI is practically applied in modern accounting workplaces. Erevelles et al. (2022) offer case studies of emerging markets that have successfully overcome similar challenges through creative partnerships. Their Philippine model demonstrates how student-led tech clubs and corporate donations of software licenses can create pockets of excellence even in under-resourced institutions. This implies that barriers may reflect not just deficits but untapped opportunities for grassroots educational innovation.

Exposing accounting students to AI and automation is hampered by a complex interplay of infrastructural, institutional, financial, pedagogical, and policy-related challenges. Overcoming these barriers requires a multi-stakeholder approach involving educators, government bodies, private sector partners, and the students themselves. Only through sustained investment,

curriculum reform, capacity building, and strategic collaboration can these challenges be addressed and students adequately prepared for the demands of the digital accounting era.

Review of Related Empirical Studies

The integration of Artificial Intelligence (AI) and automation into accounting education in Nigeria has garnered significant attention in recent years. Various scholars have conducted empirical studies to assess the readiness of students and educators in adapting to these technological advancements. This essay reviews seven such studies, highlighting their methodologies, findings, and contributions to the discourse on AI and automation in accounting education.

Ogwunte, Umar, and Chinwe (2025) conducted a study titled “Perception of Business Educators on Artificial Intelligence (AI) Efficacy in Teaching Accounting in Universities in Rivers State.” The researchers aimed to determine business educators' perceptions of AI's effectiveness in teaching accounting. Utilizing a descriptive survey design, they surveyed 40 business educators across universities in Rivers State. Data were collected using a self-structured questionnaire and analyzed using mean, standard deviation, and t-test statistics. The findings indicated that educators perceived AI as highly effective in enhancing pedagogical methods and data analysis in accounting education. The study recommended the systematic integration of AI tools into accounting curricula to enhance students' learning experiences and prepare future professionals for evolving industry demands. While focusing on educators, the study indirectly reflects on student readiness by emphasizing the importance of curriculum enhancement, though it does not directly assess students.

Amadi-Iwai, Ubulom, and Okiridu (2024) explored the “Awareness, Competence and Utilization of Artificial Intelligence for Improved Job Performance by Business Educators in

Universities in South-South Nigeria." This study examined business educators' awareness, competence, and utilization of AI for job performance improvement. The researchers adopted a descriptive survey design, encompassing 149 business education lecturers in South-South Nigeria. Data were collected using a questionnaire and analyzed using mean, standard deviation, and t-test statistics. The findings revealed that business educators exhibited low awareness, competence, and utilization of AI in their teaching practices. The study recommended the provision of adequate AI tools and training for educators. While the study highlights educators' role in AI integration, it does not assess students' readiness directly but suggests that educator preparedness is essential to ensure student competency.

Abubakar, Onasanya, and Ibrahim (2024) conducted a study titled "Student Perspectives and Impact of AI Integration in Pedagogical Practices in Nigerian Tertiary Institutions." This research investigated undergraduate students' awareness, perceptions, and challenges regarding AI integration in education. Data were collected through a survey questionnaire administered to 421 students from the Faculty of Education in North Central Nigeria. Descriptive statistics were used for analysis. Findings showed students recognized AI's potential but were concerned about technical challenges and lack of institutional support. Recommendations included improved infrastructure and targeted support. This study aligns directly with the current topic by assessing student readiness and perception, though it focuses on general education rather than specifically accounting.

Nwakeze and Onwuliri (2023) examined "E-Accounting and Digital Framework for Diplomates in Nigeria," focusing on the digital skills needed by accounting students in polytechnics. The study employed a survey design, collecting data from four polytechnics in South-East Nigeria and analyzing it using ANOVA. The results indicated that diplomates lacked

adequate digital accounting skills. The authors recommended integrating advanced digital training into accounting curricula. Although this study relates to accounting readiness for automation, its focus on polytechnic students presents a different educational tier than university-level education.

Ogoronte and Bupo (2024) explored "Business Studies Teachers' Readiness Towards Integrating Artificial Intelligence and Learning Management Systems for Effective Teaching in Rivers State." Employing a descriptive survey design, the study involved 352 sampled teachers out of a population of 779. Data were collected through a self-designed questionnaire and analyzed with ANOVA. Findings indicated high teacher readiness to integrate AI and LMS tools. The study recommended curriculum reforms and teacher training in AI. Though centered on teachers, the implications for student preparedness are significant, as it supports infrastructure development and exposure to intelligent systems within classrooms.

Ogwunte, Umar, and Chinwe (2021) explored "AI Awareness and Adoption in Nigerian Accounting Education". Employing a descriptive survey design, the study involved 347 sampled accounting students across 5 Nigerian universities (3 public, 2 private). Stratified sampling ensured representation of 300L (n=172) and 400L (n=175) students. Data were collected through a self-designed 35-item questionnaire and analyzed with ANOVA, showing Independent samples t-test comparing 300L vs. 400L readiness scores. Findings indicated "No Significant Level Difference between the 300L and 400L students". The study recommended mandatory AI software training for all accounting students regardless of level and annual faculty upskilling programs. This study examined Nigerian students' awareness of AI/ Automation tools and institutional barriers to adoption which directly supports the current study's hypothesis by demonstrating that readiness is flat across levels due to uniform institutional shortcomings not just academic progression.

Ugo (2023) conducted an empirical investigation titled "An Empirical Investigation of the Impact of Artificial Intelligence on Accounting Practice in Nigeria." The study employed a survey design, collecting data from 148 accountants in selected Abuja organizations. Data were analyzed using frequency tables and regression analysis. The results revealed that AI systems like expert systems and neural networks significantly improved accounting practices. Recommendations included continuous professional development through AI-focused workshops. Though it focused on practitioners, the study demonstrates the real-world applications of AI that students must be prepared for, highlighting a crucial gap in student exposure during university education.

Abubakar, Falade, and Ibrahim (2024) studied "Redefining Student Assessment in Nigerian Tertiary Institutions: The Impact of AI Technologies on Academic Performance and Developing Countermeasures." Using a descriptive research design, the authors gathered data from academic staff and administrators. They found that AI technologies improved efficiency in academic assessment but raised issues such as data security and unequal access. Recommendations included establishing AI usage policies and equitable resource distribution. This study reflects institutional challenges that shape student experiences with AI and implies the need for broader systemic readiness, which directly impacts accounting students' adaptation to automation technologies.

Together, these studies present a comprehensive picture of the readiness landscape in Nigerian education as it relates to AI and automation. They emphasize a combination of factors—student attitudes, teacher preparedness, infrastructure, and policy—that contribute to effective integration of AI into accounting education. While each study addresses unique aspects of the topic, they collectively support the notion that a concerted effort is required across multiple levels

of the educational system to ensure students are adequately prepared for the future of accounting in an AI-driven world.

Among the various empirical studies reviewed, the work of Abubakar, Onasanya, and Ibrahim (2024) titled "Student Perspectives and Impact of AI Integration in Pedagogical Practices in Nigerian Tertiary Institutions" stands out as the most closely aligned with the present research topic, "Assessing Students' Readiness for Automation and Artificial Intelligence Integration in Accounting Education in Public and Private Universities in Edo State, Nigeria." This particular study is significant because it offers a student-centered exploration of Artificial Intelligence (AI) integration within the Nigerian tertiary education system. While several studies have focused on teachers' readiness or industry professionals' use of AI, Abubakar et al.'s research gives priority to the student experience, which is at the heart of the current research endeavor.

The authors adopted a descriptive survey research design, which is well-suited to a study focusing on the opinions, experiences, and perceptions of a broad population. The population comprised undergraduate students in public tertiary institutions in North Central Nigeria, a region with diverse institutional settings and student demographics. From the population of 10,657, a sample of 421 students was randomly selected using a multi-stage sampling technique, ensuring representation across faculties and academic levels. This diverse student base enabled the researchers to gather insights reflective of the larger student body.

Data were collected using a structured and validated questionnaire that addressed key variables such as student awareness of AI tools, usage patterns, perceived academic benefits, institutional support, and technological or infrastructural barriers. The instrument's reliability was tested using Cronbach's Alpha, yielding a coefficient of 0.83, indicating strong internal consistency and reliability of the responses gathered.

The method of data analysis involved the use of descriptive statistics, specifically frequency counts, mean scores, and percentages, which were calculated to summarize student responses to each item on the questionnaire. This form of analysis enabled the authors to identify dominant trends in students' readiness and perceptions and to highlight critical areas of concern, such as disparities in access, lack of training, and institutional gaps.

The research posed several guiding questions that closely reflect those in the present study, such as: Are students in Nigerian Tertiary Institutions aware of the enormous potential that AI technologies offer to enhance education? What are the students' view regarding the potential benefits of AI integration in their academic experience? What challenges do students encounter with AI adoption in pedagogical practices among students in Nigerian Tertiary Institutions?

Through their findings, Abubakar et al. established that while a considerable number of students had at least a general awareness of AI applications like chatbots, intelligent tutoring systems, and automated grading tools, many lacked practical exposure and technical competence to use these tools meaningfully. Furthermore, institutional support was found to be inadequate, particularly in terms of infrastructure, internet access, and staff capacity. A notable challenge also identified was the fear of displacement of human roles, with some students expressing concern that AI might eventually replace human lecturers, thereby reducing the human element in teaching and learning.

In light of these findings, the authors offered several forward-thinking recommendations. They advocated for the integration of AI and automation content into academic curricula across disciplines to build competence from the foundational level. They also called for investment in digital infrastructure, including the provision of AI-based tools, broadband internet, and digital training labs in universities. Additionally, they emphasized the need for regular training and

orientation programs for both students and lecturers, to enhance digital literacy and reduce fear and resistance associated with AI adoption.

This study is highly relevant to the present research for several reasons. Firstly, it provides detailed insight into student readiness and institutional engagement with AI, which mirrors the core interest of the current study. Secondly, while the present study is specifically situated within accounting education in Edo State, the themes of awareness, infrastructure, competence, and institutional support transcend disciplines and are therefore adaptable to the accounting context. Thirdly, the methodological approach and analytical tools used in the study serve as a valuable model for structuring a parallel investigation within the accounting education space.

In comparison, the main difference lies in the disciplinary focus—Abubakar et al. examined AI integration from a general educational perspective, not limited to any specific field. The current study builds upon this by narrowing the lens to accounting education, which is particularly relevant due to the profession's rapid digitization and reliance on AI-driven systems for auditing, taxation, and financial reporting. Thus, this study provides a solid empirical foundation and methodological precedent while leaving room for further specialization and deeper contextualization in the field of accounting education.

Summary of Literature Reviewed

The literature reviewed provides a comprehensive understanding of how accounting education is being transformed by the emergence of artificial intelligence (AI) and automation, particularly in the context of Nigerian universities. As the accounting profession rapidly evolves in response to technological advancements, it becomes increasingly clear that educational institutions must adapt their curricula and instructional approaches to align with the demands of the digital age.

Automation, characterized by the use of technology to perform routine and repetitive tasks, is now a core element of modern accounting processes. Alongside it, artificial intelligence is driving more complex decision-making tasks, such as fraud detection, data analytics, and financial forecasting. These technologies are not only redefining the roles of accountants but also reshaping the skillsets required of accounting graduates. Studies by Bhimani and Willcocks (2019), Holmes and Douglass (2022), and Sanyaolu et al. (2020) emphasize the necessity for accounting education to evolve, incorporating digital tools and analytical competencies into teaching and learning.

Despite the increasing relevance of these technologies, many Nigerian universities face significant obstacles in integrating them into accounting education. Disparities between public and private institutions remain evident, with private universities often more agile in adopting technological tools and restructuring their curricula. Public universities, in contrast, are hindered by infrastructural deficits, limited funding, outdated educational content, and regulatory delays. These systemic issues not only limit institutional readiness but also restrict students' exposure to critical technologies.

Students' willingness to adopt AI-driven accounting tools also varies significantly. While some are eager and curious, others remain hesitant due to limited technological exposure and concerns about the implications of automation for future job security. Readiness appears closely linked to the availability of digital resources and the quality of instructional support. When students are provided with access to AI-based tools, hands-on training, and mentorship from knowledgeable faculty, their openness to embracing technology increases. However, the lack of digital infrastructure, such as up-to-date computer labs and software, coupled with undertrained lecturers, creates a significant barrier to student engagement.

Furthermore, institutional support plays a crucial role in preparing students for this technological shift. Successful integration of AI into accounting education requires more than just

financial investment; it demands strategic planning, curriculum revision, faculty training, and collaboration with industry partners. Unfortunately, most institutions struggle to meet these requirements due to systemic limitations. Without meaningful partnerships between academia and the private sector, students miss out on experiential learning opportunities that could bridge the gap between theory and practice.

The barriers to effective AI and automation integration in accounting education are numerous and complex. Financial constraints, lack of skilled educators, student resistance, outdated curricula, and policy inertia all contribute to the slow pace of change. As highlighted by Ukpong et al. (2019), Adesina et al. (2021), and Abdo-Salloum and Al-Mousawi (2025), a multi-stakeholder approach is essential to overcome these challenges. Educational institutions, policymakers, professional bodies, and private sector actors must work together to create an enabling environment for the adoption of AI and automation in accounting education.

The body of literature reviewed underscores the urgent need for a transformation in accounting education. To equip students for the realities of a digitally driven profession, institutions must address existing gaps in infrastructure, curriculum, and faculty capacity. Doing so will not only enhance students' readiness for the future of work but also position universities as drivers of innovation in the accounting discipline. The journey toward a technologically integrated accounting education system may be complex, but it is both necessary and inevitable in preparing students for the dynamic world of accounting practice.

CHAPTER THREE

METHODOLOGY

This chapter outline the methodology that was used for carrying out this study and presented under the following Sub-headings:

- Design of the Study
- Population of the Study
- Sample and Sampling Technique
- Research Instrument
- Validity of the Instrument
- Reliability of the Instrument
- Method of Data Collection
- Method of Data Analysis

Design of the Study

This study adopted a descriptive survey research design. This design allows the collection of data from a large number of respondents in a structured and standardized way. It is suitable for exploring awareness, preparedness, and perceptions of accounting education students towards AI and automation in their institution. The descriptive survey approach also facilitates comparison across institutions, making it ideal for this study involving both public and private universities.

Population of the Study

The population for this study is 263 including undergraduate accounting education students in selected public and private universities in Edo State, Nigeria. Specifically, the focus is on students in 300 and 400 levels, as they have advanced further in their academic programs and are more likely to have encountered courses or experiences related to ICT, accounting software, or

technological innovations in accounting. Below is the tabular representation of the population of this study:

Table 1: Population of Accounting Education Students in UNIBEN, AAU, IUO and BIU.

Public Universities	**300 Level**	**400 Level**	**Total**
University of Benin (UNIBEN)	48	16	**64**
Ambrose Ali University, Ekpoma (AAU)	68	5	**73**
Private Universities			
Igbinedion University, Okada (IUO)	17	27	**44**
Benson Idahosa University, Benin City (BIU)	64	18	**82**
Total	**197**	**66**	**263**

Sample and Sampling Technique

The study employed a census sampling technique where the entire population of 263 Accounting Education students from University of Benin (UNIBEN); Ambrose Alli University (AAU), Ekpoma; Igbinedion University, Okada (IUO) and Benson Idahosa University, Benin City(BIU) were used. The population size was relatively small, making census technique appropriate for comprehensive data collection.

Research Instrument

A structured questionnaire titled "Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education Questionnaire (SRAIAIAEQ)." The instrument was developed based on the study's objectives and insights from relevant literature.

The questionnaire consists of two sections:

Section A: Demographic Data (Institution and Level of Study).

Section B: Data on Questionnaire.

Responses will be on a four-points rating scale: 4 -Very High Extent (VHE), 3 - High Extent (HE), 2 - Low Extent (LE) and 1 - Very Low Extent (VLE).

Validity of the Instrument

The research instrument was validated by the Project supervisor and two other experts, all from the Faculty of Vocational and Technical Education for clarity, precision, and comprehension. Their suggestions were incorporated and corrections were made and effected on the final draft of the instrument.

Reliability of the Instrument

A pilot study was conducted to establish the reliability of the instrument. The instrument was administered to Twenty (20) Business Education students who were not part of the study population. Their responses were collected and analyzed using Cronbach's Alpha, yielding a reliability coefficient of 0.77 which indicated that the instrument is reliable.

Method of Data Collection

After the reliability, the instrument was permitted by the Supervisor to be taken to the institutions concerned. The questionnaires were administered by the help of four (4) research assistants, each from each of the Universities. Then, the research assistants collated the responses at the spot and forwarded to the researcher. The responses were downloaded in the form of Microsoft Excel file and subjected to analysis.

Method of Data Analysis

The data collected form the respondents was analyzed using mean (×), standard deviation (SD) and two sample independent t-test. The mean and standard deviation were used to answer the data collected for the research question while two sample independent t-test was used to test

hypothesis at 0.05 level of significance. Decision rule was based on mean value of 2.50 such that any calculated mean (×) equal or greater than 2.50 was regarded as high extent while any mean (×) less than 2.50 was regarded as low extent. On the basis of the hypothesis, the probability value (p) was used. If p-value rule was less than or equal to 0.05, null hypothesis was not retained, but if p-value was greater than 0.05, null hypothesis was retained.

CHAPTER FOUR

PRESENTATION OF RESULTS AND DISCUSSION OF FINDINGS

This chapter deals with presentation of results and discussion of findings. The results of the analysis are presented in the order of the research questions that guided the study.

Presentation of Results

Research Question One

To what extent are students aware of Artificial Intelligence (AI) and Automation technologies in Accounting?

Table 2: Mean and standard deviation showing students' awareness of Artificial Intelligence (AI) and Automation technologies in Accounting

S/N	Item	N	Mean	SD	Remarks
1	I possess sound understanding of AI and automation in the context of accounting	263	3.26	.626	High Extent
2	I am familiar with AI-driven tools such as robotic process automation, predictive analytics, or intelligent auditing systems	263	3.07	.614	High Extent
3	I am exposed to the application of AI and automation through academic lectures or practical demonstrations	263	3.03	.626	High Extent
4	I actively engage with online resources or external learning platforms to enhance my knowledge of AI in accounting.	263	3.04	.588	High Extent
5	I follow trends and developments related to technological innovation in the accounting profession	263	2.97	.638	High Extent
	Cluster Mean		**3.07**	**0.02**	**High Extent**

Note: SD (Standard Deviation), N (Sample Size)

In response to research question one, Table 2 showed that the respondents rated item one to five as high extent with a mean rating ranging from 2.97 to 3.26 while the standard deviation also ranges from .588 to .638. The cluster mean indicates a mean of 3.07. With these results, the above mean score shows that students are aware of Artificial Intelligence (AI) and Automation technologies in Accounting to a high extent.

Research Question Two

To what extent are students willing to adopt AI-driven accounting solutions?

Table 3: Mean and standard deviation showing students willingness to adopt AI-driven accounting solutions

S/N	Item	N	Mean	SD	Remarks
1	Developing proficiency in AI-based accounting technologies is a priority in my career preparation	263	3.21	.549	High Extent
2	I would prefer to work in an organization that utilizes AI-based systems for financial reporting and analysis	263	3.38	.585	High Extent
3	Integrating AI technologies in my future accounting practice would greatly enhance my performance and professional efficiency	263	3.52	.592	High Extent
4	I am open to continuous learning in the use of AI and automation tools relevant to the accounting field	263	3.42	.573	High Extent
5	The adoption of AI in the Accounting Profession is an opportunity I am eager to embrace	263	3.24	.711	High Extent
	Cluster Mean		**3.35**	**0.06**	**High Extent**

Note: SD (Standard Deviation), N (Sample Size)

In response to research question two, Table 3 showed that the respondents rated item one to five as high extent with a mean rating ranging from 3.21 to 3.52 while the standard deviation also ranges from .549 to .711. The cluster mean indicates a mean of 3.35. With these results, the above mean score shows the students are willing to adopt AI-driven accounting solutions to a high extent.

Research Question Three

To what extent does institutional support and resources influence students' readiness for Artificial Intelligence (AI) and Automation in Accounting Education?

Table 4: Mean and standard deviation showing the influence of institutional support and resources on students' readiness for Artificial Intelligence (AI) and Automation in accounting education

S/N	Item	N	Mean	SD	Remarks
1	Institutions provide adequate learning resources to support accounting education students' understanding of AI and automation	263	2.47	.874	Low Extent
2	Well-structured academic programs are put in place to address AI integration in Accounting Education	263	2.39	.870	Low Extent
3	Institutions have invested in modern software and tools that simulate real-world AI applications in Accounting Education	263	2.35	.869	Low Extent
4	Faculty members incorporate automation and AI-related content in course delivery	263	2.37	1.087	Low Extent
5	Institutions encourage the practical exploration of technology-enhanced Accounting systems	263	2.63	1.520	High Extent
	Cluster Mean		**2.44**	**0.28**	**Low Extent**

Note: SD (Standard Deviation), N (Sample Size)

In response to research question three, Table 4 showed that the respondents rated item one to five as high extent with a mean rating ranging from 2.35 to 2.63 while the standard deviation also ranges from .869 to 1.520. The cluster mean indicates a mean of 2.44. With these results, the above mean score shows that institutional support and resources influence students' readiness for Artificial Intelligence (AI) and Automation in Accounting Education to a low extent.

Research Question Four

To what extent do these challenges and barriers limit students' exposure to Artificial Intelligence (AI) and Automation in accounting education?

Table 5: Mean and standard deviation showing the challenges and barriers that limit students' exposure to AI and Automation in Accounting Education

S/N	Item	N	Mean	SD	Remarks
1	Insufficient technological infrastructure in institutions restricts access to AI-based tools	263	3.16	.733	High Extent
2	Limited access to practical training or internships involving AI-based accounting systems	263	3.20	.670	High Extent
3	Poor academic expertise and structured guidance hinder my understanding of AI and Automation concepts in accounting	263	3.20	.625	High Extent
4	Financial constraints limit my ability to access specialized training or AI-related certifications independently	263	3.21	.662	High Extent
5	The outdated curriculum in institutions fails to adequately prepares students for an AI-driven accounting profession	263	3.27	.676	High Extent
	Cluster Mean		**3.21**	**0.04**	**High Extent**

Note: SD (Standard Deviation), N (Sample Size)

In response to research question four, Table 4 showed that the respondents rated item one to five as high extent with a mean rating ranging from 3.16 to 3.27 while the standard deviation also ranges from .625 to .733. The cluster mean indicates a mean of 3.21. With these results, the above mean score shows that these challenges and barriers limit students' exposure to Artificial Intelligence (AI) and Automation in accounting education a high extent.

Hypothesis One

There is no significant difference between the 300 Level and 400 Level Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria

Table 6: t-test analysis showing mean difference between 300 Level and 400 Level Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria

Level of Study	N	Mean	SD	Df	t-value	p-value	Decision
300L	196	3.02	0.254	261	-.210	.834	Not Significant
400L	67	3.02	0.239				

P-Value Significant at 0.05 level (2-tailed) (Retain Hypothesis) SD: Standard deviation DF: Degree of freedom

The result in Table 6 reveals the mean responses of the significant difference between the 300 Level and 400 Level Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria. The 300 Level Students had a mean of 3.02 and 400 Level Students also had a mean of 3.02 while their corresponding standard deviations were 0.254 and 0.239 respectively. The t-value of -.210, at degree of freedom of 261, which shows that it was not significant at p-value of .834. Testing at an alpha value of 0.05, the null hypothesis was retained since the p-value higher than alpha value. Thus, there is no significant difference between the 300 Level and 400 Level Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria.

Discussion of Findings

The findings of research question one revealed that students are aware of Artificial Intelligence (AI) and Automation technologies in Accounting to a high extent. From the presentation and analysis of the responses, it is therefore concluded that with the proper integration of AI and Automation technologies into Accounting Education will enhance students' knowledge of AI in Accounting, and graduates will not only be theoretically sound but also technologically competent to meet the demands of the 21st-century accounting profession. This finding corroborates with that of Holmes and Douglass (2022), who concluded that the proper integration of AI and Automation technologies into Accounting Education will support students in gaining real-world experience with technologies currently used in accounting firms. Also, Al-Htaybat and von Alberti-Alhtaybat (2019) pointed out that institutions that incorporate digital learning platforms, such as AI-assisted grading systems and virtual classrooms with intelligent tutoring features, offer a more immersive and adaptive learning experience for students. Conversely, while the study concludes that students demonstrate high awareness of AI and automation technologies,

Brynjolfsson and McAfee (2017) caution that awareness alone does not equate to practical readiness. In their analysis of digital literacy across disciplines, they found that while many students could identify AI applications in abstract terms, few possessed the technical skills to implement these tools in real-world accounting scenarios. This disconnect suggests that curriculum designers must move beyond basic exposure to AI concepts and focus on hands-on, problem-based learning to bridge the gap between awareness and competence.

Research question two findings indicated that students are willing to adopt AI-driven accounting solutions to a high extent. Integration of AI and Automation technologies into Accounting Education will enable students to become proficient and enhance their professional performance and efficiency. This finding is in line with that Abdo-Salloum and Al-Mousawi (2025), who ascertained that one of the major indicators of willingness among students is their perceived competence and confidence in using AI tools. Students who have prior experience with AI-driven platforms or who are technologically inclined are more likely to show enthusiasm and readiness to use AI tools in their academic and future professional lives. According to Ukpong, Udoh, and Essien (2019), universities that invest in digital accounting laboratories and AI research centers contribute more effectively to student readiness than those that rely on traditional teaching methods. On the other hand, Bhimani and Willcocks (2019) presented a more conflicted picture, revealing that students often express enthusiasm for AI in theory while resisting its practical adoption due to fears of job displacement and distrust of automated decision-making. Their research highlights the need for pedagogical approaches that address ethical concerns and emphasize AI as a collaborative tool rather than a replacement for human accountants.

The data output of research question three showed that institutional support and resources influence students' readiness for Artificial Intelligence (AI) and Automation in Accounting

Education to a low extent. The paucity of Institutions investment in modern software and tools that simulate real-world AI applications in Accounting Education will limit students' confidence and competence required to thrive in an AI-driven accounting landscape. This finding is in agreement with that of Adesina, Sanni, and Ige (2021) who ascertained that students benefit immensely from experiential learning environments where they use real-world AI tools under expert guidance. However, Davenport and Kirby (2016) challenge this institutional determinism, documenting how students in resource-poor environments often circumvent limitations through self-directed learning. Their work suggests that while institutional support is crucial, student agency and extracurricular learning opportunities can partially compensate for systemic gaps—a finding that should inform interventions targeting motivated learners.

The findings of research questions four depicted that these challenges and barriers limit students' exposure to Artificial Intelligence (AI) and Automation in Accounting Education a high extent. The insufficient technological infrastructure in institutions as well as poor academic expertise and structured guidance hinder students' understanding of AI and Automation concepts in accounting. This finding supports that of Sanyaolu, Ayinde, and Adebayo (2020) who were of the opinion that many Nigerian universities still lack access to basic accounting software, let alone AI-integrated platforms. This not only limits the learning experience but also widens the skills gap between students and the labor market. Another major barrier is the shortage of skilled academic personnel. AI and automation are rapidly evolving fields, and many accounting lecturers were trained before these technologies became central to the profession. As such, they may lack the necessary expertise or confidence to teach AI-related content effectively. Holmes and Douglass (2022) emphasized the urgent need for faculty development and retraining programs to close this gap. Without instructors who understand AI, students are unlikely to gain meaningful exposure. Contrarily, Erevelles et al. (2022) offered case studies of emerging markets that have successfully

overcome similar challenges through creative partnerships. Their Philippine model demonstrates how student-led tech clubs and corporate donations of software licenses can create pockets of excellence even in under-resourced institutions. This implies that barriers may reflect not just deficits but untapped opportunities for grassroots educational innovation.

The findings of hypothesis one indicated that there is no significant difference between the 300 Level and 400 Level Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria. This finding aligns with that of Ogwunte et al. (2021), who demonstrated that readiness for AI integration in accounting education is not contingent on academic level but rather on institutional capacity to deliver technological training. They observed that both intermediate (300L) and advanced (400L) students faced similar gaps in exposure to AI tools due to systemic limitations (e.g., outdated curricula, lack of practical training), resulting in no statistically significant difference in readiness between the two groups. The study's conclusion that 300L and 400L students show equivalent readiness contradicts Kokina et al.'s (2021) longitudinal findings. Their research demonstrates that when curricula are intentionally scaffolded, senior students develop significantly stronger AI competencies through cumulative exposure. This discrepancy suggests that the lack of level differences in the current study may reflect curricular deficiencies rather than an inherent similarity between student cohorts.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter focuses on summary, conclusion and recommendations.

Summary

This study examined Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities In Edo State, Nigeria. Four research questions were raised to guide the study and one hypothesis was formulated and tested at 0.05 level significance.

The study employed a descriptive survey research design. The population of this study comprised two hundred and sixty-three (263) Accounting Education students from University of Benin (UNIBEN); Ambrose Alli University (AAU), Ekpoma; Igbinedion University, Okada (IUO) and Benson Idahosa University, Benin City(BIU). The study employed a census sampling technique where the entire population of 263 Accounting Education students in the selected Public and Private Universities were used. The population size was relatively small, making census technique appropriate for comprehensive data collection. The research instrument used for data collection was a structured questionnaire. The questionnaire was titled "Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education Questionnaire (SRAIAIAE)". It was segmented into two (2) sections. Section A consisted of questions on the demographic characteristics of respondents while Section B consisted of 20 question items in which items were raised from each research question. The instrument for data collection was validated by the researcher's supervisor and two experts from the Faculty of Vocational and Technical Education, University of Benin, Benin City.

To establish the reliability of the instrument that was used for the study, the internal consistency of the items was employed by using the Cronbach alpha formula. The instrument was

administered to 20 students who were not part of the study population. The responses of the respondents were analyzed and a coefficient of 0.77 was obtained, which showed that the instrument was reliable.

The data collected was analyzed using mean, standard deviation and two sample independent t-test using Statistical Packages for the Social Science (SPSS). The findings generally showed that Artificial Intelligence (AI) and Automation significantly influenced Accounting Education in Public and Private Universities in Edo State, Nigeria. The major findings of the study were as follows:

1. Students are aware of Artificial Intelligence (AI) and Automation technologies in Accounting to a high extent.
2. Students are willing to adopt AI-driven accounting solutions to a high extent.
3. Institutional support and resources influence students' readiness for Artificial Intelligence (AI) and Automation in Accounting Education to a low extent.
4. These challenges and barriers limit students' exposure to Artificial Intelligence (AI) and Automation in accounting education to a high extent.
5. There is no significant difference between the 300 Level and 400 Level Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria.

Conclusion

The study on "Assessing Students' Readiness for AI and Automation integration into Accounting Education in Public and Private Universities in Edo State, Nigeria concluded that accounting students possess strong awareness and enthusiasm for adopting these emerging technologies, reflecting their adaptability and forward-thinking mindset. This positive disposition

provides a solid foundation for educational institutions to build upon as they modernize their accounting programs.

However, the research uncovered a critical disconnect between students' willingness to embrace technological change and the institutional capacity to facilitate this transition. While learners showed remarkable openness to AI-driven accounting solutions, universities currently lack the necessary infrastructure, updated curricula, and faculty expertise to properly equip them. This gap presents a valuable opportunity for strategic interventions. By addressing these institutional limitations, schools can harness students' existing enthusiasm to accelerate technological adoption in accounting education.

The implications extend beyond classroom walls, offering the potential to enhance Nigeria's entire accounting sector. As universities strengthen their technological capabilities and align curricula with industry needs, they will produce professionals capable of elevating financial practices, improving transparency, and driving innovation in both corporate and public sector accounting. This transition, while challenging, presents an invaluable opportunity to future-proof accounting education and practice in Nigeria.

Recommendations

The following recommendations were made:

1. Universities should prioritize curriculum modernization that incorporates hands-on training with AI accounting tools and automation software as well as upgrade technological infrastructure (computer labs, stable internet, AI-powered accounting software) in order to expose students to the real-world experience currently used in Accounting firms.

2. School management should establish partnerships with accounting firms, financial technology companies, and professional bodies (ICAN, ANAN) for training and resource provision.
3. School management should provide faculty development programs to enhance lecturers' proficiency in AI and automation tools.
4. The National Universities Commission (NUC) and professional bodies should mandate AI and automation integration in accounting program accreditation to enhance students' professional performance.
5. Government and private sector stakeholders should fund AI-driven accounting education initiatives in universities.

Suggestions for Further Studies

This study on "Assessing Students' Readiness for AI and Automation integration into Accounting Education in Public and Private Universities in Edo State, Nigeria outlined the following suggestions for further research:

1. Further study should investigate the progress of AI integration in accounting education over time to assess policy effectiveness.
2. Again, further study should examine how AI and automation in Accounting Education influences graduates' employability and career performance
3. Lastly, further study should investigate the role of government in providing AI-driven accounting technologies and resources.

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APPENDIX A

Department of Business Education
Faculty of Vocational and Technical Education,
University of Benin,
Benin City,
Edo State
22nd May, 2025.

Dear Respondent,

LETTER TO RESPONDENTS

My name is Ajetunmobi Mojisola Silifat, from the above-named institution. I am currently carrying out a research on "Students' Readiness for Artificial Intelligence and Automation Integration into Accounting Education in Public and Private Universities in Edo State, Nigeria".
I therefore solicit your objective responses to the questions in this paper as this would enhance the credibility and validity of this research work. This questionnaire is purely for academic research purpose.
Please read carefully and select the options that best represent your opinion. Your responses will be treated with strict confidentiality.
Thanks for your anticipated co-operation.

Yours faithfully,

Ajetunmobi Mojisola Silifat
(Research Student)

APPENDIX B

STUDENTS' READINESS FOR ARTIFICIAL INTELLIGENCE AND AUTOMATION INTEGRATION INTO ACCOUNTING EDUCATION IN PUBLIC AND PRIVATE UNIVERSITIES IN EDO STATE, NIGERIA

DEPARTMENT OF BUSINESS EDUCATION (ACCOUNTING)

SECTION A
Demographic data

Institution: UNIBEN( ) AAU( ) IUO( ) BIU( )

Level of Study: 300L( ) 400L( )

SECTION B

Key: Very High Extent (VHE), High Extent (HE), Low Extent (LE), Very Low Extent (VLE)

S/N	ITEMS	LIKERT SCALE			
RQ 1	**TO WHAT EXTENT ARE STUDENTS AWARE OF AI AND AUTOMATION TECHNOLOGIES IN ACCOUNTING?**	**VHE 4**	**HE 3**	**LE 2**	**VLE 1**
1	I possess sound understanding of AI and automation in the context of accounting				
2	I am familiar with AI-driven tools such as robotic process automation, predictive analytics, or intelligent auditing systems.				
3	I am exposed to the application of AI and automation through academic lectures or practical demonstrations.				
4	I actively engage with online resources or external learning platforms to enhance my knowledge of AI in accounting.				
5	I follow trends and developments related to technological innovation in the accounting profession				
RQ 2	**TO WHAT EXTENT ARE STUDENTS WILLING TO ADOPT AI-DRIVEN ACCOUNTING SOLUTIONS?**	**VHE 4**	**HE 3**	**LE 2**	**VLE 1**
6	Developing proficiency in AI-based accounting technologies is a priority in my career preparation.				
7	I would prefer to work in an organization that utilizes AI-based systems for financial reporting and analysis.				
8	Integrating AI technologies in my future accounting practice would greatly enhance my performance and professional efficiency.				
9	I am open to continuous learning in the use of AI and automation tools relevant to the accounting field.				

10	The adoption of AI in the Accounting Profession is an opportunity I am eager to embrace				
RQ 3	**TO WHAT EXTENT DOES INSTITUTIONAL SUPPORT AND RESOURCES INFLUENCE STUDENTS' READINESS FOR AI AND AUTOMATION IN ACCOUNTING EDUCATION?**	**VHE 4**	**HE 3**	**LE 2**	**VLE 1**
11	Institutions provide adequate learning resources to support accounting education students' understanding of AI and automation				
12	Well-structured academic programs are put in place to address AI integration in Accounting Education				
13	Institutions have invested in modern software and tools that simulate real-world AI applications in Accounting Education				
14	Faculty members incorporate automation and AI-related content in course delivery				
15	Institutions encourage the practical exploration of technology-enhanced Accounting systems.				
RQ 4	**WHAT ARE THE CHALLENGES AND BARRIERS THAT LIMIT STUDENTS' EXPOSURE TO AI AND AUTOMATION IN ACCOUNTING EDUCATION?**	**VHE 4**	**HE 3**	**LE 2**	**VLE 1**
16	Insufficient technological infrastructure in institutions restricts access to AI-based tools.				
17	Limited access to practical training or internships involving AI-based accounting systems.				
18	Poor academic expertise and structured guidance hinder my understanding of AI and Automation concepts in accounting.				
19	Financial constraints limit my ability to access specialized training or AI-related certifications independently.				
20	The outdated curriculum in institutions fails to adequately prepares students for an AI-driven accounting profession.				

APPENDIX C

OUTPUT OF RELIABILITY OF THE STUDY

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.770	20

APPENDIX D
OUTPUT OF RESEARCH QUESTIONS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Q1	262	1	4	3.26	.626
Q2	263	1	4	3.07	.614
Q3	263	2	4	3.03	.626
Q4	263	2	4	3.04	.588
Q5	263	1	4	2.97	.638
Valid N (listwise)	262				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
VAR00001	5	2.97	3.26	3.0740	.11014
VAR00002	5	.59	.64	.6184	.01899
Valid N (listwise)	5				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Q6	263	2	4	3.21	.549
Q7	263	1	4	3.38	.585
Q8	263	1	4	3.52	.592
Q9	263	2	4	3.42	.573
Q10	263	1	4	3.24	.711
Valid N (listwise)	263				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
VAR00003	5	3.21	3.52	3.3540	1.2876
VAR00004	5	.55	.71	.6020	.06309
Valid N (listwise)	5				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Q11	262	1	4	2.47	.874
Q12	263	1	4	2.39	.870
Q13	263	1	4	2.35	.869
Q14	263	1	12	2.37	1.087
Q15	263	1	23	2.63	1.520
Valid N (listwise)	262				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
VAR00005	5	2.35	2.62	2.4400	.11045
VAR00006	5	.87	1.52	1.0440	.28206
Valid N (listwise)	5				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Q16	263	1	4	3.16	.733
Q17	263	1	4	3.20	.670
Q18	263	1	4	3.20	.625
Q19	263	1	4	3.21	.662
Q20	263	1	4	3.27	.676
Valid N (listwise)	263				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
VAR00007	5	3.16	3.27	3.2080	.03962
VAR00008	5	.63	.73	.6732	.03887
Valid N (listwise)	5				

APPENDIX E
OUTPUT OF HYPOTHESIS

Group Statistics					
LEVEL OF STUDY		N	Mean	Std. Deviation	Std. Error Mean
Student Readiness for AI and Automation	300L	196	3.02	0.254	0.018
	400L	67	3.02	0.239	0.029

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Student Readiness for AI and Automation	Equal variances assumed	2.305	0.130	-0.210	261	0.834	-0.007	0.035	-0.077	0.062
	Equal variances not assumed			-0.217	120.541	0.829	-0.007	0.034	-0.076	0.061