

Perceived Usefulness and Perceived Ease of Use as Predictors of Attitude toward AI Adoption in Accounting: Evidence from Chartered Accountants in Moradabad and Bareilly, India

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Abstract

Purpose: This article examines whether perceived usefulness and perceived ease of use are associated with Chartered Accountants' attitude toward the adoption of artificial intelligence in accounting. The focus isolates the two technology-acceptance beliefs that form the most conceptually coherent pair within the broader research model. **Design/methodology/approach:** A quantitative-dominant, cross-sectional survey was conducted with 500 Chartered Accountants professionally active in Moradabad and Bareilly, Uttar Pradesh. Each focal construct and the outcome were measured with eight five-point Likert items. Measurement quality was assessed through reliability analysis, exploratory and confirmatory factor analysis, composite reliability, average variance extracted and discriminant-validity diagnostics. Hypotheses were examined using Pearson correlation, simultaneous multiple regression and covariance-based structural equation modelling. To preserve the original analytical model, the reported regression and SEM coefficients for the two focal predictors are conditional estimates from the full six-predictor model rather than a re-estimated two-variable model. **Findings:** Perceived usefulness was positively associated with attitude ($r = 0.464$; multivariable regression $\beta = 0.275$; SEM $\beta = 0.275$; $p < 0.001$). Perceived ease of use was also positive ($r = 0.458$; multivariable regression $\beta = 0.246$; SEM $\beta = 0.244$; $p < 0.001$). The measurement model showed strong reliability and satisfactory convergent and discriminant validity. **Originality/value:** The findings extend Indian technology-acceptance evidence into a professionally regulated accounting context, showing that expected professional value and manageable effort remain distinct acceptance conditions even when trust, readiness, organizational support and job-security concerns are considered simultaneously.

Keywords: artificial intelligence; Chartered Accountants; perceived usefulness; perceived ease of use; technology acceptance; accounting profession; adoption attitude

1. Introduction

Artificial intelligence is reshaping accounting work by extending digital systems beyond routine recording and reconciliation toward anomaly detection, analytical support, document processing, forecasting and decision assistance. For Chartered Accountants, however, adoption cannot be reduced to technical availability. Professional use occurs within an environment defined by accuracy, confidentiality, regulatory accountability and judgement. A system may be capable of automating a task and still be resisted if professionals do not see sufficient value in its output or if the effort required to learn, understand and integrate the technology is

considered excessive.

Indian accounting research increasingly documents the practical relevance of AI and advanced digital applications. Evidence from accounting professionals and firms points to efficiency gains, reporting improvements, enhanced analytical capacity and changes in the organization of professional work, while also showing that acceptance depends on user-facing and implementation conditions rather than technology availability alone (Chouhan et al., 2020; Banerjee & Saraswat, 2022; Singh & Vardia, 2024; Sarawagi et al., 2024; Johri, 2025). This distinction is especially important for AI, where the professional must evaluate system output rather than merely operate a standardized software package.

Technology-acceptance research in India provides a consistent explanation for why some digital systems receive more favourable responses than others. Across mobile banking, e-wallets, digital payments and related financial technologies, perceived usefulness and perceived ease of use repeatedly emerge as central beliefs shaping attitude or intention (Sinha & Mukherjee, 2016; Chawla & Joshi, 2019; Kumar et al., 2020; Singh & Ghatak, 2021; Sarmah et al., 2021; Patnaik et al., 2023; Rashid et al., 2024). Usefulness represents the expected performance value of technology, whereas ease of use captures the burden of learning and incorporating it into existing routines. Although these mechanisms are well established in consumer-oriented financial technology, their operation among Chartered Accountants using or evaluating AI warrants separate examination.

The professional context creates a substantive gap. Chartered Accountants do not adopt AI only for convenience; they assess whether it improves effectiveness, accuracy, decision support and the quality of professional work, and whether it can be learned and used without creating disproportionate operational friction. The same professional user may simultaneously evaluate trust, technological readiness, organizational support and employment consequences. A focused test of usefulness and ease of use is therefore most informative when these relationships are estimated within the broader adoption environment rather than as isolated bivariate claims.

The broader research model contains six antecedents of Attitude toward AI Adoption: Perceived Usefulness, Perceived Ease of Use, Trust in Technology, Technological Readiness, Organizational Support and Job Security Concerns. The present article concentrates on the first two constructs because they form a coherent technology-acceptance core and complete measurement and hypothesis-testing evidence is available for both. The four remaining antecedents are not converted into new hypotheses here; they remain part of the original simultaneous regression and SEM specification so that the focal coefficients retain their documented meaning as unique relationships within the full model.

The article makes three contributions. First, it contextualizes usefulness and ease of use as professional rather than consumer beliefs, linking usefulness to accounting effectiveness, accuracy and decision quality, and ease of use to learnability and workflow integration. Second, it tests these beliefs among Chartered Accountants in a defined two-city Indian setting using a validated multi-item measurement model. Third, it distinguishes bivariate association from conditional predictive and latent structural effects, avoiding the common problem of interpreting a simple correlation as if it represented a unique effect after other adoption conditions are considered.

Two objectives guide the article: (1) to examine the relationship between Perceived Usefulness and Chartered Accountants' Attitude toward AI Adoption in Accounting; and (2) to analyse the relationship between Perceived Ease of Use and Chartered Accountants' Attitude toward AI Adoption in Accounting. The corresponding hypotheses retain the directional logic of the underlying research model, while the interpretation remains associational because the design

is cross-sectional.

2. Literature Review and Theoretical Development

2.1 AI adoption in the accounting profession

AI adoption in accounting differs from general-purpose technology adoption because the perceived value of a tool is filtered through professional responsibility. Indian studies of accounting and digital accounting applications show that users evaluate technologies through their contribution to task performance, reporting quality, accessibility and functional adequacy. Chouhan et al. (2020) documented accounting professionals' perceptions of AI-based practices, while Banerjee and Saraswat (2022) showed that software acceptance in small-business accounting reflected user perceptions and business requirements. More recent evidence similarly links AI and digital accounting systems with reporting quality, efficiency and user-centred functionality (Singh & Vardia, 2024; Sarawagi et al., 2024; Johri, 2025).

These findings suggest that professional adoption is not explained by novelty. A Chartered Accountant is likely to form a favourable attitude when AI produces recognizable professional benefits and when the system can be incorporated into established work without excessive cognitive or operational cost. Usefulness and ease of use therefore offer a parsimonious lens for examining the first layer of professional acceptance while acknowledging that trust, readiness, organizational support and employment concerns may also shape the overall evaluation of AI.

2.2 TAM-informed positioning of usefulness and ease of use

The theoretical logic of this article is TAM-informed rather than a wholesale restatement of a generic technology-acceptance model. Indian empirical studies across digital financial services consistently distinguish the expected performance value of a technology from the effort associated with its use. Mobile-payment, mobile-banking and e-wallet research shows that systems are evaluated more positively when users believe they improve task outcomes and can be learned and operated with manageable effort (Sinha & Mukherjee, 2016; Chawla & Joshi, 2019; Kumar et al., 2020; Singh & Ghatak, 2021).

The distinction is analytically important. Perceived usefulness can remain high even when a system is difficult to use, while a simple interface does not guarantee professional value. Indian studies have also shown that ease of use may strengthen usefulness or operate alongside it, indicating that the two beliefs can reinforce one another without becoming interchangeable (Sarmah et al., 2021; Patnaik et al., 2023; Rashid et al., 2024). In a professional accounting context, this implies that favourable AI attitudes should be strongest where accountants see both a credible performance payoff and a manageable route to practical use.

2.3 Perceived Usefulness and Attitude toward AI Adoption

Perceived Usefulness in this study represents the extent to which AI is expected to improve professional effectiveness, efficiency, accuracy, decision support, work quality and the ability to redirect time from routine processing toward higher-value analytical or advisory activities. The construct therefore goes beyond generic convenience. Its professional meaning is tied to whether AI improves the quality or productivity of accounting work while supporting rather than displacing professional judgement.

Indian evidence provides a consistent basis for expecting a positive relationship. Digital-finance studies show that perceived usefulness strengthens attitude or adoption intention

across e-banking, wallets and mobile banking (Sinha & Mukherjee, 2016; Chawla & Joshi, 2019; Kumar et al., 2020). Accounting-specific studies reinforce the same mechanism from a professional-performance perspective: AI-based accounting practices are evaluated partly through their perceived benefits, and AI-enabled systems have been linked with improved accounting-information quality and reporting accuracy (Chouhan et al., 2020; Johri, 2025). The unresolved issue is whether this performance belief retains explanatory value for Chartered Accountants' attitude toward AI after other adoption conditions are considered simultaneously. Accordingly, the first hypothesis is stated as follows:

H1. Perceived Usefulness positively influences the attitude of Chartered Accountants toward AI adoption in accounting.

2.4 Perceived Ease of Use and Attitude toward AI Adoption

Perceived Ease of Use captures whether AI-enabled accounting applications are viewed as understandable, learnable and manageable within routine professional work. The construct does not imply that intelligent systems require no training. Rather, it concerns whether the effort needed to achieve proficiency and integrate the technology into existing workflows is considered reasonable.

Indian technology-adoption evidence repeatedly connects ease-related beliefs with positive attitudes and intentions. Ease of use has remained influential in models that simultaneously incorporate usefulness, trust, security and other contextual conditions (Chawla & Joshi, 2019; Kumar et al., 2020; Singh & Ghatak, 2021). Studies of mobile wallets and digital payments further indicate that PEOU can strengthen PU and facilitate the transition from technology evaluation to adoption intention (Sarmah et al., 2021; Patnaik et al., 2023; Rashid et al., 2024). In accounting, user-centred assessments of digital applications similarly emphasize usability and accessibility (Sarawagi et al., 2024).

For Chartered Accountants, the relevance of ease of use is likely to be amplified by time pressure, legacy workflows and the need to verify technology-generated outputs. Even a useful system may receive a cautious response if learning demands, workflow disruption or interface complexity are perceived as excessive. The second hypothesis therefore examines whether ease of use contributes independently to attitude within the broader model.

Accordingly, the second hypothesis is stated as follows:

H2. Perceived Ease of Use positively influences the attitude of Chartered Accountants toward AI adoption in accounting.

2.5 Research gap and focused conceptual framework

The reviewed Indian literature is substantial but contextually uneven. The most mature evidence on usefulness and ease of use comes from banking, mobile payments, wallets and fintech, whereas accounting studies more often emphasize technological change, software acceptance, reporting quality or professional implications. This leaves a narrower unresolved question: whether the two core acceptance beliefs remain significant among Chartered Accountants evaluating AI in a setting where professional judgement, confidentiality and regulatory responsibility are integral to use.

The broader study addressed this problem through six direct antecedents of adoption attitude. The present paper deliberately narrows the narrative to PU and PEOU without altering the original estimation framework. This creates a focused article while preserving the meaning of the documented coefficients: the multiple-regression and SEM effects reported for PU and

PEOU are unique effects obtained while TT, TR, OS and JSC are retained in the full model.

Perceived Usefulness (PU)	→ H ₁ (+) →	Attitude toward AI Adoption in Accounting (AT)
Perceived Ease of Use (PEOU)	→ H ₂ (+) →	Attitude toward AI Adoption in Accounting (AT)

Figure 1. Focused conceptual framework for the two-objective article

Note. H₁ and H₂ are the focal relationships. Their multivariable regression and SEM coefficients are estimated within the original six-predictor model.

3. Research Methodology

3.1 Research design and setting

The study used a quantitative-dominant, cross-sectional and explanatory survey design supplemented by an open-ended component. The unit of analysis was the individual Chartered Accountant. The empirical field area comprised Moradabad and Bareilly in Uttar Pradesh, India. The design is appropriate for examining patterned relationships among professional perceptions, but it does not provide experimental evidence of causality; findings are therefore interpreted as associations and predictive relationships.

The target population comprised Chartered Accountants professionally active in either study location through independent practice, partnership firms, accounting or audit firms, corporate roles, consultancy or advisory services, or academic and training roles. Eligibility was based on professional status, association with Moradabad or Bareilly and the ability to respond to questions concerning accounting work, technology use and AI.

3.2 Sampling and respondents

Respondent selection was purposive at the eligibility level. The methodological records do not establish a complete probability sampling frame, random-selection register or documented randomization procedure; accordingly, the achieved sample is treated as an eligibility-based non-probability professional sample. This boundary is retained in the interpretation rather than relabeling the sample as random.

Cochran's large-population calculation, using a 95% confidence level, $p = 0.50$ and a 5% margin of error, produced 384.16 and a minimum whole-number requirement of 385. The final analytical dataset contained 500 valid and unique respondent records. Moradabad contributed 270 respondents and Bareilly 230. No missing values were present in the final analytical matrix used for the scale analyses, and all Likert responses fell within the permitted 1-to-5 range.

Table 1. Selected respondent profile characteristics (N = 500)

Characteristic	Frequency	Percentage
Male	320	64.0%
Female	180	36.0%
Moradabad	270	54.0%

Characteristic	Frequency	Percentage
Bareilly	230	46.0%
Independent practice	140	28.0%
Partnership firm	85	17.0%
Accounting/Audit firm	100	20.0%
Corporate sector	75	15.0%
Consultancy/Advisory services	70	14.0%
Academic/Training role	30	6.0%
Previous use of AI-enabled applications: Yes	315	63.0%
Previous use of AI-enabled applications: No	185	37.0%

3.3 Measurement instrument

The structured questionnaire contained eight respondent-profile variables, 56 five-point Likert statements and four open-ended questions. Seven latent constructs were each represented by eight indicators: Perceived Usefulness, Perceived Ease of Use, Trust in Technology, Technological Readiness, Organizational Support, Job Security Concerns and Attitude toward AI Adoption. Scale responses ranged from Strongly Disagree to Strongly Agree.

This article focuses on PU, PEOU and AT. PU measured expected gains in effectiveness, efficiency, accuracy, decision support, work quality, reduced routine effort and advisory value. PEOU measured learnability, understandability, routine-work integration, proficiency, simplicity and overall ease. AT captured favourable evaluation, willingness to use AI-enabled tools, support for appropriate wider adoption, intention to increase use, willingness to recommend appropriate tools and readiness to adapt professional practice. Construct scores used for descriptive analysis, correlation and regression were computed as the mean of the eight relevant items, preserving the original 1-to-5 metric.

3.4 Analytical strategy and integrity of the focused model

The analytical sequence comprised data screening, descriptive statistics, reliability assessment, normality diagnostics, KMO and Bartlett's test, exploratory factor analysis, confirmatory factor analysis, Pearson correlation, simultaneous multiple regression and covariance-based SEM. Measurement quality was established before the structural coefficients were interpreted.

An important model-scope rule governs this focused paper. The regression and SEM were specified with all six antecedents entered simultaneously. Therefore, the multivariable coefficients reported for PU and PEOU are not treated as if they came from a new two-predictor model. In the simultaneous regression, TT, TR, OS and JSC remain in the equation; in SEM, all six exogenous constructs retain their direct paths to AT. This preserves the original model estimates while allowing the article to concentrate theoretically on two closely connected objectives.

Pearson correlations describe bivariate associations. Simultaneous multiple regression estimates the unique contribution of each predictor to AT while holding the other five

predictors constant. SEM provides the corresponding latent-variable test after measurement-model validation. Statistical significance was evaluated at the 5% level, with $p < 0.001$ reported where documented. Software version numbers are not reported because the study records provide SPSS-format and AMOS-format outputs but do not document version identifiers.

4. Results

4.1 Descriptive statistics, reliability and convergent validity

Perceived Usefulness had a mean of 2.913 (SD = 0.900), Perceived Ease of Use a mean of 3.026 (SD = 0.916), and Attitude toward AI Adoption a mean of 2.973 (SD = 0.914). The three scales showed strong internal consistency, with Cronbach's alpha values above 0.90. Composite reliability exceeded 0.90 and AVE exceeded 0.50 for each focal construct. Standardized CFA loadings were also above the accepted minimum for the retained indicators.

Table 2. Measurement quality of the focal constructs

Construct	Mean	SD	Cronbach α	Loading range	CR	AVE
PU	2.913	0.9	0.909	0.689–0.805	0.909	0.557
PEOU	3.026	0.916	0.917	0.695–0.817	0.918	0.584
AT	2.973	0.914	0.912	0.688–0.799	0.913	0.567

4.2 Factor structure and model fit

The overall KMO value was 0.942 and Bartlett's test was significant ($\chi^2 = 16,205.720$, $df = 1,540$, $p < 0.001$), supporting factor analysis. EFA recovered the intended seven-factor solution and explained 56.53% of total variance. The CFA measurement model showed a close fit to the observed covariance structure. Convergent validity was established through the loading, CR and AVE results. Fornell-Larcker comparisons and HTMT ratios supported discriminant validity; the square roots of AVE for PU, PEOU and AT were 0.746, 0.764 and 0.753, respectively, exceeding the corresponding inter-construct correlations.

Table 3. Confirmatory measurement-model fit

Fit index	Observed value	Guideline	Assessment
χ^2/df	1.002	≤ 3.00	Good
CFI	1.000	≥ 0.90	Excellent
TLI	1.000	≥ 0.90	Excellent
RMSEA	0.002	≤ 0.08	Excellent
SRMR	0.032	≤ 0.08	Good

4.3 Bivariate relationships

Both focal predictors were positively related to Attitude toward AI Adoption. PU had a Pearson correlation of 0.464 with AT ($p < 0.001$), while PEOU had a correlation of 0.458 with AT ($p <$

0.001). PU and PEOU were themselves positively related ($r = 0.249$, $p < 0.001$), but the magnitude was well below a level that would suggest redundancy.

Table 4. Pearson correlations among the focal composite variables

Variable	PU	PEOU	AT
PU	1.000	0.249**	0.464**
PEOU	0.249**	1.000	0.458**
AT	0.464**	0.458**	1.000

Note. ** $p < 0.001$ for the reported focal relationships; $N = 500$.

4.4 Hypothesis testing: regression and SEM

The simultaneous regression model contained PU, PEOU, TT, TR, OS and JSC and explained 50.7% of the variance in AT ($R^2 = 0.507$; adjusted $R^2 = 0.501$; $F = 84.629$, $p < 0.001$). This R^2 belongs to the six-predictor model and should not be interpreted as variance explained by PU and PEOU alone. Within that model, PU remained significant ($\beta = 0.275$, $t = 8.155$, $p < 0.001$; VIF = 1.136) and PEOU remained significant ($\beta = 0.246$, $t = 7.221$, $p < 0.001$; VIF = 1.158). The VIF values indicate that the focal coefficients were not compromised by problematic multicollinearity.

The structural model retained the same six direct paths and showed the same overall fit indices as the validated measurement structure. At the latent level, the $PU \rightarrow AT$ path was $\beta = 0.275$ ($SE = 0.034$, $t = 8.167$, $p < 0.001$), with a 95% confidence interval of [0.211, 0.343]. The $PEOU \rightarrow AT$ path was $\beta = 0.244$ ($SE = 0.034$, $t = 7.163$, $p < 0.001$), with a 95% confidence interval of [0.184, 0.307]. Both intervals excluded zero and both hypotheses were supported.

Table 5. Focal hypothesis-testing results

Hypothesis	Relationship	Pearson r	Reg. β	t	SEM β	SEM t	Result
H1	$PU \rightarrow AT$	0.464***	0.275***	8.155	0.275***	8.167	Supported
H2	$PEOU \rightarrow AT$	0.458***	0.246***	7.221	0.244***	7.163	Supported

Note. *** $p < 0.001$. Multivariable regression and SEM coefficients are estimated within the original six-predictor model.

4.5 Qualitative context for the focal findings

The open-ended responses were not used to test H1 or H2, but they provide context for interpretation. Perceived benefits were distributed across fraud or audit-risk support (17.0%), strategic advisory value (16.8%), accuracy (16.8%), decision support (16.6%) and efficiency (16.6%). This distribution gives substantive meaning to usefulness: respondents did not associate professional value with a single task but with several areas in which AI could support accounting work. For ease of use, hands-on training and software or technical support each accounted for 17.0% of support-related responses, indicating that learnability and operational assistance were relevant to comfortable adoption.

5. Discussion

5.1 Perceived Usefulness and professional value

The first hypothesis was supported across correlation, simultaneous regression and SEM. The result is not merely that respondents who liked AI also rated it as useful. The persistence of PU after the other five predictors were considered indicates that expected professional value made a distinct contribution to adoption attitude. In practical terms, Chartered Accountants were more favourable toward AI when they associated it with improved effectiveness, speed, accuracy, decision quality and the ability to shift professional effort toward analytical and advisory work.

This pattern is consistent with Indian technology-acceptance evidence in which usefulness repeatedly predicts favourable attitudes or intentions (Sinha & Mukherjee, 2016; Chawla & Joshi, 2019; Kumar et al., 2020; Patnaik et al., 2023). The accounting context adds a more specific interpretation. In consumer financial technology, usefulness often refers to convenience, speed or transaction efficiency. For Chartered Accountants, the construct also encompasses reporting quality, analytical support, risk identification and the quality of professional judgement. Accounting-focused studies in India similarly connect AI and digital accounting applications with efficiency, reporting quality and perceived professional benefits (Chouhan et al., 2020; Singh & Vardia, 2024; Johri, 2025).

The open-ended benefit categories strengthen this interpretation without being used as confirmatory tests. Respondents distributed the value of AI across audit-risk support, strategic advisory work, accuracy, decision support and efficiency. The finding therefore supports a professional-value view of usefulness: AI is more likely to receive a favourable response when its contribution can be translated into recognizable accounting outcomes rather than presented as a generic technology initiative.

5.2 Perceived Ease of Use and workflow integration

The second hypothesis was also supported. PEOU showed a strong bivariate relationship with AT and remained significant after the broader set of predictors was controlled. This matters because usefulness alone does not remove the practical burden of adoption. A technology may promise better analysis or faster processing yet still be resisted if it is difficult to learn, poorly aligned with existing processes or dependent on excessive troubleshooting.

The result is consistent with Indian evidence showing that ease-related beliefs retain explanatory value across e-wallets, mobile banking and digital payments, including models that also contain usefulness, trust or contextual conditions (Chawla & Joshi, 2019; Kumar et al., 2020; Singh & Ghatak, 2021; Sarmah et al., 2021; Rashid et al., 2024). Digital-accounting evidence also emphasizes usability and accessibility in user evaluations (Sarawagi et al., 2024). In the present setting, ease of use should therefore be understood as workflow compatibility and learnability rather than simplistic interface convenience.

The qualitative support categories are consistent with that interpretation. Hands-on training and software or technical support were prominent requirements. This suggests that ease of use is partly experienced through the implementation environment: a system can become easier when professionals receive guided exposure, relevant examples and operational assistance. Conversely, a technically sophisticated product may still be perceived as difficult if users must discover its appropriate professional use without structured support.

5.3 Joint interpretation of usefulness and ease of use

PU and PEOU were related but empirically distinct. Their composite correlation was modest relative to their separate associations with attitude, and the CFA results supported discriminant validity. The pattern indicates that Chartered Accountants distinguish between the question “Will this improve my work?” and the question “Can I use this effectively without disproportionate effort?” Both judgments matter, but they represent different adoption barriers.

The multivariable path estimates also show why a focused two-construct discussion should not be mistaken for a two-variable model. PU and PEOU remained positive after trust, technological readiness, organizational support and job-security concerns were considered. Their explanatory relevance therefore persisted in a demanding multivariable context. At the same time, the broader model explained 50.7% of AT variance, so the two focal beliefs should not be presented as a complete account of AI adoption. Professional acceptance remains multidimensional.

6. Theoretical Contribution

The article refines the interpretation of two familiar technology-acceptance constructs in a professional accounting environment. Perceived Usefulness is shown not simply as convenience or transaction value but as an expectation that AI will improve professional effectiveness, accuracy, decision quality, risk-related analysis and higher-value work. Perceived Ease of Use is similarly recast as the perceived manageability of learning and integrating AI into judgement-intensive workflows.

The evidence also contributes by demonstrating that these two relationships remain significant within a broader six-antecedent structural model. This is theoretically useful because it separates core performance and effort beliefs from adjacent constructs such as trust, readiness and organizational support. The findings therefore support a layered account of professional AI acceptance: usefulness and ease represent primary technology evaluations, while other constructs capture confidence, capability, environmental enablement and perceived threat.

Finally, the study extends Indian acceptance evidence from predominantly consumer financial technologies into a regulated professional group. Chartered Accountants operate under stronger expectations of accuracy, confidentiality and professional accountability than typical consumer users. The persistence of PU and PEOU in this setting suggests that technology-acceptance mechanisms remain relevant, but their substantive meaning is shaped by professional work requirements.

7. Practical and Professional Implications

For accounting firms and employing organizations, the findings imply that AI implementation should begin with demonstrable professional value. Technology communication should show where a tool improves accuracy, exception detection, analysis, turnaround time or advisory capacity. Generic claims about innovation are less likely to strengthen usefulness perceptions than concrete accounting use cases linked to measurable work outcomes.

The PEOU finding points to implementation design rather than only product selection. Guided onboarding, hands-on workshops, case-based learning, accessible technical assistance and workflow-specific documentation can reduce the perceived effort of adoption. Training should therefore be integrated with actual accounting tasks instead of being delivered as generic AI awareness.

For professional education and continuing development, the results suggest a dual emphasis

on value and usability. Chartered Accountants need opportunities to evaluate where AI genuinely improves professional work and to practise using relevant tools under conditions that preserve review, confidentiality and judgement. Professional bodies and training providers can support adoption by linking AI capability-building with concrete audit, taxation, financial analysis and advisory applications.

For technology vendors serving the accounting profession, the evidence highlights two design priorities: visible professional utility and low-friction integration. Features that improve transparency, reduce unnecessary workflow switching and support reviewable outputs are likely to strengthen ease-of-use perceptions while making usefulness easier to demonstrate.

8. Limitations and Future Research

The study has several boundaries that define the strength and scope of inference. First, respondents were drawn from Moradabad and Bareilly through an eligibility-based non-probability professional sample. The findings therefore should not be treated as probability estimates for all Chartered Accountants in India. Future research could replicate the focal model across additional regions and professional clusters using a documented probability frame where feasible.

Second, the data are cross-sectional and based on self-reported professional perceptions. The results establish association and predictive contribution, not experimental causality. Longitudinal studies could examine whether usefulness and ease perceptions change after structured AI exposure or implementation and whether those changes precede changes in adoption behaviour.

Third, the article focuses on two objectives from a broader six-antecedent research model. This focus improves conceptual coherence but does not imply that PU and PEOU provide a complete explanation of adoption attitude. Future work can examine how trust, readiness, organizational support and job-security concerns interact with the two focal beliefs, provided such mediation or moderation paths are tested with new data rather than inferred from the current model.

Fourth, the study measures attitude rather than verified frequency or quality of AI use. Subsequent research could link professional perceptions with observed adoption behaviour, task-level use, implementation stage or objective performance indicators. Finally, the questionnaire data were collected through a common response format; although the measurement model showed strong construct distinctiveness, future designs could combine survey measures with behavioural or organizational data to reduce reliance on a single source.

9. Conclusion

This article examined two tightly connected antecedents of Chartered Accountants' attitude toward AI adoption: Perceived Usefulness and Perceived Ease of Use. Both were positively associated with attitude, and both retained significant unique effects in the broader six-predictor regression and SEM framework. The evidence therefore supports a simple but professionally important proposition: Chartered Accountants are more receptive to AI when they can see a credible improvement in professional work and when the technology appears learnable and manageable within existing workflows.

The findings also show why these two beliefs should not be collapsed into a single measure of technology acceptance. Usefulness reflects expected professional value; ease of use reflects the effort required to realize that value. Accounting organizations seeking responsible AI adoption need to address both. Demonstrating business and professional relevance without reducing implementation friction is incomplete, while simplifying a system that does not produce

credible professional value is equally insufficient.

The study contributes a focused, empirically grounded test of these relationships in a defined Indian Chartered Accountant context. Its main value lies not in claiming a universal model of AI adoption, but in showing that performance value and usability remain robust professional acceptance conditions even when other technological, organizational and employment-related perceptions are simultaneously present.

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