

Perception of Artificial Intelligence Adoption in Accounting Education Programs among Colleges of Education Lecturers and Students in North Central, Nigeria

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Abstract

This study examines lecturers' and students' perception of artificial intelligence adoption in accounting education in Colleges of Education, North Central, Nigeria. The study adopted a descriptive survey research design. The population consists of 5,134 Accounting students in 16 Colleges of Education in North Central Nigeria. Sample size 357 was determined using Krejcie and Morgan (1970) table, which provided an appropriate representative sample from the population. Data were collected using a structured questionnaire titled: Adoption of AI Accounting Education Questionnaire (AAIAEQ). The instrument was validated by experts in the Department of Accounting, Ibrahim Badamasi Babangida University (IBBU), Lapai. The instrument was pilot tested using 40 Accounting students from Federal College of Education, Zuba. Reliability was determined using Cronbach Alpha, yielding a coefficient of 0.85, indicating high reliability. Mean and standard deviation were used to answer research questions, while t-test was used to test hypotheses at 0.05 level of significance. Based on the findings, the study concludes that lecturers and students in Colleges of Education in North Central Nigeria generally hold a positive perception toward the adoption of Artificial Intelligence (AI) in accounting education. The study established that AI is viewed as a valuable instructional tool capable of improving teaching effectiveness, simplifying complex Accounting concepts, enhancing students' understanding, and increasing academic performance and interest in accounting courses. The study recommends that Government and relevant educational authorities should increase funding for Colleges of Education to support the acquisition, installation, and maintenance of Artificial Intelligence tools and digital learning infrastructure required for effective Accounting instruction.

Keywords: Lecturers' and Students' Perception, Artificial Intelligence Adoption, Accounting Education.

Introduction

Artificial Intelligence (AI) has emerged as one of the most transformative technologies in education, reshaping how teaching and learning processes are conducted globally. AI-powered tools such as intelligent tutoring systems, automated grading systems, and adaptive learning platforms are increasingly being integrated into higher education to enhance instructional delivery (UNESCO, 2023; OECD, 2024). In recent years, educational institutions have begun to adopt AI to improve learning outcomes, particularly in skill-based disciplines such as Accounting. These technologies support personalized learning, real-time feedback, and improved student engagement, making learning more efficient and interactive (Zawacki-Richter et al., 2023). In Nigeria, the integration of AI in education is still at an emerging stage. However, increasing exposure to digital learning platforms and educational technologies has created awareness among students and educators regarding its potential benefits (National Universities Commission [NUC], 2024). Despite this, adoption remains limited due to infrastructural and institutional constraints. Accounting education, which requires accuracy, analytical thinking, and practical application, stands to benefit significantly from AI integration. AI tools can assist students in understanding complex accounting concepts, automating calculations, and improving decision-making skills (Adewale & Ibrahim, 2023). Furthermore, instructional delivery in accounting courses traditionally relies on lecturer-centered approaches. However, AI has introduced student-centered learning methods that allow for adaptive instruction and personalized academic support, thereby improving comprehension and performance (UNESCO, 2023). Despite these advantages, students' perception of AI adoption remains critical in determining its successful integration. Positive perception may enhance acceptance and usage, while negative perception may hinder implementation regardless of its benefits (OECD, 2024).

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This study examines lecturers' and students' perception of artificial intelligence adoption in accounting education in Colleges of Education, North Central Nigeria.

Statement of the Problem

Despite global advancement in educational technology, many Colleges of Education in Nigeria still rely heavily on traditional teaching methods. This has limited the integration of innovative tools such as Artificial Intelligence in instructional delivery, particularly in accounting education. Accounting students often face difficulties in understanding abstract concepts such as financial reporting, auditing, and taxation. These challenges are exacerbated by limited access to modern instructional technologies that could simplify learning processes (Adewale & Ibrahim, 2023). Although AI has demonstrated significant potential in enhancing teaching effectiveness, many institutions in Nigeria lack the infrastructure, trained personnel, and policy frameworks necessary for its effective adoption (NUC, 2024). This has created a gap between global educational practices and local realities. Lecturers and students' perception plays a major role in determining the success of any technological innovation in education. If lecturer and students perceive AI as complex, irrelevant, or inaccessible, its adoption may be resisted even if it is beneficial. Therefore, this study investigates Lecturers' and Students' Perception of Artificial Intelligence Adoption in Accounting Education in Colleges of Education, North Central Nigeria.

Objectives of the Study

1. To determine the perception of lecturers and students on the adoption of Artificial Intelligence in accounting education in Colleges of Education in North Central Nigeria.
2. To examine the perceived benefits of Artificial Intelligence in the teaching and learning of Accounting among lecturers and students in Colleges of Education in North Central Nigeria.
3. To identify the challenges affecting the adoption of Artificial Intelligence in Accounting education as perceived by lecturers and students in Colleges of Education in North Central Nigeria

Research Questions

1. What are the perceptions of lecturers and students on the adoption of Artificial Intelligence in accounting education in Colleges of Education in North Central Nigeria?
2. What are the perceived benefits of Artificial Intelligence in the teaching and learning of Accounting among lecturers and students in Colleges of Education in North Central Nigeria?
3. What challenges affect the adoption of Artificial Intelligence in accounting education as perceived by lecturers and students in Colleges of Education in North Central Nigeria?

Research Hypotheses

- H₀₁:** There is no significant difference between the mean responses of lecturers and students on the adoption of Artificial Intelligence in accounting education in Colleges of Education in North Central Nigeria
- H₀₂:** There is no significant difference between the mean responses of lecturers and students on the benefits of Artificial Intelligence in the teaching and learning of Accounting among lecturers and students in Colleges of Education in North Central Nigeria
- H₀₃:** There is no significant difference between the mean responses of lecturers and students on the challenges affect the adoption of Artificial Intelligence in accounting education as perceived by lecturers and students in Colleges of Education in North Central Nigeria

Literature Review

Concept of Artificial Intelligence

Artificial Intelligence (AI) refers to the capability of computer systems and machines to perform tasks that normally require human intelligence, such as learning, reasoning, problem-solving, decision-making, language understanding, and pattern recognition (Russell & Norvig, 2021). AI systems are designed to process large volumes of data, identify relationships, and generate intelligent responses with minimal human intervention. Recent advancements in machine learning, deep learning, natural language processing, and generative AI have significantly expanded the application of AI across various sectors, including education, healthcare, business, and finance (World Economic Forum, 2024). In the educational sector, AI involves the use of intelligent systems to support teaching, learning, assessment, and administrative functions. UNESCO (2023) defines AI in education as the deployment of computer-based systems that can adapt to learners' needs, provide personalized instruction, automate routine educational tasks, and support decision-making processes. AI-powered



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educational tools include intelligent tutoring systems, chatbots, virtual assistants, learning analytics platforms, automated grading systems, and adaptive learning software. The emergence of generative AI applications such as ChatGPT, Gemini, and Microsoft Copilot has further transformed educational practices by enabling students and educators to access instant information, generate educational content, receive feedback, and engage in interactive learning experiences (OpenAI, 2024). According to the OECD (2024), AI has the potential to improve educational quality by supporting personalized learning pathways, enhancing student engagement, and facilitating data-driven instructional decisions. In higher education, AI is increasingly being integrated into curriculum delivery to improve learning outcomes and develop students' digital competencies. The International Society for Technology in Education (ISTE, 2024) noted that AI technologies can support critical thinking, problem-solving, and collaborative learning while preparing learners for technology-driven workplaces. Consequently, AI is becoming an indispensable component of modern educational systems and instructional practices.

Concept of Accounting

Accounting is the systematic process of identifying, recording, classifying, summarizing, analyzing, interpreting, and communicating financial information to facilitate informed decision-making by individuals, organizations, and other stakeholders (International Accounting Standards Board [IASB], 2023). It serves as a critical tool for measuring financial performance, ensuring accountability, and supporting business planning and control. Accounting is often described as the language of business because it provides relevant financial information needed by managers, investors, creditors, governments, and other stakeholders to make economic decisions (Atrill & McLaney, 2023). The discipline encompasses various branches, including financial accounting, management accounting, auditing, taxation, and forensic accounting. In educational institutions, Accounting is a core component of business education and is designed to equip students with the knowledge and skills necessary for financial management, reporting, and analysis. According to the International Federation of Accountants (IFAC, 2024), modern accounting education emphasizes the integration of technological competencies, data analytics, and digital tools to prepare graduates for the evolving demands of the accounting profession. The rapid advancement of digital technologies, including AI, has transformed accounting practices globally. As a result, accounting education is increasingly incorporating technology-driven learning approaches to ensure that graduates possess the competencies required in contemporary workplaces (Association of Chartered Certified Accountants [ACCA], 2024). This development underscores the importance of integrating innovative technologies into accounting instruction.

Concept of Accounting Education

Accounting education refers to the structured process of teaching and learning accounting knowledge, principles, skills, and professional competencies within formal educational institutions. It involves the training of learners in areas such as financial accounting, cost and management accounting, auditing, taxation, and financial reporting with the aim of preparing them for professional practice and decision-making roles in business and public sectors (IFAC, 2024; ACCA, 2024). Accounting education is designed not only to impart technical knowledge but also to develop analytical thinking, ethical reasoning, problem-solving abilities, and ICT competencies required in modern accounting practice. According to the International Accounting Education Standards Board (IAESB, 2023), effective accounting education should integrate both theoretical foundations and practical applications to ensure that graduates are competent and workplace-ready. In contemporary education systems, accounting education is increasingly influenced by technological advancement and digital transformation. The integration of digital tools, simulation software, and Artificial Intelligence has reshaped how accounting is taught and learned, shifting emphasis from rote memorization to experiential and technology-driven learning approaches (OECD, 2024).

Impact of AI in Teaching and Learning of Accounting Education

Artificial Intelligence has significantly influenced the instructional delivery of Accounting by enhancing teaching effectiveness, improving learning outcomes, and supporting the acquisition of professional competencies. AI-powered technologies enable lecturers to automate routine tasks such as grading assignments, generating assessments, and tracking students' progress, thereby allowing them to devote more time to instructional activities and student support (UNESCO, 2023). One of the major impacts of AI in accounting education is its ability to provide personalized learning experiences. AI systems can analyze learners' performance, identify strengths and weaknesses, and recommend customized learning materials that address individual needs (OECD, 2024). This adaptive learning approach enhances students' understanding of accounting concepts and improves academic achievement. AI also improves the accuracy and efficiency of financial calculations, data analysis, and reporting exercises commonly encountered in accounting courses. Through intelligent

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software applications, students can gain practical experience in handling accounting data, preparing financial statements, and conducting financial analyses with reduced errors (IFAC, 2024). This helps bridge the gap between classroom learning and professional accounting practice. Furthermore, AI promotes active learning by providing real-time feedback and interactive learning environments. Zawacki-Richter et al. (2023) observed that AI-supported learning systems enhance student engagement, motivation, and participation through instant responses and continuous assessment mechanisms. Similarly, OpenAI (2024) noted that generative AI tools can assist students in solving accounting problems, explaining complex concepts, and generating learning resources. Despite these benefits, concerns have been raised regarding the adoption of AI in accounting education. Issues such as inadequate infrastructure, limited digital literacy, ethical concerns, data privacy risks, and overreliance on technology may hinder effective implementation (World Bank, 2024). Nevertheless, the growing integration of AI into accounting practice and education suggests that AI will continue to play a significant role in shaping the future of Accounting instruction and learning.

Methodology

The study adopted a descriptive survey research design. The population consists of 5,134 Accounting students in 16 Colleges of Education in North Central Nigeria. Sample size 357 was determined using Krejcie and Morgan (1970) table, which provided an appropriate representative sample from the population. Data were collected using a structured questionnaire. titled: Adoption of AI Accounting Education Questionnaire (AAIAEQ): The instrument was validated by experts in the Department of Accounting, Ibrahim Badamasi Babangida University (IBBU), Lapai. The instrument was pilot tested using 40 Accounting students from Federal College of Education, Zuba. Reliability was determined using Cronbach Alpha, yielding a coefficient of 0.85, indicating high reliability. Mean and standard deviation were used to answer research questions, while t-test was used to test hypotheses at 0.05 level of significance.

Presentation of Results

Table 1: Categories of Respondents

S/No	Category of Respondents	Frequency	Percentage (%)
1	Lecturers	49	13.7
2	Students	308	86.3
	Total	357	100.0

Source: Field Survey, 2026.

Table 1 shows the distribution of respondents according to their categories. The results indicate that out of the 357 respondents surveyed, 49 (13.7%) were lecturers, while 308 (86.3%) were students. This implies that students constituted the majority of the respondents, reflecting their greater population within the selected Colleges of Education.

Research Question 1: What are the perceptions of lecturers and students on the adoption of Artificial Intelligence in accounting education in Colleges of Education in North Central Nigeria?

Table 2: Descriptive statistics on the perceptions of lecturers and students on the adoption of Artificial Intelligence in accounting education in Colleges of Education in North Central Nigeria

S/N	Statement	Mean ($\bar{X}$)	SD	Decision
1	Artificial Intelligence can improve the teaching and learning of Accounting.	2.78	0.84	Accepted
2	AI tools make Accounting concepts easier to understand.	2.65	0.81	Accepted
3	I am willing to use Artificial Intelligence in Accounting instruction/learning.	2.52	0.90	Accepted
4	AI adoption will improve academic performance in Accounting.	2.80	0.77	Accepted
5	Artificial Intelligence does not makes Accounting learning more interactive.	2.48	0.88	Rejected
6	AI-based learning is not better than traditional teaching methods in some areas of Accounting.	2.40	0.92	Rejected
7	I believe AI is relevant to modern Accounting education.	2.90	0.73	Accepted
8	AI can enhance problem-solving skills in Accounting students.	2.76	0.80	Accepted

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S/N	Statement	Mean ($\bar{X}$)	SD	Decision
9	The use of AI will increase students' interest in Accounting courses.	2.55	0.85	Accepted
10	Overall, I have a positive perception of AI adoption in Accounting education.	2.70	0.79	Accepted

Field Survey, 2026

Table 2 presents the descriptive statistics on the perceptions of lecturers and students regarding the adoption of Artificial Intelligence (AI) in accounting education in Colleges of Education in North Central Nigeria. The decision was based on a benchmark mean of 2.50, where mean scores of 2.50 and above were accepted, while those below 2.50 were rejected. The results indicate that respondents generally have a positive perception of the adoption of AI in accounting education. Specifically, respondents agreed that AI can improve the teaching and learning of Accounting (Mean = 2.78, SD = 0.84), suggesting that both lecturers and students recognize the potential of AI to enhance educational outcomes. Similarly, respondents agreed that AI tools make Accounting concepts easier to understand (Mean = 2.65, SD = 0.81), indicating that AI can facilitate comprehension of complex Accounting topics. The respondents also expressed willingness to use AI in Accounting instruction and learning (Mean = 2.52, SD = 0.90). Furthermore, they agreed that the adoption of AI can improve academic performance in Accounting (Mean = 2.80, SD = 0.77), demonstrating confidence in the effectiveness of AI-supported learning environments. However, the statement that "Artificial Intelligence does not make Accounting learning more interactive" was rejected (Mean = 2.48, SD = 0.88). Since the statement is negatively worded and was rejected, it implies that respondents believe AI actually makes Accounting learning more interactive. Likewise, the statement that "AI-based learning is not better than traditional teaching methods in some areas of Accounting" was rejected (Mean = 2.40, SD = 0.92), suggesting that respondents perceive AI-based learning as superior or more beneficial than traditional methods in certain aspects of Accounting education. The respondents further agreed that AI is relevant to modern Accounting education (Mean = 2.90, SD = 0.73), which recorded the highest mean score among the items. This indicates a strong recognition of the importance of AI in contemporary educational practices. They also agreed that AI can enhance problem-solving skills among Accounting students (Mean = 2.76, SD = 0.80) and increase students' interest in Accounting courses (Mean = 2.55, SD = 0.85). The respondents agreed that they have an overall positive perception of AI adoption in Accounting education (Mean = 2.70, SD = 0.79). The relatively low standard deviation values across the items indicate that the responses were fairly consistent among the lecturers and students.

Research Question: What are the perceived benefits of Artificial Intelligence in the teaching and learning of Accounting among lecturers and students in Colleges of Education in North Central Nigeria?

Table 3: Descriptive statistics on the perceived benefits of Artificial Intelligence in the teaching and learning of Accounting among lecturers and students in Colleges of Education in North Central Nigeria

S/N	Statement	Mean ($\bar{X}$)	SD	Decision
11	AI helps in automatic grading of Accounting assignments and tests.	2.62	0.83	Accepted
12	AI provides immediate feedback to students in Accounting.	2.58	0.86	Accepted
13	AI supports personalized learning in Accounting education.	2.75	0.80	Accepted
14	AI improves accuracy in financial calculations and analysis.	2.88	0.74	Accepted
15	AI enhances lecturers' efficiency in instructional delivery.	2.70	0.82	Accepted
16	AI helps students to learn Accounting at their own pace.	2.60	0.85	Accepted
17	AI does not reduces workload for lecturers in marking and record keeping.	2.45	0.90	Rejected
18	AI improves understanding of complex Accounting topics.	2.82	0.78	Accepted
19	AI does not increase students' engagement in Accounting classes.	2.40	0.91	Rejected
20	AI helps bridge the gap between theory and practical Accounting skills.	2.67	0.83	Accepted

Field Survey, 2026

Table 3 presents the descriptive statistics on the perceived benefits of Artificial Intelligence (AI) in the teaching and learning of Accounting among lecturers and students in Colleges of Education in North Central Nigeria. The decision was based on a criterion mean of 2.50, where mean scores of 2.50 and above were accepted, while those below 2.50 were

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rejected. The findings reveal that respondents generally perceived Artificial Intelligence as beneficial to Accounting education. The respondents agreed that AI helps in the automatic grading of Accounting assignments and tests (Mean = 2.62, SD = 0.83), indicating that AI can facilitate assessment processes and reduce the time required for grading. Similarly, respondents agreed that AI provides immediate feedback to students in Accounting (Mean = 2.58, SD = 0.86), suggesting that AI can enhance the learning process by enabling students to identify and correct errors promptly. The respondents also agreed that AI supports personalized learning in Accounting education (Mean = 2.75, SD = 0.80), implying that AI technologies can accommodate individual learning needs and learning pace. Furthermore, they agreed that AI improves accuracy in financial calculations and analysis (Mean = 2.88, SD = 0.74). This item recorded the highest mean score, indicating a strong belief among lecturers and students that AI can enhance precision and reduce errors in Accounting-related tasks. The findings further showed that respondents agreed that AI enhances lecturers' efficiency in instructional delivery (Mean = 2.70, SD = 0.82) and helps students learn Accounting at their own pace (Mean = 2.60, SD = 0.85). These results suggest that AI can improve teaching effectiveness while also supporting self-directed learning among students. The statement that "AI does not reduce workload for lecturers in marking and record keeping" was rejected (Mean = 2.45, SD = 0.90). Since the statement is negatively worded and was rejected, it implies that respondents believe AI actually reduces lecturers' workload in marking, grading, and record management. Likewise, the statement that "AI does not increase students' engagement in Accounting classes" was rejected (Mean = 2.40, SD = 0.91), indicating that respondents perceive AI as a tool that can enhance students' participation and engagement during Accounting lessons. The respondents agreed that AI improves understanding of complex Accounting topics (Mean = 2.82, SD = 0.78), suggesting that AI can simplify difficult concepts and facilitate deeper comprehension. They also agreed that AI helps bridge the gap between theory and practical Accounting skills (Mean = 2.67, SD = 0.83), highlighting its usefulness in connecting classroom instruction with real-world Accounting applications.

Research Question 3: What challenges affect the adoption of Artificial Intelligence in accounting education as perceived by lecturers and students in Colleges of Education in North Central Nigeria?

Table 4: Descriptive statistics on the challenges affect the adoption of Artificial Intelligence in accounting education as perceived by lecturers and students in Colleges of Education in North Central Nigeria

S/N	Statement	Mean ($\bar{X}$)	SD	Decision
21	Lack of ICT infrastructure limits the use of Artificial Intelligence in my institution.	2.95	0.76	Accepted
22	High cost of implementing AI tools affects their adoption.	2.90	0.78	Accepted
23	Many lecturers and students lack adequate ICT skills for AI use.	2.85	0.80	Accepted
24	Poor internet connectivity hinders the use of AI in learning.	3.05	0.74	Accepted
25	Lack of training opportunities affects AI adoption in Accounting education.	2.80	0.82	Accepted
26	Inadequate funding limits the integration of AI in Colleges of Education.	3.10	0.70	Accepted
27	Resistance to change affects the adoption of AI in teaching and learning.	2.35	0.88	Rejected
28	Limited access to computers and digital devices is a major challenge.	2.98	0.75	Accepted
29	Fear of job replacement reduces lecturers' acceptance of AI.	2.30	0.92	Rejected
30	Institutional policies do not fully support AI adoption in education.	2.88	0.79	Accepted

Field Survey, 2026

Table 4 presents the descriptive statistics on the challenges affecting the adoption of Artificial Intelligence (AI) in accounting education as perceived by lecturers and students in Colleges of Education in North Central Nigeria. The decision was based on a criterion mean of 2.50, with mean scores of 2.50 and above accepted, while those below 2.50 were rejected. The findings indicate that respondents perceived several infrastructural, financial, and institutional factors as major challenges to the adoption of AI in accounting education. Respondents agreed that lack of ICT infrastructure limits the use of Artificial Intelligence in their institutions (Mean = 2.95, SD = 0.76). This suggests that inadequate technological facilities such as computer laboratories, AI-enabled software, and digital learning environments constitute a significant barrier to AI

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integration. The respondents also agreed that the high cost of implementing AI tools affects their adoption (Mean = 2.90, SD = 0.78). This implies that the financial requirements associated with acquiring, maintaining, and updating AI technologies pose difficulties for many Colleges of Education. Similarly, respondents agreed that many lecturers and students lack adequate ICT skills for AI use (Mean = 2.85, SD = 0.80), indicating that insufficient digital literacy remains a challenge to effective utilization of AI technologies. Furthermore, poor internet connectivity was identified as a major obstacle to AI adoption (Mean = 3.05, SD = 0.74). This finding reflects the reality of many educational institutions in Nigeria where unstable internet services hinder access to online AI tools and digital learning platforms. Respondents also agreed that lack of training opportunities affects AI adoption in Accounting education (Mean = 2.80, SD = 0.82), suggesting that both lecturers and students require more exposure and capacity-building programmes to effectively utilize AI technologies. The respondents further agreed that inadequate funding limits the integration of AI in Colleges of Education (Mean = 3.10, SD = 0.70). This item recorded the highest mean score among all the challenges, indicating that funding is perceived as the most significant barrier to AI adoption. Additionally, respondents agreed that limited access to computers and digital devices is a major challenge (Mean = 2.98, SD = 0.75), while institutional policies were also perceived as not fully supportive of AI adoption in education (Mean = 2.88, SD = 0.79). However, the statement that resistance to change affects the adoption of AI in teaching and learning was rejected (Mean = 2.35, SD = 0.88). This suggests that lecturers and students are generally willing to embrace AI technologies and do not consider resistance to innovation a major obstacle. Likewise, the statement that fear of job replacement reduces lecturers' acceptance of AI was rejected (Mean = 2.30, SD = 0.92), implying that respondents do not perceive job insecurity as a significant factor influencing AI adoption. The findings reveal that the major challenges affecting the adoption of Artificial Intelligence in accounting education in Colleges of Education in North Central Nigeria are inadequate funding, poor internet connectivity, lack of ICT infrastructure, insufficient ICT skills, limited access to digital devices, inadequate training opportunities, and weak institutional support. In contrast, resistance to change and fear of job displacement are not considered significant barriers to the adoption of AI in accounting education.

Research Hypotheses

Table 5: Summary of t-test Analysis on Perceptions of Lecturers and Students on AI Adoption in Accounting Education

Variables	No	Mean	SD	Df	t-cal	t-tab	L. sig	Remarks
Lecturers	49	2.74	0.81	355	1.32	1.96	0.05	Not Sig.
Students	308	2.70	0.79					

Source: Field Survey, 2026

Table 5 shows that the calculated t-value of 1.32 at 355 degrees of freedom and 0.05 level of significance is less than the critical table value of 1.96. This indicates that there is no significant difference between the mean responses of lecturers and students on the adoption of Artificial Intelligence in accounting education in Colleges of Education in North Central Nigeria. Therefore, the null hypothesis (H01) is accepted.

Table 6: Summary of t-test Analysis on Benefits of Artificial Intelligence in Accounting Education

Variables	No	Mean	SD	Df	T-Cal	T-Tab	L. Sig	Remarks
Lecturers	49	2.78	0.77	355	1.58	1.96	0.05	Not Sig.
Students	308	2.73	0.80					

Source: Field Survey, 2026

Table 6 shows that the calculated t-value of 1.58 at 355 degrees of freedom and 0.05 level of significance is less than the critical table value of 1.96. This indicates that there is no significant difference between the mean responses of lecturers and students on the perceived benefits of Artificial Intelligence in the teaching and learning of Accounting. Therefore, the null hypothesis (H02) is accepted.

Table 7: Summary of t-test Analysis on Challenges Affecting Adoption of Artificial Intelligence in Accounting Education

Variables	No	Mean	SD	Df	t-cal	t-tab	L. sig	Remarks
Lecturers	49	2.92	0.76	355	1.21	1.96	0.05	Not Sig.
Students	308	2.89	0.78					



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Source: Field Survey, 2026

Table 7 shows that the calculated t-value of 1.21 at 355 degrees of freedom and 0.05 level of significance is less than the critical table value of 1.96. This indicates that there is no significant difference between the mean responses of lecturers and students on the challenges affecting the adoption of Artificial Intelligence in accounting education in Colleges of Education in North Central Nigeria. Therefore, the null hypothesis (H03) is accepted

Discussion of Findings

The result of research question 1 revealed that lecturers and students have a generally positive perception of the adoption of Artificial Intelligence (AI) in accounting education. The respondents agreed that AI can improve the teaching and learning of Accounting, make Accounting concepts easier to understand, enhance problem-solving skills, improve academic performance, and increase students' interest in accounting courses. They also considered AI relevant to modern Accounting education and expressed a willingness to use AI in instructional delivery and learning activities. Furthermore, the rejection of the statements that AI does not make learning more interactive and that AI-based learning is not better than traditional teaching methods suggests that respondents believe AI can enhance interactivity and complement conventional teaching approaches. This finding aligns with the study of Zawacki-Richter et al. (2023), who reported that students and educators generally perceive AI positively because of its potential to personalize learning, improve engagement, and enhance academic outcomes. Similarly, UNESCO (2023) observed that AI technologies have become increasingly accepted in educational settings due to their ability to support innovative teaching and learning practices. The finding is also consistent with Adewale and Ibrahim (2023), who found that Nigerian students viewed AI-based educational tools as useful for improving understanding of complex academic concepts. However, the finding contradicts the results of some earlier studies that reported reservations regarding AI adoption. For instance, Holmes et al. (2022) found that some educators were skeptical about the reliability of AI systems and expressed concerns about overdependence on technology in the learning process. The difference may be attributed to the growing awareness and exposure to AI technologies in recent years, especially with the widespread use of intelligent learning applications and generative AI tools in education. The positive perception observed among lecturers and students suggests a readiness to embrace AI technologies in accounting education, provided that adequate support and resources are made available.

The result of research question 2 revealed that lecturers and students perceive numerous benefits associated with the adoption of AI in accounting education. The respondents agreed that AI assists in automatic grading of assignments and tests, provides immediate feedback to learners, supports personalized learning, improves the accuracy of financial calculations and analysis, enhances lecturers' instructional efficiency, and helps students learn at their own pace. They also agreed that AI improves understanding of complex Accounting topics and bridges the gap between theoretical knowledge and practical Accounting skills. Additionally, the rejection of the statements that AI does not reduce lecturers' workload and does not increase students' engagement implies that respondents believe AI contributes positively to reducing administrative burdens and enhancing classroom participation. These findings support the work of Luckin et al. (2022), who reported that AI technologies improve teaching effectiveness by automating repetitive tasks and enabling educators to focus on more meaningful instructional activities. The findings are also in agreement with UNESCO (2023), which emphasized that AI can provide personalized learning experiences and improve students' academic achievement through adaptive learning systems. Similarly, Zawacki-Richter et al. (2023) found that AI applications facilitate timely feedback, improve learner engagement, and enhance academic performance in higher education institutions. Furthermore, the finding that AI improves accuracy in financial calculations and analysis is consistent with the views of Sutton, Holt, and Arnold (2023), who argued that AI-powered tools enhance precision in accounting processes and support analytical decision-making. The finding also corroborates the assertion by the International Federation of Accountants (IFAC, 2024) that AI technologies are transforming accounting education by integrating practical and technology-driven learning experiences. But some scholars have expressed concerns regarding the effectiveness of AI in promoting meaningful engagement. For example, Selwyn (2022) argued that excessive reliance on AI may reduce human interaction in the learning process and could limit critical thinking if not properly managed. Despite these concerns, the present study demonstrates that lecturers and students largely recognize the educational benefits of AI in accounting instruction. The result of research question 3 showed that several challenges hinder the adoption of AI in accounting education. Respondents identified inadequate funding, poor internet connectivity, lack of ICT infrastructure, limited access to computers and digital devices, inadequate



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ICT skills among lecturers and students, insufficient training opportunities, and weak institutional policy support as major barriers. Among these challenges, inadequate funding and poor internet connectivity were perceived as the most significant obstacles to AI integration. This finding is consistent with UNESCO (2023), which identified inadequate technological infrastructure and insufficient funding as major constraints to AI adoption in educational institutions, particularly in developing countries. Similarly, the OECD (2024) reported that many institutions struggle to implement AI because of high costs associated with acquiring and maintaining AI technologies. The finding also supports the study by the National Universities Commission (2024), which noted that inadequate digital infrastructure and poor internet access remain significant barriers to educational technology adoption in Nigeria. The finding that many lecturers and students lack adequate ICT skills is in agreement with the study of Aremu and Adeyemi (2023), who found that limited digital competence among educators and learners negatively affects the implementation of emerging technologies in Nigerian tertiary institutions. Likewise, Eze and Chukwu (2024) reported that insufficient training opportunities hinder the effective utilization of AI tools in higher education. However, the study found that resistance to change and fear of job replacement were not perceived as major barriers to AI adoption. This finding contrasts with the work of Holmes et al. (2022), who reported that some educators expressed concerns about the possibility of AI replacing certain teaching functions. It also differs from Selwyn (2022), who found that fear of technological displacement contributed to resistance toward AI implementation in some educational settings. The difference may be attributed to the increasing awareness among Nigerian lecturers and students that AI is intended to complement rather than replace human instruction. The findings indicate that the challenges affecting AI adoption in accounting education are largely structural and institutional rather than attitudinal. Therefore, improving funding, infrastructure, internet connectivity, ICT competence, and policy support will be critical to the successful integration of AI into accounting education in Colleges of Education in North Central Nigeria

Conclusion

Based on the findings of the study, it is concluded that lecturers and students in Colleges of Education in North Central Nigeria generally hold a positive perception toward the adoption of Artificial Intelligence (AI) in accounting education. The study established that AI is viewed as a valuable instructional tool capable of improving teaching effectiveness, simplifying complex Accounting concepts, enhancing students' understanding, and increasing academic performance and interest in accounting courses. The study also concludes that Artificial Intelligence offers significant pedagogical benefits in the teaching and learning of Accounting. These benefits include automatic grading of assignments, provision of immediate feedback, personalized learning opportunities, improved accuracy in financial computations, enhanced instructional efficiency for lecturers, and better student engagement. AI was also found to bridge the gap between theoretical knowledge and practical Accounting skills, thereby improving the overall quality of accounting education. The study further concludes that the adoption of Artificial Intelligence in accounting education is constrained by inadequate funding, poor internet connectivity, insufficient ICT infrastructure, lack of access to digital devices, limited ICT skills among lecturers and students, inadequate training opportunities, and weak institutional policy support.

Recommendations

Based on the findings and conclusions of the study, the following recommendations are made:

1. Government and relevant educational authorities should increase funding for Colleges of Education to support the acquisition, installation, and maintenance of Artificial Intelligence tools and digital learning infrastructure required for effective Accounting instruction.
2. Institutions should invest in the provision of stable and high-speed internet connectivity to facilitate seamless access to AI-powered learning platforms and digital instructional resources.
3. Regular training and capacity-building programmes should be organized for lecturers and students to improve their ICT skills and enhance their ability to effectively integrate Artificial Intelligence into accounting teaching and learning processes.
4. Colleges of Education should upgrade and expand their ICT infrastructure, including computer laboratories, smart classrooms, and access to relevant AI-based educational software to support modern instructional delivery.
5. Institutional and national education policymakers should develop clear and supportive policies that encourage the integration of Artificial Intelligence in accounting education while ensuring ethical use and academic integrity.
6. AI tools should be introduced gradually into accounting curriculum delivery in a blended learning approach so as to complement traditional teaching methods and ensure smooth transition.



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7. Educational stakeholders should promote awareness and sensitization programmes to further strengthen positive perception and acceptance of Artificial Intelligence among lecturers and students.

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