

The Role of Generative AI in Supporting Traditional Accounting Education

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Abstract - Generative AI is rapidly reshaping how higher-education students access and process learning, especially in procedure-heavy fields like accounting. This qualitative study examined how accountancy students perceived the role of Generative AI in supporting traditional accounting education. The study was conducted at the University of Saint Louis Tuguegarao and involved 128 BS Accountancy and BS Management Accounting students. Data were gathered through a self-developed, literature informed online questionnaire distributed via Google Forms, with open ended items capturing students' experiences in using AI for studying, understanding concepts, reviewing lessons, and balancing AI assisted learning with lectures, textbooks, and manual problem solving. Responses were analyzed using Braun and Clarke's thematic analysis to identify recurring patterns across participants' narratives. Findings showed that students still regarded traditional instruction as their primary and most credible foundation for learning accounting, particularly because it is standards aligned and guided by instructors. Generative AI was mainly used as supplementary support for clarification, simplification, and step by step explanation, especially when students encountered difficult topics or needed quick review. Many participants described using a combination strategy, relying on AI for faster feedback and additional practice while cross checking answers with textbooks, class notes, and instructor guidance due to concerns about inaccuracy and inconsistency in AI outputs. Overall, the study indicates that Generative AI can enhance students' learning efficiency and understanding when used cautiously and alongside traditional methods, rather than as a replacement for formal instruction.

Keywords - AI-assisted Learning, Hybrid Learning Strategy, Generative AI, Supplementary Learning Support, Traditional Accounting Education.

I. INTRODUCTION

The rapid integration of Generative Artificial Intelligence (AI) into higher education had begun to reshape how students accessed and processed academic content, particularly in fields that required procedural reasoning and technical problem solving such as accounting. AI applications including ChatGPT, adaptive tutoring systems, and automated solution generators were no longer viewed as experimental technologies but were used by students as everyday learning aids.

These systems provided on demand explanations, generated examples, and presented step by step clarifications that offered a form of support distinct from traditional instruction (Maruszewska et al., 2024; Ocampo et al., 2024). As these tools became more accessible, they allowed learners to independently revisit difficult topics, ask targeted questions outside the classroom, and adjust their study pace according to their needs (St Hilaire et al., 2022).

Accounting education had long relied on lectures, textbook illustrations, and guided manual computations to develop conceptual understanding and competency. Within this structured environment, generative AI introduced a complementary source of assistance that could influence how students attempted to understand and retain accounting concepts. Prior research had shown that AI tools could provide immediate feedback and focused explanations for topics such as journal entries, adjusting entries, or financial analysis (Cheng et al., 2023;

Fachrurrozie et al., 2025). These tools could reduce cognitive load by simplifying technical language and clarifying solution steps (Ocampo et al., 2024). However, the presence of AI support did not guarantee deeper learning; students might also have relied on these tools for quick answers rather than using them to reinforce their conceptual foundations.

Although research on AI in accounting often emphasized usability, performance benefits, or assessment outcomes, fewer studies examined how students themselves interpreted AI as part of their learning process (Watty et al., 2024; Rahim et al., 2024).

Specifically, there remained limited qualitative evidence on how learners experienced AI as a supplement to conventional study methods, how they perceived its influence on comprehension and retention, and what challenges arose when they integrated AI into existing routines of note taking, textbook reading, and manual problem solving. These insights were crucial, as accounting education continued to prioritize independent reasoning, procedural understanding, and analytical judgment, competencies that could not be developed solely through automated assistance (Singh & Patel, 2024).

As instructional practices and learning habits converged with emerging technologies, it became necessary to explore how accounting students positioned generative AI in relation to traditional study strategies: whether they used it to deepen their understanding of complex topics, to support textbook-based learning, or primarily as a convenient reference tool. Understanding how students negotiated these approaches provided a clearer basis for aligning AI usage with pedagogical objectives rather than replacing established learning practices (Tandiono, 2023).

In response to this need, the present study focused on the experiences of accounting students at the University of Saint Louis Tuguegarao who had engaged with generative AI as part of their academic work. Using purposive sampling, the study gathered qualitative responses through an open-ended written questionnaire to document how learners used AI tools, how these tools supported comprehension and retention, and what limitations or concerns they encountered. Thematic analysis was employed to interpret student narratives, ensuring that the findings reflected lived experiences rather than assumed benefits of technological innovation.

This study aimed to provide qualitative evidence on how generative AI functioned as a learning support within accounting education. By centering student perspectives, the study sought to inform educators, curriculum designers, and academic institutions on how AI could be effectively integrated alongside traditional sources of instruction in a manner that enhanced conceptual learning while preserving essential manual and analytical competencies.

II. MATERIALS AND METHODS

A. Research Design

This study employed a qualitative research design to explore how accountancy students perceived the role of Generative AI tools (e.g., ChatGPT, Microsoft Copilot, Google Gemini) in supporting traditional accounting education.

B. Locale of the Study

The study was conducted at the University of St. Louis in Tuguegarao City, Cagayan, Philippines.

C. Informants of the Study

The participants for this study were all students who were enrolled in the BS Accountancy and BS Management Accounting programs during the first semester of the academic year 2025–2026 at the University of Saint Louis – Tuguegarao. The study included students who were currently enrolled in the BS Accountancy or BS Management Accounting programs at the University of Saint Louis–Tuguegarao, who either had experience using Generative AI tools (such as ChatGPT, Copilot, or Gemini) or relied solely on traditional study methods, and who were willing to participate voluntarily and provide informed consent.

Students were excluded if they were non-accountancy students, if they declined or failed to provide informed consent, or if their questionnaire responses were incomplete or invalid. Informants were identified and

invited through official class communication channels (e.g., class group chats and university email announcements). Access to the online Google Form required participants to log in with their official USL corporate email for authentication purposes. However, the system did not record email addresses or other personal identifiers, ensuring full anonymity and confidentiality of responses.

D. Data Gathering Instrument

Data were collected through a self-developed, literature-informed online questionnaire created in Google Forms. The instrument consisted mainly of open-ended questions that asked students to describe how they use Generative AI tools in their accounting studies, how these tools influence their understanding and retention of concepts, and how they balance AI-assisted learning with traditional methods such as lectures, textbooks, and manual problem solving. Basic demographic and academic items (e.g., program, year level, general study practices) were included to contextualize responses.

The open-ended format allowed students to express their experiences in their own words, generating rich, narrative data suitable for thematic analysis. Participation was voluntary, involved no financial cost or compensation, and did not entail any physical or psychological intervention beyond students' written self-disclosure of their learning experiences.

E. Data Gathering Procedure

Prior to data collection, the researchers secured approval from the University of Saint Louis – Tuguegarao Research and Innovation Office (URIO) and obtained ethical clearance from the USL Research Ethics Board (USLREB). After approval, the researchers coordinated with the department chairpersons and instructors of the BS Accountancy and BS Management Accounting programs to request their assistance in disseminating the invitation to participate in the study.

Data were gathered through a qualitative questionnaire administered online via Google Forms. The questionnaire consisted of open-ended prompts designed to elicit qualitative accounts of students' experiences with Generative AI tools and their perceived influence on learning accounting concepts, alongside a small number of structured items for contextual information. The form was accessible through a link distributed only to eligible students. Access restrictions were set so that only informants using university-issued email accounts could open the questionnaire; however, no identifying information (such as name, email address, or ID number) was collected or stored in the dataset. In this way, the system verified academic affiliation while maintaining anonymity.

All collected data were stored in a password-protected digital folder accessible only to the researchers and used exclusively for academic purposes. After data collection, the open-ended responses were subjected to thematic analysis (as described in the Data Analysis section), in order to identify recurring patterns and variations in students' experiences with AI-assisted learning in accounting and their perceptions of its role alongside traditional accounting education.

F. Data Analysis

This study used a qualitative design and Braun and Clarke's thematic analysis approach (2006, 2019) to analyze open-ended responses. The questionnaire examined how students use Generative AI tools (e.g., ChatGPT, Gemini) in accounting study and how these tools relate to comprehension, confidence, assessment preparation, comparisons with traditional learning, and encountered challenges.

G. Ethical Considerations

The study strictly complied with the ethical standards set by the University of Saint Louis – Tuguegarao Research and Innovation Office and the USL Research Ethics Board. Prior to participation, informed consent was secured from all informants, clearly outlining the purpose of the study, the voluntary nature of participation, and the assurance of confidentiality. Participants were also informed that they could refuse or withdraw at any time without penalty or loss of benefits. To ensure only legitimate USL students could access the questionnaire, participation required logging in through corporate email accounts. However, email addresses or any other

personal identifiers were not recorded by the survey form, ensuring that responses remained anonymous throughout the research process. Participation did not, in any way, affect the academic standing, grades, or evaluation of the students.

The researchers recognized that students were considered a potentially vulnerable group, as they were enrolled in the same institution conducting the study. To protect their rights, safeguards were implemented: participation was entirely voluntary, the survey was self-administered online through Google Forms, and no faculty members had access to raw responses.

All data were stored securely in password-protected files and accessible only to the researchers. The information gathered was used solely for academic purposes and was permanently deleted upon completion of the study. The results of the study were shared in summary form with participants through their corporate email addresses and may also have been disseminated more broadly in academic conferences or publications.

Participants were asked to complete a one-time online questionnaire administered through Google Forms. The survey consisted of yes/no and open-ended questions that explored students' experiences with Generative AI-assisted learning or traditional study methods. The estimated duration for completing the questionnaire was approximately 10 to 15 minutes. No follow-up sessions, interviews, or additional activities were required after submission. Participants could exit the form at any point before submission without any consequences.

Before accessing the questionnaire, participants were presented with an online Information Sheet and Informed Consent Statement embedded within the Google Form. This section clearly explained the study's purpose, procedures, risks, benefits, confidentiality measures, and the voluntary nature of participation. Informants indicated their consent by checking the box labeled "I consent to participate in this study." Only after giving consent were they allowed to proceed to the questionnaire items. Those who did not consent did not gain access to the survey questions. This digital process ensured that informed consent was properly documented while maintaining anonymity and minimizing potential coercion.

Informants benefited by gaining greater awareness of their learning habits and critically reflecting on how Generative AI tools influenced their study efficiency. Their feedback also supported institutional improvement, offering insights that could guide curriculum development and the effective integration of AI in accounting courses.

Additionally, the study's results contributed to long-term academic planning by informing future learning support systems and research on AI-enhanced accounting education. The researchers declared that there were no conflicts of interest and affirmed that the study upheld the principles of respect for persons, beneficence, and justice.

III. RESULTS AND DISCUSSION

Theme 1: Generative AI as a Supportive Learning Aid

Students described their learning in accounting as grounded first and foremost in traditional instruction such as lectures, textbooks, and manual problem solving while Generative AI tools were used as a secondary layer of support.

Traditional methods were viewed as the main and most credible sources of standards-aligned knowledge, whereas Generative AI was approached as a tool to clarify, simplify, and extend what had already been introduced in class or in books. This theme captures both where students anchor their learning (traditional foundations) and what they actually do with Generative AI (clarify, simplify, practice), providing the baseline story of how AI fits into their day-to-day study practices.

A. Trusting Traditional Methods as the Core Foundation

Students repeatedly indicated that their starting point in learning accounting concepts was still traditional instruction. Textbooks, lectures, and pen-and-paper problem solving were framed as the source of "real" accounting knowledge, particularly because they were aligned with course requirements and authoritative

standards. Even informants who regularly used Generative AI emphasized that their confidence ultimately rested on what they learned from books and instructors.

The following were some of the verbalizations of the informants:

Student 7: *"It has helped, but not that much. GenAI, while useful for pointing me at the right direction, is not always correct. What boosts my confidence the most is still through traditional study methods like reading books."*

Student 13: *"Traditional methods give me a strong foundation, while AI tools help clarify difficult topics, provide instant feedback, and offer additional practice. Together, they make learning accounting more effective and efficient."*

Student 16: *"As I said, in books they still explain the lessons and also provide examples, sometimes with answer keys. And the contents of textbooks are more credible than AI."*

Student 23: *"I use a combination of AI-assisted learning and traditional instruction, but I use traditional instruction more. I just use AI if there are certain parts I do not understand and it's not explained in books."*

Student 57: *"Traditional study methods surpass the test of time, enhancing comprehension and problem solving, while AI complements by expounding and giving more examples."*

This emphasis on traditional methods as the core, credible source of accounting knowledge was consistent with recent work in accounting education, which noted that curricula, assessments, and professional preparation remained anchored in textbooks, lectures, and standards-based materials, while AI was treated as an adjunct rather than a replacement (Ballantine et al., 2024; Sundkvist & Kulset, 2024).

These studies similarly reported that students continued to view instructors and prescribed texts as the primary authoritative sources for learning accounting concepts and standards.

B. Facilitating Conceptual Understanding

Once they had encountered a topic through lectures or readings, students then turned to Generative AI to make that content more understandable. They described AI as a tool that simplifies lessons, breaks down complex concepts, and explains difficult terms in clearer language. In this sense, AI was not the main teacher but a "translator" that helped them unpack what they had already seen in class or in books.

Some of the Verbalizations of the Informants were:

Student 10: *"Yes, because AI helps break down complex topics faster and allows interactive questioning, which enhances understanding. However, it works best when combined with textbooks, notes, and lectures for accuracy and deeper learning."*

Student 33: *"AI simplifies the explanation from textbooks and gives solutions or processes that my textbooks do not have, but traditional methods are my basis; AI is just supplemental for better understanding."*

Student 52: *"It serves as a supplement to what the traditional methods can bring, it expounds a concept in simpler terms and gives detailed examples."*

Student 55: *"I usually resort to AI when I don't grasp fully a concept I have read in a book. My use of generative AI is more on reinforcing and confirming my understanding of a topic."*

Student 1: *"It simplified complex concepts, and it also gives examples that are easy to understand in order to further deepen my understanding about the topic."*

These responses indicated that students were not simply looking for shortcuts; they were using AI to decode the language and structure of accounting content. This pattern was consistent with broader higher-education research showing that students commonly used ChatGPT and other GenAI tools to rephrase difficult material,

explain jargon, and provide more approachable explanations of complex concepts (Tillmanns et al., 2025; Melisa et al., 2025).

In accounting and business education specifically, recent reviews reported that learners used ChatGPT to reinterpret dense theoretical material into simpler wording and concrete examples to support understanding and retention, provided that outputs were critically checked against authoritative sources (Atanasovski et al., 2023; Hartmann et al., 2024).

C. Using Generative AI Interactively for Explanations and Practice

Beyond simplification, students highlighted that Generative AI was valuable because it allowed interactive, personalized exchanges: they could ask follow-up questions, request alternative explanations, or adjust the language and level of detail until a concept “clicked.” They also used AI to generate practice materials, check their solutions, and prepare for quizzes again, after having first encountered topics through traditional instruction.

The Informants’ Revelations Include:

Student 4: *“I use traditional study methods such as reading books first to grasp the fundamentals of the topic, then I use AI to help me digest these concepts through illustrations.”*

Student 70: *“Using Generative AI tools has significantly increased my confidence... I can ask the AI to explain it in simpler terms, give step-by-step examples, or confirm whether my understanding is correct.”*

Student 12: *“By being able to match my solvings to the solutions that these generative AI provides, it assures me that my work is correct based on the answers AI provides and that I feel even more confident because of that.”*

Student 51: *“AI helps me understand complex accounting topics faster because I can keep asking questions until it makes sense. I still need to practice problems myself though, because that’s what actually makes me remember stuff. It’s like having a study buddy who’s always available...”*

Student 84: *“AI helped me to generate practice questions easier and faster (specifically accounting theories). With that, I became more confidence in answering theoretical questions.”*

This perception of Generative AI as an interactive, personalized explainer aligned with higher-education literature describing ChatGPT as a virtual tutor that adapted explanations to students’ pace, language preference, and prior knowledge, supporting engagement and self-efficacy when used as a study aid (Hasanein & Sobaih, 2023; Bettayeb et al., 2024).

Studies of assessment practices also noted that students increasingly used GenAI to generate practice questions, mock exams, and explanatory solutions when preparing for assessments, while still recognizing the need to verify answers independently and continue manual practice (ChatGPT and Its Impact on Students’ Assessment Practices, 2025; Tillmanns et al., 2025; Atanasovski et al., 2024).

At the same time, some of the same students emphasized that AI could not fully replace manual problem solving or standards-aligned guidance points developed in greater depth in the later theme on challenges and limitations.

In the present theme, these accounts collectively showed that students anchored their learning in traditional methods and then “layered” Generative AI on top: using it to clarify difficult explanations, translate technical terms, interactively test understanding, and generate practice, all while keeping it in a clearly supportive, secondary role.

Theme 2: Strategically Sequencing Traditional and AI-Assisted Study Methods

Students did not frame Generative AI and traditional methods as an “either-or” choice. Instead, many described a deliberate combination of the two as their most effective approach to learning accounting.

Traditional methods (lectures, textbooks, handwritten practice) were used to build the initial foundation, while Generative AI was used afterwards to clarify, elaborate, generate examples, or provide alternative explanations. This theme addresses how students strategically integrated AI into their study routines how they sequenced, combined, and controlled both approaches rather than simply whether they “used” AI or not.

A. Starting with Traditional Methods, Then Turning to AI

A recurring pattern in the responses was a clear sequence: students first relied on traditional resources (textbooks, lectures, notes, and pen-and-paper problem solving) and only afterwards brought in AI when they encountered confusion or wanted further elaboration. AI was rarely, if ever, the starting point.

The following were some of the verbalizations of the informants:

Student 5: *“I read the textbook first, apply the concepts through problem solving, use AI tools to explain the rationale, and then reread the textbook for a better grasp of the concepts.”*

Student 23: *“I use a combination of AI-assisted learning and traditional instruction, but I use traditional instruction more. I just use AI if there are certain parts I do not understand and it’s not explained in books.”*

Student 90: *“I refer to traditional ways to build foundation then enhance mastery by using AI.”*

These accounts show that students were not randomly switching between methods; they were deliberately using AI after engaging with lectures and readings, mainly to clarify and solidify what they had already studied. This “traditional-first, AI-second” pattern was consistent with emerging research in accounting education.

In a qualitative study of Norwegian accounting students, Sundkvist and Kulset (2024) reported that students largely treated ChatGPT as an add-on to lectures and textbooks rather than a standalone teacher, turning to it mainly after they had engaged with course materials.

Similarly, a Journal of Accountancy report noted that U.S. accounting students most often used ChatGPT to check or clarify ideas after studying, not as their primary source of content. More broadly, Park and Doo’s (2024) systematic review of AI in blended learning identified “AI as a supplementary assistant” as one of the key roles of AI in higher education, reinforcing the idea that AI was layered on top of, rather than replacing, core instruction.

B. Combining Traditional Accuracy with AI Clarity and Flexibility

Students also justified this combined strategy by pointing out that traditional and AI methods had different strengths and weaknesses. Traditional resources were associated with accuracy, credibility, and alignment with accounting standards, while AI was associated with speed, convenience, adaptability, and clarity.

Some of the Verbalizations of the Informants Include:

Student 30: *“Both are helpful in understanding accounting concepts because traditional instruction helps you understand the general concept, while Generative AI provides clearer explanations.”*

Student 59: *“In traditional instruction it is sometimes harder to comprehend, while AI-assisted learning is sometimes inaccurate. Using both makes learning more efficient and effective.”*

Other students echoed this division of labour, describing textbooks and lectures as their “basis” or “foundation,” while AI was framed as a tool that could simplify explanations, provide alternative wording, and supply additional examples or practice when needed. Park and Doo (2024) similarly concluded that in blended learning environments, AI most often contributed flexibility, personalization, and rapid feedback, while the core curriculum and assessments remained anchored in traditional materials.

In accounting specifically, Sundkvist and Kulset (2024) reported that students valued ChatGPT for quick clarification and additional examples but still regarded textbooks and teachers as more authoritative for standards-aligned content. Likewise, Al-Okaily’s (2025) TAM-based study on ChatGPT as an educational

resource for accounting students found high perceived usefulness for understanding and convenience, alongside continued reliance on formal course resources for accuracy and assessment preparation.

These findings support the idea that students in this study viewed AI and traditional methods as complementary rather than interchangeable, and consciously combined them to draw on the strengths of each.

C. Keeping AI in a Controlled, Supplementary Role

Students' decision to combine AI and traditional methods was not only about maximizing strengths but also about controlling AI's weaknesses. They were aware that AI could be inaccurate, misaligned with PFRS, or different from instructors' preferred methods, and this awareness shaped a cautious, controlled use of AI within their study strategies.

The Informants' Revealed the Following:

Student 1: *"AI tools can be inaccurate sometimes that is why I still make use of traditional study methods."*

Student 71: *"There are certain instances where AI may provide inaccuracies, thus I still need to verify the information using my notes or textbooks... Because of this, I use AI as a support tool, not as my sole source of information."*

Student 87: *"The information being provided by some AI apps aren't aligned with the Philippine standards for accounting."*

These comments show that students were not naïvely trusting AI outputs. Instead, they described AI as something that had to be checked against notes, textbooks, and teacher guidance, and they explicitly framed it as a "support tool" rather than their only source of information. This strategic boundary-setting mirrored findings in recent accounting and business-education research.

Sundkvist and Kulset (2024) noted that students appreciated ChatGPT's support but expressed clear worries about reliability, bias, and misalignment with course expectations, leading them to treat it as a secondary aid that required verification. Al-Okaily (2025) similarly reported that, although perceived usefulness of ChatGPT was high, students' behavioural intention to rely on it was constrained by concerns about accuracy and trust, especially in high-stakes contexts. In a broader AI-in-education context, Park and Doo's (2024) review pointed out that AI in blended learning was most effective when used as a supplementary assistant under human oversight rather than as an autonomous replacement for instructors.

Theme 3: Generative AI as a Limited and Regulated Resource

After describing how they use Generative AI to support their learning (Themes 1–2), students also devoted substantial attention to what goes wrong when they rely on these tools. This theme focuses on those risks and limitations: inaccurate or misleading outputs, misalignment with accounting standards and instructors' methods, difficulties in complex problem solving, the need for precise prompting, overreliance concerns, and access constraints.

In doing so, it directly addresses the research question on the challenges and limitations students experience when integrating AI into their accounting studies (RQ4), and helps explain why, in earlier themes, they insist on keeping AI in a strictly supplementary role.

A. Concerns Regarding Accuracy and Reliability

One of the most frequently cited limitations was inaccuracy. Many students reported that Generative AI sometimes provided wrong answers, miscalculations, or explanations that conflicted with textbooks, answer keys, or instructor solutions. This undermined their trust in AI and reinforced their reliance on traditional study materials.

The Following Were Some of the Verbalizations of the Informants:

Student 1: *"AI tools can be inaccurate sometimes that is why I still make use of traditional study methods."*

Student 29: *"The challenges I experienced are that AI sometimes gives inaccurate answers for exercises and does not always follow updated laws or PFRS."*

Student 36: *"Inconsistent interpretations of theories, credibility of data still questionable."*

Student 57: *"The responses it gives sometime has errors and miscalculations so it actually requires the user to be somewhat (still) knowledgeable about the topic."*

Student 71: *"There are certain instances where AI may provide inaccuracies, thus I still need to verify the information using my notes or textbooks."*

These concerns are closely aligned with recent accounting-education work. Ballantine et al. (2024) emphasize that generative AI can produce "plausible but incorrect" outputs, which is especially risky in standards-driven fields such as accounting where technical accuracy and PFRS alignment are non-negotiable. Similarly, Cheng et al. (2024) found that while ChatGPT can manage some conceptual tasks, it frequently makes errors on more detailed technical items, requiring instructors and students to treat outputs with caution rather than as authoritative answers. Together, both the literature and the present data support students' instinct to treat AI as a checkable aid, not an unquestioned authority.

B. Struggle with Complex Problem Solving and Required Formats

A second major limitation involved the performance of AI on complex, computational, or format-specific tasks. Students reported that while AI could explain simple theoretical points, it often struggled with multi-step problem solving, detailed computations, or matching the exact solution format expected by their instructors.

Some of the Verbalizations of the Informants Were:

Student 22: *"One limitation of using Generative AI tools in accounting studies is that sometimes it provides overly simplified solutions that miss important details. Additionally, relying too much on AI can limit critical thinking development..."*

Student 23: *"AI's approach is different from the approach of our professors and different authors of accounting books."*

Student 53: *"Sometimes the AI gives explanations that are too general or not perfectly accurate, so I still have to double-check with my notes or textbook. It also can't replace practicing real accounting problems on my own."*

Student 76: *"Sometimes there errors with the given answer with what's in the books and sometimes it provide complex computations that are not aligned with the other accounting books."*

Student 77: *"One challenge I've experienced is that AI can't reliably solve accounting problems, so I don't use it for problem-solving tasks."*

Empirical work supports this perception that generative AI is weaker on multi-step and standards-sensitive tasks. Cheng et al. (2024) report that ChatGPT performs noticeably worse on complex accounting cases requiring detailed numerical reasoning and adherence to particular solution formats compared with more conceptual questions. Reviews of AI in accounting education similarly conclude that current tools show promise for conceptual clarification but remain unreliable as primary solvers for precise quantitative problem solving. Fikrianoor et al. (2024) also note that, although students appreciate AI's help, they worry about its impact on critical thinking and the temptation to skip careful manual work. These findings reinforce what informants in this study describe: AI can support problem solving, but it cannot yet replace manual, standards-based procedures or instructor-specific approaches.

C. Risk of Over Reliance and the Importance of Learner Control

A third cluster of limitations concerned how students must interact with AI and the broader conditions under which they can access it. Several informants pointed out that effective use of AI requires very specific prompting; vague or poorly phrased questions can produce confusing or irrelevant answers.

The Informants' Revealed the Following:

Student 4: *"Limitations in the functions of the AI such as when chatgpt limits uploading files and images without purchasing their 'premium' version."*

Student 22: *"One limitation of using Generative AI tools in accounting studies is that sometimes it provides overly simplified solutions... relying too much on AI can limit critical thinking development and reduce engagement with traditional learning resources."*

Student 30: *"The only challenge that I experience... is generating the questions, like you should be specific in typing your question because if not, it will not give the answer that you want."*

Student 64: *"I also rely on it too much sometimes, which makes me worry I'm not developing my comprehension skills"*

Student 69: *"Sometimes it is hard to construct sentences that will ensure that the answers that you will get are the answers that you are really looking for."*

The need for "good prompts" and critical checking of AI outputs was widely recognized in higher education. DeVasto and Palmer (2024), for example, explicitly argued for building "critical AI literacy," including skills in prompt design and evaluation of AI responses, in business and professional courses. Farhi et al. (2023) showed that university students' concerns about ChatGPT included overreliance and its potential to weaken effortful thinking if used uncritically.

In accounting specifically, Fikrianoor et al. (2024) reported that ChatGPT use was associated with procrastination and reduced memory when students treated it as a shortcut rather than a support, reinforcing the risks the informants highlighted. Broader studies of generative AI in higher education also noted access and equity issues: students' ability to benefit from AI depended on stable internet, institutional support, and whether they could afford premium features (Bouteraa et al., 2024). These findings validated students' experiences that effective AI use was not just about having the tool, but also about literacy, self-regulation, and infrastructure.

IV. CONCLUSION

Generative AI tools played a supportive but clearly bounded role in traditional accounting education. Students consistently regarded lectures, textbooks, and manual problem solving as their primary and most credible sources of learning, with Generative AI positioned as a secondary aid that clarified, extended, or reinforced what had already been taught rather than replacing traditional instruction.

The students primarily used AI to simplify complex topics, translate technical terms into more accessible language, provide step-by-step explanations, and generate examples or practice questions, which they perceived as enhancing comprehension and, in many cases, supporting retention and confidence when used after initial exposure to course materials. Many described a deliberate hybrid strategy in which traditional methods provided accurate, standards-aligned foundations, while AI contributed flexibility, responsiveness, and personalization, with the greatest benefit arising when these strengths were intentionally combined.

At the same time, students clearly recognized limitations and risks, including inaccurate or misleading outputs, misalignment with accounting standards and instructors' preferred solution formats, difficulties with complex or computation-heavy problem solving, the need for careful prompting, the danger of overreliance that might weaken critical thinking and manual skills, and practical issues such as connectivity and premium access. Overall, Generative AI was perceived not as a stand-alone instructional substitute but as a useful, fallible companion that could improve understanding, confidence, and efficiency in accounting studies only when its outputs were critically evaluated and consistently cross-checked against traditional, standards-based sources

Conflicts of Interest

The authors declare that there is no conflict of interest concerning the publishing of this paper.

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