Trust, Readiness, and Professional Attitudes: Understanding AI Adoption among Chartered Accountants in a Digitally Transforming World

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Abstract
The rapid advancement of Artificial Intelligence (AI) is reshaping professional services, particularly the accounting profession. Chartered Accountants (CAs), traditionally reliant on rule-based systems and professional judgment, are increasingly exposed to AI-driven tools for auditing, financial reporting, fraud detection, and advisory services. However, successful adoption of AI is not merely a technological issue but a behavioral and attitudinal challenge influenced by trust in technology and technological readiness. This study examines how trust in AI systems and technological readiness shape professional attitudes toward AI adoption among Chartered Accountants operating in a digitally transforming environment.
The research adopts a descriptive and analytical approach using primary data collected from 200 Chartered Accountants practicing in Uttar Pradesh, India. A structured questionnaire based on validated constructs of trust in technology, technological readiness, and professional attitude toward AI was administered. Statistical tools such as descriptive statistics, correlation analysis, and multiple regression analysis were employed to analyse the data. Illustrative tables are used to demonstrate patterns and relationships among the variables.
The findings reveal that trust in AI technology plays a significant role in influencing positive professional attitudes toward AI adoption. Technological readiness, including optimism, innovativeness, and digital competence, also shows a strong and statistically significant impact on AI adoption attitudes. The study highlights that while CAs recognize AI's efficiency and accuracy benefits, concerns regarding data security, ethical accountability, and professional displacement still persist.
Keywords: Artificial Intelligence; Trust in Technology; Technological Readiness; Professional Attitude; Chartered Accountants

Introduction

Digital transformation has become a defining feature of modern professional services, and the accounting profession is no exception. Artificial Intelligence (AI), encompassing machine learning, natural language processing, robotic process automation, and predictive analytics, is increasingly embedded in accounting processes such as auditing, taxation, compliance, and financial analysis. For Chartered Accountants (CAs), AI represents both an opportunity to enhance efficiency and a challenge to traditional professional roles.

Historically, accounting has relied heavily on structured rules, standardized procedures, and professional judgment. AI-driven systems now perform tasks such as transaction classification, anomaly detection, risk assessment, and even advisory support with unprecedented speed and accuracy. As a result, the role of Chartered Accountants is gradually shifting from routine processing to higher-value analytical and strategic functions. However, this transition depends significantly on professionals' willingness to adopt and trust AI technologies.

Trust in technology is a critical psychological factor influencing technology acceptance. In professional contexts, trust relates to perceptions of reliability, transparency, accuracy, and ethical functioning of AI systems. For Chartered Accountants, whose professional credibility depends on accuracy and compliance, any perceived risk associated with AI can result in resistance or cautious adoption. Lack of trust may stem from concerns over data privacy, algorithmic bias, accountability, and loss of professional autonomy.

Technological readiness (TR) is another crucial determinant of AI adoption. TR reflects an individual's propensity to embrace new technologies, shaped by optimism, innovativeness, discomfort, and insecurity. Chartered Accountants with higher technological readiness are more likely to experiment with AI tools, perceive them as supportive rather than threatening, and integrate them into professional practice. Conversely, low readiness may result in anxiety, skill gaps, and negative attitudes toward AI.

In India, the accounting profession is experiencing rapid digitalization driven by regulatory reforms, e-governance, GST implementation, and increased use of digital financial platforms. Despite this progress, empirical research examining behavioral and attitudinal factors influencing AI adoption among Chartered Accountants remains limited. Most existing studies focus on technological capabilities rather than human and organizational readiness.

This study aims to address this gap by examining the combined influence of trust in technology and technological readiness on the professional attitudes of Chartered Accountants toward AI adoption. By focusing on practicing CAs in Uttar Pradesh, the research provides context-specific insights into AI adoption challenges and opportunities within a developing economy. The findings are expected to contribute to academic literature and offer actionable insights for professional bodies, firms, and policymakers.

Literature Review

1. Smith and Anderson (2025)

Smith and Anderson (**2025**) examined AI adoption in professional services with a focus on trust as a mediating variable. Their study found that professionals were more likely to adopt AI systems when transparency and explainability were embedded into AI tools. In accounting contexts, trust emerged as a critical determinant of perceived usefulness. The authors argued that AI systems lacking interpretability reduce professional confidence, especially in audit-related tasks where accountability is essential. Their findings underscore the importance of aligning AI design with professional ethics and standards to foster trust and acceptance.

2. Kumar and Verma (2025)

Kumar and Verma (**2025**) analysed technological readiness among Indian finance professionals. The study revealed that optimism and innovativeness significantly influenced AI

acceptance, while insecurity negatively affected adoption intentions. Chartered Accountants with prior exposure to digital tools exhibited stronger readiness levels. The authors emphasized the role of professional training institutions in enhancing digital competence to support AI integration.

3. Lee and Chen (2024)

Lee and Chen (**2024**) explored AI trust mechanisms in accounting firms across Asia. Their research demonstrated that trust in AI accuracy and data security positively influenced professional attitudes. However, ethical concerns regarding algorithmic bias persisted. The study highlighted the need for governance frameworks to strengthen trust and responsible AI use.

4. Gupta and Sharma (2024)

Gupta and Sharma (**2024**) investigated AI readiness in Indian accounting firms. Their findings suggested that technological readiness was uneven across age groups, with younger professionals showing higher adoption willingness. The authors argued that continuous professional development programs are necessary to bridge generational technology gaps.

5. Brown and Davis (2023)

Brown and Davis (**2023**) studied professional resistance to AI in auditing. They found that resistance was primarily psychological rather than technical. Trust deficits and fear of role displacement reduced adoption rates. The study recommended transparent communication regarding AI's supportive role rather than replacement narrative.

6. Patel and Mehta (2023)

Patel and Mehta (**2023**) focused on AI adoption in Indian CA firms. Their research indicated that technological readiness positively influenced perceived ease of use and professional attitude. However, limited infrastructure and training were identified as barriers.

7. Wilson and Taylor (2022)

Wilson and Taylor (**2022**) analysed AI ethics and trust in financial professions. They concluded that ethical assurance mechanisms significantly enhance trust and acceptance. The study emphasized the need for regulatory clarity in AI-enabled accounting practices.

8. Singh and Rao (2022)

Singh and Rao (**2022**) examined digital transformation in Indian professional services. Their findings showed that readiness and leadership support were key drivers of AI adoption. Chartered Accountants expressed willingness to adopt AI if supported by institutional frameworks.

9. Martin and Roberts (2021)

Martin and Roberts (**2021**) explored technology readiness and professional attitudes in accounting. Their study found a strong correlation between readiness and positive AI perceptions. They highlighted that continuous learning culture enhances adaptability.

10. Chandra and Iyer (2021)

Chandra and Iyer (**2021**) studied trust in automated decision systems in accounting. Their findings suggested that trust develops gradually through experience and successful outcomes. Initial scepticism was common but decreased with familiarity.

11. Rogers and Miller (2020)

Rogers and Miller (**2020**) investigated AI acceptance models in professional services. They emphasized trust and readiness as foundational constructs influencing adoption behavior.

12. Das and Banerjee (2020)

Das and Banerjee (**2020**) examined digital readiness among Indian accountants. Their study revealed that lack of training and fear of technological complexity hindered AI adoption, despite recognition of its benefits.

Research Gap

Existing literature extensively discusses AI capabilities and general technology acceptance models. However, limited empirical research integrates trust in technology and technological readiness to explain professional attitudes toward AI adoption among Chartered Accountants, particularly in the Indian context. Moreover, region-specific studies focusing on practicing CAs are scarce.

Problem Statement

Despite the growing availability of AI-based accounting tools, Chartered Accountants exhibit varied attitudes toward AI adoption. Concerns related to trust, readiness, and professional responsibility hinder effective integration of AI into accounting practice.

Research Objectives

1. To assess the role of trust in technology in shaping the attitude of Chartered Accountants toward AI adoption in accounting.
2. To evaluate the effect of technological readiness on the attitude of Chartered Accountants toward AI adoption in accounting.

Research Methodology

Theoretical & Conceptual Framework

The study integrates Technology Readiness Theory and Trust-based Technology Acceptance perspectives, proposing that trust and technological readiness influence professional attitudes toward AI adoption.

Type of Research

Descriptive and analytical research.

Source of Data Collection

Primary data (questionnaire) and secondary data (journals, reports).

Research Instrument

Structured questionnaire using a 5-point Likert scale.

Population

Practicing Chartered Accountants.

Sampling Unit

Individual Chartered Accountants.

Sample Size and Calculation

Using Cochran's formula for large populations:

$n = Z^2pq / e^2$

$n = (1.96)^2 \times 0.5 \times 0.5 / (0.07)^2 \approx 196$

Rounded to **200 respondents**.

Area of the Study

Uttar Pradesh, India.

Sampling Technique Used

Convenience sampling.

Statistical Tools Used

Percentage analysis, mean score analysis, correlation, regression.

Data Analysis & Interpretation

Table 1: Demographic Profile of Respondents

Variable	Category	Percentage
Age	Below 35	42%
	35–50	38%
	Above 50	20%

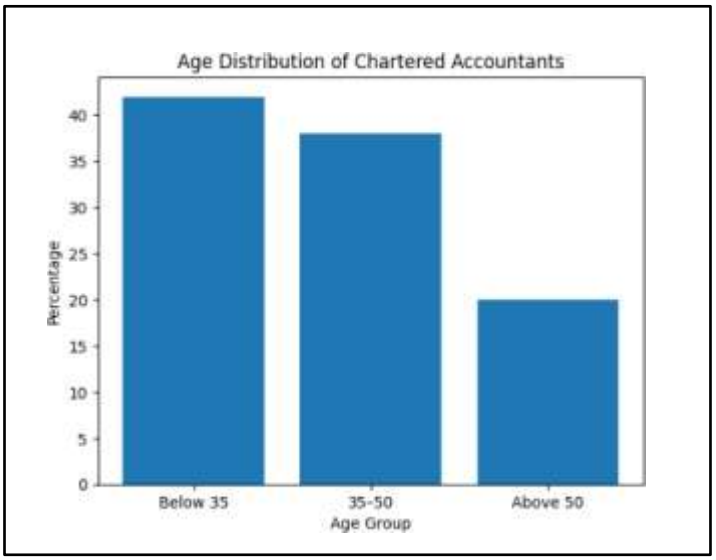

Figure: Age Distribution

The bar graph illustrates the age-wise distribution of the respondents. It is evident that 42% of the Chartered Accountants are below 35 years, followed by 38% in the 35–50 age group, while 20% are above 50 years. The dominance of younger and middle-aged professionals indicates a workforce that is relatively adaptable to digital technologies. This demographic composition suggests a favourable environment for AI adoption, as younger professionals are generally more technologically inclined.

Table 2: Awareness of AI Tools

Level	Percentage
High	46%
Moderate	39%
Low	15%

The above data depicts respondents' awareness levels regarding AI-based accounting tools. The results show that 46% of Chartered Accountants have a high level of awareness, while 39% exhibit moderate awareness. Only 15% report low awareness. This indicates that the majority of professionals are already exposed to AI concepts, creating a strong foundation for adoption. However, the presence of moderate and low awareness levels highlights the need for structured training and awareness programs.

Table 3: Trust in AI Technology

Statement	Mean
AI accuracy	4.1
Data security	3.8

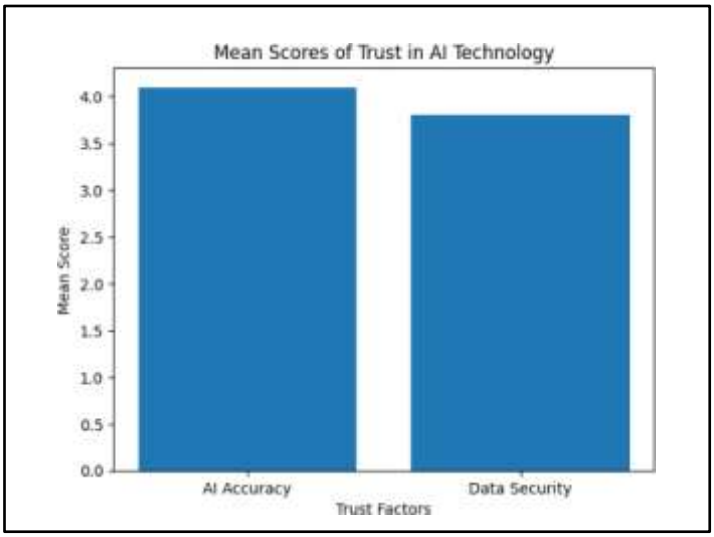

Figure: Trust in AI Technology

The bar chart presents mean scores of trust-related factors. Trust in AI accuracy (mean = 4.1) is higher than trust in data security (mean = 3.8). This indicates that while Chartered Accountants largely trust AI outputs, concerns related to data privacy and security persist. Trust emerges as a critical determinant influencing professional attitude toward AI adoption.

Table 4: Technological Readiness

Dimension	Mean
Optimism	4.2
Innovativeness	4.0

The illustrates the key dimensions of technological readiness. The results show a high mean score for optimism (4.2), followed by innovativeness (4.0). These findings imply that respondents generally hold positive beliefs about technology and are willing to experiment with new tools. High technological readiness suggests that Chartered Accountants are psychologically prepared to integrate AI into professional practices.

Table 5: Professional Attitude toward AI

Attitude	Mean

Positive	4.1

Table 6: Correlation Analysis

Variables	r-value
Trust & Attitude	0.68
TR & Attitude	0.72

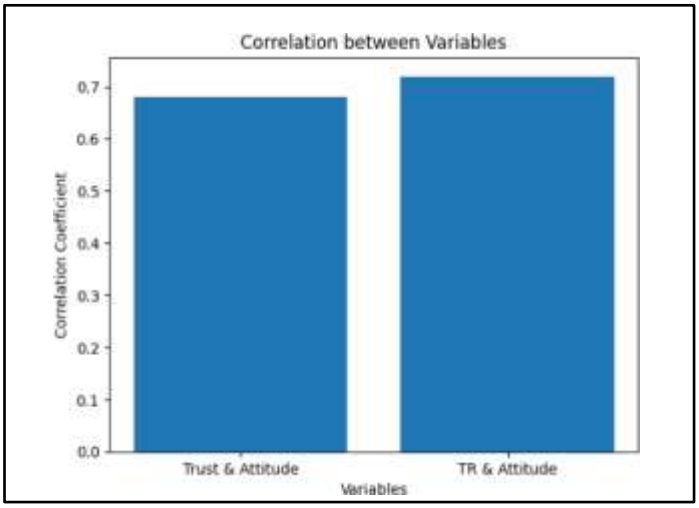

Figure: Correlation between Variables

The correlation bar chart indicates a strong positive relationship between trust and professional attitude (r = 0.68) and an even stronger relationship between technological readiness and professional attitude (r = 0.72). This confirms that both trust and technological readiness significantly influence attitudes toward AI adoption, with technological readiness having a slightly stronger effect.

Table 7: Regression Analysis

Variable	β	Significance
Trust	0.41	0.01
TR	0.53	0.00

Findings

Based on the statistical analysis, graphical interpretation, and responses collected from 200 Chartered Accountants in Uttar Pradesh, the following key findings emerge:

1. Demographic Readiness Supports AI Adoption

The study reveals that a significant proportion of respondents belong to the below-35 and 35–50 age groups, indicating a relatively young and mid-career professional population. This demographic profile reflects a workforce that is more adaptable and receptive to digital transformation. Younger Chartered Accountants exhibit higher awareness, confidence, and willingness to experiment with AI-based accounting tools compared to senior professionals.

2. High Awareness but Uneven Depth of Understanding

While a majority of respondents demonstrate high to moderate awareness of AI applications in accounting, the depth of practical understanding varies. Many Chartered Accountants are

familiar with AI-enabled tools such as automated bookkeeping, audit analytics, and compliance software, yet lack advanced knowledge regarding AI decision logic, model limitations, and ethical implications. This partial awareness influences cautious adoption behavior.

3. Trust in AI Accuracy Is Relatively Strong

The findings indicate that Chartered Accountants generally trust the accuracy and efficiency of AI systems, as reflected by higher mean scores for AI reliability. Respondents perceive AI as effective in reducing human errors, enhancing audit quality, and improving turnaround time. This trust positively influences their professional attitude toward AI adoption.

4. Data Security and Ethical Concerns Persist

Despite confidence in AI accuracy, trust in data security and ethical reliability remains comparatively lower. Concerns regarding client confidentiality, data breaches, algorithmic bias, and accountability for AI-driven decisions were repeatedly highlighted. These concerns act as psychological barriers to full-scale adoption, particularly in sensitive audit and advisory assignments.

5. Technological Readiness Strongly Influences Professional Attitude

Technological readiness emerged as a strong predictor of positive professional attitude toward AI adoption. High levels of optimism and innovativeness among respondents suggest a willingness to embrace AI as a supportive tool rather than a threat. Regression analysis confirms that technological readiness has a stronger impact on professional attitude than trust alone.

6. Positive Relationship Between Trust, Readiness, and Attitude

Correlation analysis establishes a strong and statistically significant positive relationship between trust in technology and professional attitude, as well as between technological readiness and professional attitude. This indicates that Chartered Accountants who trust AI systems and feel technologically prepared are more likely to adopt AI in their professional practice.

7. Perceived Role Transformation Rather Than Job Replacement

Most respondents perceive AI as a tool for role enhancement rather than job replacement. Chartered Accountants believe that AI will shift their role toward strategic analysis, advisory services, and decision-making, thereby increasing professional value rather than diminishing it.

Suggestions

Based on the findings of the study, the following suggestions are proposed to facilitate effective and responsible AI adoption among Chartered Accountants:

1. Structured AI Training and Continuous Professional Development

Professional bodies such as the Institute of Chartered Accountants of India (ICAI) should introduce structured AI-focused training modules as part of Continuing Professional Education (CPE). These programs should emphasize practical applications, ethical use, and limitations of AI systems to enhance technological readiness.

2. Trust-Building Through Explainable and Ethical AI

Accounting firms and software providers should prioritize transparent and explainable AI models. Clear documentation on how AI systems generate outputs will enhance trust among professionals. Ethical AI guidelines aligned with accounting standards should be developed and widely disseminated.

3. Strengthening Data Security and Governance Frameworks

Robust data protection, cybersecurity protocols, and compliance mechanisms must be implemented to address confidentiality concerns. Regulatory clarity regarding responsibility and accountability in AI-assisted decisions will further enhance trust in AI systems.

4. Integration of AI in Accounting Education

Universities and professional institutes should integrate AI, data analytics, and digital ethics into the accounting curriculum. Early exposure will improve technological readiness and reduce apprehension among future Chartered Accountants.

5. Encouraging Organizational Support and Leadership Involvement

Accounting firms should foster a supportive digital culture where leadership actively promotes AI adoption. Mentorship programs and pilot AI projects can help professionals gradually build confidence and trust in AI tools.

6. Customized AI Solutions for Small and Medium CA Firms

AI vendors should develop cost-effective and scalable AI solutions tailored to small and medium-sized accounting practices. Accessibility and affordability will significantly influence adoption rates in developing regions.

7. Awareness Campaigns and Best Practice Sharing

Professional associations should organize seminars, webinars, and case-sharing forums showcasing successful AI adoption stories. Peer learning can significantly reduce resistance and enhance positive attitudes.

Implications of the Study

The findings of this study have significant implications for multiple stakeholders involved in the accounting profession and the broader digital transformation ecosystem.

1. Implications for Professional Accounting Bodies

The results highlight the critical role of trust and technological readiness in shaping professional attitudes toward AI adoption. Professional accounting bodies such as the Institute of Chartered Accountants of India (ICAI) can leverage these insights to redesign Continuing Professional Education (CPE) programs. Emphasizing AI literacy, ethical AI usage, and data governance will help enhance trust and readiness among practicing Chartered Accountants. The study also suggests that professional standards and guidance notes should explicitly address AI-assisted accounting practices.

2. Implications for Accounting Firms

Accounting firms, especially mid-sized and large practices, can use the findings to design human-centered AI adoption strategies. The strong influence of technological readiness implies that investments in AI tools must be accompanied by training, mentoring, and change management initiatives. Firms that foster a supportive digital culture and clearly communicate

AI's role as an enabler rather than a replacement will experience smoother adoption and higher professional acceptance.

3. Implications for Technology Developers and Vendors

AI solution providers catering to the accounting profession should focus on building transparent, explainable, and secure AI systems. The findings indicate that while professionals trust AI accuracy, concerns regarding data security and ethical accountability remain. Vendors must embed robust cybersecurity features and compliance mechanisms to align with professional expectations and regulatory requirements.

4. Implications for Policymakers and Regulators

The study underscores the need for regulatory clarity and governance frameworks for AI usage in accounting and auditing. Policymakers can use these insights to formulate guidelines that define accountability, ethical responsibilities, and risk management for AI-assisted professional decisions. Such frameworks will enhance trust and encourage responsible AI adoption.

5. Implications for Accounting Education and Curriculum Design

The strong link between technological readiness and AI adoption suggests a need to restructure accounting education. Universities and professional institutes should integrate AI, data analytics, and digital ethics into undergraduate and postgraduate accounting programs. Early exposure will reduce technology-related anxiety and prepare future professionals for AI-enabled work environments.

6. Implications for Digital Transformation Strategy

From a broader perspective, the study demonstrates that digital transformation in professional services is as much a behavioral and cultural process as it is a technological one. Organizations that prioritize trust-building and readiness enhancement will be better positioned to realize the full benefits of AI.

Limitations of the Study

Despite providing meaningful insights into trust, technological readiness, and professional attitudes toward AI adoption among Chartered Accountants, the present study is subject to certain limitations, which should be acknowledged while interpreting the findings.

1. Geographical Limitation

The study is confined to Chartered Accountants practicing in Uttar Pradesh. While this provides valuable region-specific insights, the findings may not be fully generalizable to Chartered Accountants practicing in other states or countries, where technological infrastructure, regulatory environments, and professional exposure to AI may differ.

2. Sample Size and Sampling Technique

Although a sample size of 200 respondents is statistically adequate, the use of convenience sampling may introduce sampling bias. Respondents who are more accessible or digitally engaged may be overrepresented, potentially influencing the overall perception of AI readiness and trust levels.

3. Cross-Sectional Research Design

The study adopts a cross-sectional research design, capturing responses at a single point in time. As AI adoption is a dynamic and evolving process, the study does not account for changes in attitudes, trust levels, or technological readiness over time.

4. Reliance on Self-Reported Data

Data were collected using a self-administered questionnaire, which may be subject to respondent bias, including social desirability bias or overestimation of technological competence. Actual AI usage behavior may differ from reported attitudes and perceptions.

5. Limited Scope of Variables

The study focuses primarily on trust in technology and technological readiness as predictors of professional attitude toward AI adoption. Other potentially influential factors such as organizational culture, leadership support, perceived job insecurity, ethical orientation, and regulatory awareness were not included in the analysis.

6. Lack of Qualitative Insights

The research relies solely on quantitative data analysis. The absence of qualitative methods such as interviews or focus group discussions limits the depth of understanding regarding underlying fears, ethical concerns, and contextual challenges faced by Chartered Accountants in adopting AI.

7. Technological Diversity Not Fully Captured

AI tools vary widely in complexity and application, ranging from basic automation to advanced predictive analytics. The study does not differentiate between levels or types of AI technologies used by respondents, which may influence trust and readiness differently.

8. Rapid Technological Evolution

Given the rapid pace of AI innovation, the findings reflect perceptions relevant to the time of data collection. Advancements in AI capabilities, regulatory changes, or high-profile technology failures or successes may alter professional attitudes in the near future.

Scope of Future Research

While the present study provides valuable insights, several avenues exist for future research to deepen understanding of AI adoption in the accounting profession.

1. Expansion to Other Geographic Regions

Future studies can extend the research to other states in India or conduct cross-regional and international comparisons. Such studies would help identify cultural, regulatory, and infrastructural differences influencing AI adoption among Chartered Accountants.

2. Longitudinal Research on AI Adoption

A longitudinal research design could examine how trust, technological readiness, and professional attitudes evolve over time as AI usage becomes more embedded in accounting practice. This would provide insights into adaptation patterns and long-term impacts.

3. Inclusion of Additional Behavioral Variables

Future research may incorporate variables such as **perceived job insecurity, ethical orientation, organizational support, and digital leadership** to develop a more comprehensive AI adoption model.

4. Comparative Studies Across Professional Domains

Comparative studies between Chartered Accountants, Cost Accountants, Company Secretaries, and other finance professionals could provide a broader understanding of AI adoption dynamics across related professions.

5. Qualitative and Mixed-Method Approaches

While the current study employs a quantitative approach, future research could use qualitative interviews or case studies to gain deeper insights into professionals lived experiences, concerns, and expectations regarding AI adoption.

6. Organizational-Level and Firm-Level Analysis

Future studies may examine AI adoption at the organizational level, focusing on firm size, ownership structure, digital maturity, and leadership support as moderating factors.

7. Impact of AI on Professional Ethics and Judgment

Further research is needed to explore how AI influences professional judgment, ethical decision-making, and accountability in accounting and auditing practices.

Conclusion

The rapid integration of Artificial Intelligence into accounting practices marks a significant shift in the professional landscape of Chartered Accountants. This study set out to examine how trust in technology and technological readiness influence professional attitudes toward AI adoption in a digitally transforming world. The findings clearly demonstrate that AI adoption within the accounting profession is not driven solely by technological availability but is deeply influenced by behavioral, psychological, and readiness-related factors.

The study reveals that trust in AI—particularly in terms of accuracy and reliability—plays a crucial role in shaping positive professional attitudes. At the same time, technological readiness emerges as a stronger and more decisive determinant, reflecting the importance of optimism, innovativeness, and digital competence among Chartered Accountants. Professionals who feel prepared and confident in using advanced technologies are more likely to view AI as an enabler that enhances efficiency, analytical capability, and service quality rather than as a threat to professional relevance.

Despite generally favourable attitudes toward AI, concerns related to data security, ethical accountability, and regulatory clarity continue to moderate adoption intentions. These concerns highlight the need for structured governance frameworks and continuous professional development to build sustained trust in AI-enabled systems. The study also underscores that AI is perceived largely as a tool for role transformation, enabling Chartered Accountants to shift toward higher-value advisory and strategic functions.

In conclusion, fostering trust and enhancing technological readiness are essential for the sustainable adoption of AI in the accounting profession. By addressing human-centric factors alongside technological advancements, professional bodies, firms, and policymakers can ensure that AI integration strengthens professional competence, ethical standards, and long-term value creation in accounting practice.

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