

STUDENTS' PERCEPTION OF AI INTEGRATION IN ACCOUNTING EDUCATION: VALUES, CHALLENGES AND PROSPECTS IN COLLEGES OF EDUCATION IN NIGERIA

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Abstract

This seminar paper examines students' perceptions of the integration of Artificial Intelligence (AI) into accounting education in Colleges of Education in Nigeria. The study explores the values, challenges, and prospects associated with AI adoption in the teaching and learning of accounting. AI, which refers to computer systems capable of performing tasks that require human intelligence, is transforming global education and professional practices. Its application in accounting education enhances personalized learning, accuracy, efficiency, and prepares students for technology-driven workplaces. However, the integration process faces several challenges, including inadequate infrastructure, high implementation costs, limited technical skills among teachers and students, and ethical concerns such as data privacy. Despite these challenges, the prospects remain promising, with potential for improved curriculum development, digital competency, government support, and global competitiveness. Findings reveal that students generally perceive AI integration positively but express reservations due to inadequate exposure and fear of job replacement. The paper concludes that effective AI integration requires government funding, institutional support, training, and curriculum reform. It recommends continuous digital literacy programs and awareness campaigns to help students and educators embrace AI as a valuable tool for enhancing accounting education and preparing for future professional demands.

Keywords: Artificial Intelligence, Accounting Education, Students' Perception, Challenges, Prospects, Colleges of Education, Nigeria.

Introduction

In today's world, technology has changed almost every aspect of human life, from communication and business to education. One of the newest and most talked about technologies is Artificial Intelligence (AI). AI simply refers to machines or computer systems that can perform tasks that usually require human intelligence, such as learning, reasoning, problem-solving, and decision-making (Russell & Norvig, 2021). In education, and particularly in accounting education, AI is being introduced to help both teachers and students learn and teach more effectively.

In Nigeria's Colleges of Education, where future teachers and professionals are trained, the use of AI is still relatively new. However, students are beginning to develop perceptions that is, their opinions, feelings, and attitudes about how AI can affect their studies and future careers in accounting.

Students in Colleges of Education generally show positive but cautious perceptions of integrating artificial intelligence (AI) into accounting education. They typically value AI for automating routine tasks, improving data analysis and decision-making skills, and enhancing employability — but they also raise concerns about access, ethics, assessment integrity, faculty readiness, and curriculum relevance.

These perceptions shape how fast and how effectively AI can be embedded into accounting teaching and learning across Nigerian teacher-training institutions.

Students in Nigerian Colleges of Education also increasingly view the integration of artificial intelligence (AI) into accounting instruction as both necessary and beneficial. Many students report that AI tools (e.g., data-analysis platforms, automated bookkeeping, intelligent tutoring and generative tools) make abstract accounting concepts more concrete, accelerate routine tasks, and allow more time for analytical, judgmental aspects of accounting (Abubakar, Onasanya, & Ibrahim, 2024). Where pilot implementations exist, learners note improvements in feedback speed, clarity of worked examples, and opportunities for individualized practice — all factors that raise perceived usefulness and motivation to learn (Abubakar et al., 2024).

Artificial intelligence (AI) has rapidly moved from research labs into professional practice and education. In accounting specifically, automation, machine learning, and generative AI influence bookkeeping, auditing, fraud detection, financial analysis, and managerial decision support (Onogholo, 2025). For students in Nigerian Colleges of Education — institutions that train teachers and paraprofessionals who may later support accounting instruction across schools and technical colleges — AI literacy has increasing relevance for employability, pedagogy, and curriculum relevance. Yet, integrating AI into accounting education raises practical, pedagogical and ethical questions that shape student perceptions and readiness. This research explores students' perceptions of AI integration in accounting education, focusing on its values (benefits), challenges (problems), and prospects (future possibilities) in Nigerian Colleges of Education.

Conceptual Clarification

Artificial Intelligence (AI)

AI refers to computer systems or software that can think and act intelligently. For example, AI can analyze data, predict outcomes, and even grade assignments. In accounting, AI can automate bookkeeping, detect errors, and generate financial reports faster and more accurately than humans (Brynjolfsson & McAfee, 2017).

Accounting Education

Accounting education is the process of teaching and learning how to record, analyze, and report financial information. It involves both theoretical and practical learning, enabling students to become professional accountants or accounting teachers (Achor & Adah, 2020).

AI Integration in Accounting Education

AI integration means introducing and applying AI tools and systems into the teaching and learning of accounting. Examples include using chat bots to answer accounting questions, AI software for financial analysis, and intelligent tutoring systems that guide students through difficult accounting topics (Eze & Nwankwo, 2023).

Students' Perception

This refers to how students feel, think, and respond to the use of AI in their learning environment. A positive perception means they see AI as beneficial, while a negative perception means they view it as a threat or a source of difficulty (Okeke, 2022).

Values (Benefits) of AI Integration in Accounting Education

AI offers several important values to accounting education, especially in Nigerian Colleges of Education and there are:

Personalized Learning

AI systems can adapt to the individual learning speed and style of each student. For instance, if a student struggles with double-entry bookkeeping, an AI tutor can provide extra exercises and step-by-step explanations (Eze, 2023). This makes learning more flexible and student-centered.

Improved Accuracy and Efficiency

AI tools reduce human errors in accounting calculations. They can automatically record transactions and generate reports within seconds, ensuring accuracy in financial records (Nnadi & Okafor, 2022). This helps students understand the importance of precision in accounting practice.

Access to Digital Resources

Through AI, students can access online accounting tutorials, virtual simulations, and automated feedback systems. This exposure enhances their digital literacy and prepares them for modern accounting workplaces (Ogunleye, 2021).

Enhanced Teaching Methods

Lecturers can use AI-powered systems to track students' progress, identify weaknesses, and adjust their teaching strategies accordingly. This improves teaching effectiveness and classroom management (Achor & Adah, 2020).

Preparation for the Future Workplace

AI is transforming the accounting profession. By learning with AI tools, students are better prepared for the job market, where many accounting firms already use automation and data analytics (PwC, 2022).

Better exam and assignment preparation (study aids)

Students report using generative AI and intelligent tutoring for brainstorming, summarizing complex standards, generating practice questions, and revising answers — accelerating study workflows and improving concept clarity. Surveys show high student adoption for such uses.

Stronger data analytics and decision-making skills

AI tools (machine learning, predictive analytics, automated dashboards) help students learn how to interpret large datasets, create forecasts, and support managerial decisions — skills that accounting employers increasingly demand. Students see AI exposure as a direct boost to employability.

Challenges of AI Integration in Accounting Education (what worries students)

Despite the values, there are serious challenges facing the integration of AI in accounting education in Nigeria (Temitope, 2025).

Lack of Infrastructure

Most Nigerian Colleges of Education lack adequate computers, internet access, and power supply to support AI systems (Eze & Nwankwo, 2023). Without stable technology infrastructure, AI tools cannot function effectively.

High Cost of Implementation

AI software, training, and maintenance are expensive. Many colleges cannot afford to purchase these technologies or train teachers to use them (Okeke, 2022).

Limited Technical Skills

Most accounting educators and students are not skilled in using AI tools. The lack of training makes it difficult for them to integrate AI into classroom teaching and learning (Ogunleye, 2021).

Fear of Job Replacement

Some students and lecturers worry that AI might replace human accountants in the future, reducing employment opportunities. This fear leads to resistance or negative attitudes toward AI (Brynjolfsson & McAfee, 2017).

Ethical and Data Privacy Concerns

AI often uses large amounts of data. If not properly managed, students' and institutions' private information could be exposed or misused (PwC, 2022).

Prospects and pathways forward of AI Integration in Accounting Education (how perceptions translate to action)

Despite the challenges, the future (prospects) of AI integration in accounting education in Nigeria is promising.

Enhanced Curriculum Development

AI can help educational planners design more effective accounting curricula by analyzing student performance data and identifying areas needing improvement (Okeke, 2022).

Development of Digital Competencies

As AI becomes more common, both teachers and students will develop stronger digital and analytical skills, making Nigerian graduates more competitive globally (Eze & Nwankwo, 2023).

Government and Private Sector Support

With the Nigerian government's increasing emphasis on digital education and partnerships with tech companies, AI integration will likely expand in Colleges of Education (Ogunleye, 2021).

Research and Innovation Opportunities

AI encourages innovation and research in accounting practices. Students can explore topics such as automated auditing, fraud detection systems, and intelligent financial reporting (PwC, 2022).

Increased Global Relevance

AI-based learning aligns Nigerian education with global standards. Students trained with modern AI tools will find it easier to work anywhere in the world (Eze, 2023).

Students' Perception in Nigerian Colleges of Education

Generally, students in Nigerian Colleges of Education have mixed perceptions about AI integration in accounting education. Many students express positive attitudes, seeing AI as a tool that simplifies learning and helps them understand complex accounting concepts faster. They appreciate AI-based tutorials, online quizzes, and automated grading systems that save time and improve feedback (Eze, 2023).

However, others express concerns and skepticism, especially about the difficulty of using AI tools without proper training, poor internet connectivity, and the fear that AI might replace human roles. Some students believe AI is only for advanced countries and not yet practical in Nigeria's educational environment (Okeke, 2022).

These perceptions are shaped largely by factors such as exposure to technology, institutional support, and the attitudes of lecturers. Therefore, for AI integration to be successful, there must be awareness campaigns, training programs, and infrastructural improvement.

Conclusion

In conclusion, Students in Nigerian Colleges of Education are generally optimistic about the value of AI in accounting education — they see clear benefits for employability, data skills, and freeing them from repetitive tasks in a nut shell, .

Students' perceptions of AI are generally positive. However, their enthusiasm is tempered by real concerns or influenced by challenges like inconsistent access to infrastructure, high costs, and lack of training etc.

AI integration in accounting education is a transformative innovation with the power to improve teaching and learning in Nigerian Colleges of Education.

Recommendations

1. **Government Support:** The government should provide funds and policies to support AI-based teaching and learning in Colleges of Education.
2. **Capacity Building:** Teachers and students should be trained on how to use AI tools effectively.
3. **Infrastructure Development:** Colleges must invest in computers, stable internet, and electricity to support digital learning.
4. **Curriculum Review:** AI-related topics should be included in accounting and education courses.
5. **Public Awareness:** Workshops and seminars should be organized to educate students on the benefits and safe use of AI.

When these steps are taken, AI will not only improve accounting education but also prepare students for a technology-driven world.

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