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Original Article

Students Trust, Acceptance, and Ethical Perception of Chatbox AI in Academic Activities: Evidence from Accounting Students at the University of Bengkulu

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Abstract: *The rapid growth of Artificial Intelligence (AI) in higher education has introduced chatbot applications as intelligent learning support tools; however, students' acceptance of this technology is influenced not only by technological functionality but also by ethical and psychological considerations. This study examines the relationship between ethical perception, trust, and acceptance of chatbot AI among accounting students at the University of Bengkulu. Data were collected from 200 valid respondents using purposive sampling and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS. The results reveal that ethical perception significantly influences trust and acceptance, while trust also has a significant effect on acceptance. Furthermore, trust partially mediates the relationship between ethical perception and acceptance, indicating that students' ethical comfort enhances trust, which subsequently strengthens their willingness to adopt chatbot AI in academic activities. The findings confirm the integration of the Technology Acceptance Model (TAM), Trust Theory, and Ethical Decision-Making Theory, emphasizing that ethical and psychological aspects are essential determinants of AI adoption in education. This study provides theoretical contributions to AI adoption literature and practical implications for universities to design transparent, ethical, and trustworthy AI-based academic systems.*

Keywords: *Chatbot AI, Ethical Perception, Trust, Technology Acceptance, Higher Education, Accounting Students.*

I. INTRODUCTION

The rapid advancement of Artificial Intelligence (AI) has brought transformative changes across various sectors, including higher education. One of the most notable AI applications adopted in universities worldwide is the AI-based chatbot, which is designed to interact with users through natural language, provide academic support, facilitate communication, and assist learning processes. In many higher education institutions, chatbots are utilized to answer academic inquiries, guide students in administrative procedures, provide learning assistance, and enhance student engagement in digital learning environments. In Indonesia, the adoption of chatbot AI has also increased, particularly after the COVID-19 pandemic which accelerated technology integration in academic settings. This development highlights a significant shift in learning culture and opens new opportunities for improving educational effectiveness.

However, the successful implementation of AI-based chatbot technology in academic environments is not solely determined by technological readiness, but also by users' psychological responses and behavioral intentions. The Technology Acceptance Model (TAM) explains that perceived usefulness and perceived ease of use are fundamental determinants of technology acceptance. Meanwhile, trust has emerged as a critical factor influencing individuals' willingness to use AI-driven systems, especially those involving autonomous decision-making and information processing. At the same time, ethical concerns related to AIsuch as data privacy, algorithmic transparency, academic integrity, and responsible usehave become prominent issues in global discourse. Therefore, understanding students' trust, acceptance, and ethical perception of chatbot AI in academic activities is essential in the current educational landscape.

Existing empirical studies indicate that students generally demonstrate positive attitudes toward chatbot AI when it enhances learning efficiency, clarity, and accessibility. Some studies show that students perceive chatbots as helpful learning companions that offer quick feedback, personalized assistance, and flexible learning support. However, other research findings highlight students' concerns regarding data misuse, system reliability, misinformation risks, and potential dependence on AI tools. These contrasting findings suggest that while chatbot AI offers substantial benefits, its acceptance is strongly influenced by how students perceive its trustworthiness and ethical implications. This indicates the need for more comprehensive investigations that examine these elements simultaneously.

Conceptually, trust in AI-based chatbot systems reflects students' confidence in the system's reliability, competence, security, and fairness. Acceptance refers to students' willingness to use chatbot AI and integrate it into their academic routines based on perceived usefulness and ease of use as highlighted in TAM. Ethical perception, on the other hand, represents students' judgment regarding whether the use of AI technology aligns with ethical values, academic integrity, transparency, and privacy principles. These three constructs are theoretically interrelated: ethical perception may shape trust, while trust may significantly influence acceptance and actual usage behavior. Understanding these relationships is crucial to ensuring sustainable and responsible AI adoption in educational contexts.

Despite the growing number of studies on AI usage in education, most research has predominantly focused on technology acceptance alone, while paying limited attention to trust and ethical perception simultaneously. In Indonesia, research examining AI chatbot usage is still relatively limited, particularly within accounting education, where ethical standards and professional integrity play critical roles in students' academic formation. Accounting students are expected not only to develop technical competence but also strong ethical awareness, making ethical considerations particularly relevant when engaging with AI-based learning tools. Therefore, research focusing on accounting students provides a unique and important context.

This study aims to address this research gap by examining the relationship between trust, acceptance, and ethical perception of chatbot AI among accounting students at the University of Bengkulu. By focusing on a developing country context, this study contributes to expanding the understanding of AI adoption beyond Western educational settings, where most existing research has been conducted. Cultural characteristics, levels of digital literacy, and institutional readiness in Indonesia may influence students' perceptions and behaviors differently, making this empirical investigation both relevant and valuable.

II. LITERATURE REVIEW AND HYPHOTESIS

Artificial Intelligence (AI) has become increasingly embedded in higher education, transforming the way students access information, interact with learning platforms, and complete academic activities. Among the most widely used AI applications is the chatbot, an intelligent conversational system designed to assist students in retrieving academic information, clarifying learning materials, enhancing engagement, and supporting administrative processes. Chatbots enable quick responses, personalized interaction, and continuous availability, which significantly benefit digital learning environments. However, the successful adoption of chatbot AI in education depends not only on its technological capabilities, but also on how students cognitively and ethically perceive the technology, making this topic critical for academic inquiry.

The theoretical foundation of this study draws primarily from the Technology Acceptance Model (TAM), which posits that perceived usefulness and perceived ease of use shape users' attitudes and behavioral intentions toward technology. TAM has been widely applied to explain students' adoption of learning technologies, showing that when a system improves performance and is easy to operate, students are more inclined to accept it. Extending TAM, the Unified Theory of Acceptance and Use of Technology (UTAUT) adds performance expectancy, effort expectancy, social influence, and facilitating conditions as key determinants of technology usage. These theories collectively explain that acceptance is not merely influenced by functionality, but also by user perceptions and contextual factors surrounding technology implementation.

However, unlike traditional learning tools, chatbot AI involves autonomous interaction, data processing, and algorithmic decision-making, which introduces psychological considerations beyond usefulness and ease of use. Therefore, this study also employs Trust Theory**,** which explains how users develop confidence in technological systems based on perceptions of reliability, security, transparency, and competence. In the educational context, trust indicates students' belief that chatbot AI can provide accurate, secure, and credible academic support. Literature in human–computer interaction consistently emphasizes trust as a crucial factor that bridges technological performance with user willingness to adopt and continuously use AI systems.

Ethical considerations further strengthen the theoretical grounding of this study, supported by Ethical Decision-Making and Ethical Evaluation Theory. Ethical perception refers to students' moral judgment and evaluation of whether AI chatbot usage aligns with fairness, accountability, privacy protection, and academic integrity. Concerns about data security, algorithmic bias, overreliance on AI, and potential misuse for academic dishonesty represent key ethical challenges in AI integration. Particularly in accounting education, ethical awareness is highly emphasized, making ethical perception a particularly relevant factor influencing both trust and acceptance of AI technology in academic environments.

Previous studies indicate that AI chatbots generally receive positive responses from students when they enhance learning efficiency, accessibility, and understanding. Several empirical studies report that students appreciate chatbots as supportive learning partners that provide instant feedback and academic guidance. However, other studies reveal mixed perceptions, where students express hesitation due to privacy concerns, uncertainty about information accuracy, and fears of

technological dependency. These contrasting findings indicate that acceptance alone is insufficient to explain chatbot adoption; trust and ethical perception must be considered simultaneously.

Existing research also highlights the strong interrelationship among acceptance, trust, and ethical perception. Studies demonstrate that ethical perception significantly shapes trust because users are more likely to trust systems perceived as fair, transparent, and responsible. In turn, trust positively influences students' willingness to engage with AI-based learning tools. When students believe chatbot AI is ethically designed and trustworthy, their acceptance and intention to use the system strengthen. Conversely, perceptions of ethical risk or lack of trust can weaken acceptance even when the technology is useful and easy to use.

Despite growing research interest, most previous studies have focused on Western educational contexts and predominantly examined acceptance without integrating trust and ethics in a unified framework. Research in developing countries, particularly Indonesia, remains limited, and studies specifically involving accounting students are scarce. Accounting students represent a unique population because their educational experience emphasizes professionalism, accountability, and ethical decision-making. Therefore, investigating chatbot AI within this group provides important insight into how ethics and trust influence technology adoption in an academically and professionally sensitive field.

Based on the integrated theoretical foundation, this study proposes a conceptual model linking ethical perception**,** trust, and acceptance of chatbot AI in academic activities. Ethical perception is positioned as a key antecedent variable, reflecting students' moral evaluation of chatbot AI in terms of fairness, transparency, privacy protection, and responsibility. When students perceive chatbot AI as ethically appropriate, they are more likely to develop confidence and positive psychological assurance toward the system, which enhances their level of trust.

Trust functions as both an independent and mediating variable in this framework. Trust represents students' belief that chatbot AI is reliable, safe, competent, and capable of providing accurate academic support. Higher trust is expected to lead to higher acceptance, as students who trust the technology are more willing to adopt, rely on, and continue using chatbot AI in their academic routines. Acceptance is positioned as the primary outcome variable. Referring to TAM and UTAUT, acceptance reflects students' favorable attitudes, intention to use, and willingness to integrate chatbot AI into academic tasks. Acceptance is influenced by both technological perceptions and psychological judgments; therefore, the model emphasizes that acceptance does not merely result from perceived usefulness and ease of use, but is significantly shaped by ethical and trust-related considerations.

Thus, the proposed conceptual framework views ethical perception as a critical moral determinant, trust as a psychological mechanism, and acceptance as a behavioral outcome, forming an integrated model for understanding chatbot AI usage among accounting students.

Students' ethical perception of chatbot AI is expected to influence their trust. When students believe that chatbot systems operate transparently, respect privacy, avoid bias, and align with academic integrity standards, they are more likely to perceive the technology as credible and trustworthy. Conversely, ethical concerns reduce students' confidence in AI systems. Therefore:

H1: Ethical perception has a positive and significant effect on students' trust in chatbot AI.

Trust plays a crucial role in determining users' willingness to adopt AI technologies. When students believe that chatbot AI is reliable, secure, and capable of supporting academic needs, they are more likely to accept and continuously use it. Trust reduces uncertainty and perceived risk, encouraging positive behavioral intention toward AI tools. Therefore:

H2: Trust has a positive and significant effect on students' acceptance of chatbot AI.

Ethical perception is also expected to directly influence acceptance. Students who perceive chatbot AI as ethically designed and socially responsible are more inclined to adopt it, because ethical comfort reinforces positive attitudes toward technology. Ethical confidence serves as a foundation for behavioral readiness to use AI in learning environments. Therefore:

H3: Ethical perception has a positive and significant effect on students' acceptance of chatbot AI.

Ethical perception is expected to influence acceptance not only directly, but also indirectly through trust. When students perceive chatbot AI as ethically responsible, they develop stronger trust, which subsequently enhances acceptance. Thus, trust serves as a psychological bridge between moral evaluation and behavioral intention.

H4: Trust mediates the relationship between ethical perception and students' acceptance of chatbot AI**.**

III. RESEARCH METHODOLOGY

The population of this study consists **of** all undergraduate Accounting students at the University of Bengkulu who have experience using or interacting with AI-based chatbot applications in academic activities, such as asking academic questions, seeking learning assistance, accessing information, or completing academic tasks.The sampling technique employed is purposive sampling, where respondents are selected based on the criteria of having used or currently using chatbot AI in

learning or academic support activities. This criterion ensures that participants possess adequate experience to evaluate trust, acceptance, and ethical perception of AI chatbot usage.The minimum required sample size follows recommendations for Structural Equation Modeling (SEM) analysis, which requires at least 5–10 times the number of indicators. With an estimated 20–30 measurement indicators, the minimum sample size required is 150–300 respondents. To ensure statistical adequacy and model stability, the targeted sample size in this study is at least 200 respondents. Data will be collected using an online questionnaire distributed through academic platforms and student communities. Table below presents the operational definitions, conceptual meaning, indicators, and measurement scale.

Tabel 1: Operational Definition of Variables

Variable	Definition	Indicators (Examples)	Scale
Ethical Perception (EP)	Students' moral evaluation regarding whether chatbot AI use aligns with fairness, privacy, responsibility, and academic integrity	• Perceived fairness of chatbot AI • Privacy and data protection • Transparency of AI processes • Alignment with academic ethics • Perceived responsibility of AI use	Likert 1–5
Trust (TR)	Students' belief that chatbot AI is reliable, secure, and capable of providing accurate and credible academic support	• Reliability of chatbot responses • Accuracy of information • Security and safety perception • Confidence in chatbot recommendations • Dependability in academic use	Likert 1–5
Acceptance (AC)	Students' willingness, intention, and positive attitude to use chatbot AI in academic activities	• Perceived usefulness • Ease of use • Intention to continue using • Willingness to rely on chatbot • Positive attitude toward usage	Likert 1–5

Data in this study were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was selected because it is suitable for predictive research, handles complex structural relationships, and is appropriate for models involving mediation and latent constructs. The analysis process consisted of two main stages, namely measurement model evaluation (outer model) and structural model evaluation (inner model). In the first stage, convergent validity was assessed through factor loadings and Average Variance Extracted (AVE). Indicators with loading values ≥ 0.70 were considered valid, although loading values between 0.60 and 0.70 were still acceptable if the AVE remained ≥ 0.50. Meanwhile, indicators below 0.40 were removed from the model. Reliability was then examined using Cronbach's Alpha and Composite Reliability, with acceptable values of ≥ 0.70, indicating internal consistency of the constructs.

Discriminant validity was subsequently evaluated using the Fornell–Larcker criterion and Heterotrait–Monotrait ratio (HTMT). The Fornell–Larcker criterion required the square root of AVE of each construct to exceed its correlation with other constructs, while HTMT values were expected to be ≤ 0.90 to confirm that each construct was empirically distinct. Once the measurement model met validity and reliability requirements, the analysis proceeded to the structural model evaluation. Prior to hypothesis testing, collinearity was examined through the Variance Inflation Factor (VIF), where values below 5 indicated no multicollinearity issues among predictor variables.

Structural relationships among constructs were then assessed using path coefficient analysis with a bootstrapping procedure of 5,000 subsamples. Hypotheses were supported when the **t-**statistic exceeded 1.96 and the **p**-value was below 0.05, indicating statistically significant effects. Model explanatory power was evaluated through the Coefficient of Determination (R^2)**,** where values of 0.75, 0.50, and 0.25 represented substantial, moderate, and weak explanatory levels, respectively. Additionally, effect size (f^2) was examined to determine the contribution of each exogenous variable to the endogenous variables, interpreted as 0.02 (small), 0.15 (medium), and 0.35 (large). Predictive relevance (Q^2) obtained through blindfolding procedures was also assessed, and a value greater than zero indicated that the model had predictive capability.

Furthermore, model fit was evaluated using the Standardized Root Mean Square Residual (SRMR), where values ≤ 0.08 indicated a good model fit. Mediation testing was conducted to examine whether trust mediated the relationship between ethical perception and acceptance. Mediation was confirmed when the indirect effect was statistically significant through bootstrapping. If both the direct and indirect effects were significant, the mediation was categorized as partial mediation, whereas if only the indirect effect was significant, it indicated full mediation**.** Through these analytical procedures, SmartPLS enabled comprehensive testing of validity, reliability, structural relationships, and mediation effects in the proposed conceptual model.

IV. RESULT AND DISCUSSION

The descriptive results show that a total of 200 valid responses were successfully collected and analyzed. Based on gender distribution, female students accounted for 64.5% of the respondents, while male students represented **35.5%**. This indicates that female students were more engaged in participating in the survey, which is consistent with the general demographic trend in accounting programs where female enrollment tends to be higher.

Tabel 2: Sample Criteria

Category	Criteria	Description / Requirement	Number of Students	Percentage
Population Frame	Undergraduate Accounting Students	University of Bengkulu	400	100%
Cohort Limitation	Intake 2022–2025	100 students each cohort considered	400	100%
Active Enrollment	Currently registered	Verified as active students	382	95.5%
Experience Using AI Chatbot	Have used chatbot in academic activities	At least once	256	64.0%
Willing to Participate	Gave informed consent		230	57.5%
Valid Responses Used	Completed questionnaire	Final usable data	200	50.0%

Source: *2025*

From the defined research population frame of 400 undergraduate Accounting students (100 from each cohort: 2022, 2023, 2024, and 2025), a total **of** 382 students were confirmed as actively enrolled. Screening then identified that 256 students (64%) had experience using AI-based chatbot applications for academic activities. Subsequently**,** 230 students agreed to participate and provided informed consent. However, not all submitted questionnaires were usable. After quality screening, 30 responses were excluded due to incomplete answers or inconsistencies, resulting in 200 valid and analyzable questionnaires being included in the final dataset. This final valid sample meets the minimum requirement for PLS-SEM analysis and ensures adequate representation across cohorts.

Tabel 3: Sample Characteristics

Category	Criteria	Frequency	Percentage
Gender	Male	71	35.5%
	Female	129	64.5%
Cohort (Intake Year)	Class of 2022	48	24.0%
	Class of 2023	67	33.5%
	Class of 2024	49	24.5%
	Class of 2025	36	18.0%
Frequency of AI Chatbot Usage	Frequently	85	42.5%
	Occasionally	89	44.5%
	Rarely	26	13.0%
Total Respondents		200	100%

Source: *2025*

The final sample consisted of 200 valid respondents. Female students dominated the sample at 64.5%**,** while male students represented 35.5%**.** In terms of cohort distribution, the Class of 2023 contributed the highest proportion (33.5%)**,** followed by 2024 (24.5%), 2022 (24.0%), and 2025 (18.0%). Regarding chatbot usage intensity, 42.5% of students frequently used AI chatbots**,** 44.5% used them occasionally, and 13% rarely used them, indicating widespread but varied engagement with chatbot technology in academic activities.

Tabel 4: Measurement Model

Construct	Item	Loading	AVE	CR	Cronbach Alpha
Ethical Perception (EP)	EP1	0.802	rowspan=5	**0.612**	**0.882**
	EP2	0.783			
	EP3	0.811			

	EP4	0.772			
	EP5	0.754			
Trust (TR)	TR1	0.825	rowspan=5	**0.643**	**0.893**
	TR2	0.831			
	TR3	0.788			
	TR4	0.803			
	TR5	0.781			
Acceptance (AC)	AC1	0.846	rowspan=5	**0.667**	**0.907**
	AC2	0.832			
	AC3	0.818			
	AC4	0.795			
	AC5	0.802			

Source: *2025*

Table 4 presents the results of the measurement model evaluation, specifically focusing on convergent validity and construct reliability. All indicator loading values for Ethical Perception, Trust, and Acceptance were found to be above 0.70, indicating that each item has a strong contribution in measuring its corresponding construct. The Average Variance Extracted (AVE) values for all constructs exceeded the threshold of 0.50, confirming adequate convergent validity. Furthermore, Composite Reliability (CR) and Cronbach's Alpha values for all constructs were above 0.70, demonstrating strong internal consistency and reliability. These results collectively confirm that the measurement model meets the recommended quality criteria, and therefore, all constructs and indicators are valid and reliable for further structural model analysis.

Table 5: Discriminant Validity (HTMT Criterion)

Construct	EP	TR	AC
EP	—	0.721	0.694
TR	0.721	—	0.761
AC	0.694	0.761	—

Souce: *2025*

Table 5 reports the results of discriminant validity testing using the Heterotrait–Monotrait Ratio (HTMT). The HTMT values among constructs were all below the recommended threshold of 0.90, indicating that Ethical Perception, Trust, and Acceptance are empirically distinct constructs. This means that each construct measures a different concept and there is no issue of construct overlap. The satisfactory HTMT results further strengthen the robustness of the measurement model, ensuring that the latent variables used in this study are theoretically and statistically separable.

Table 6: Structural Model (R^2 and Predictive Relevance)

Endogenous Variable	R^2	Interpretation
Trust (TR)	0.521	Moderate
Acceptance (AC)	0.614	Substantial

Source: *2025*

Table 6 displays the structural model evaluation focusing on the coefficient of determination (R^2). The R^2 value for Trust was 0.521, which indicates that Ethical Perception explains 52.1% of the variance in Trust, classified as a moderate explanatory level. Meanwhile, Acceptance recorded an R^2 value of 0.614, suggesting that Ethical Perception and Trust together explain 61.4% of the variance in Acceptance, representing a substantial explanatory power. These results demonstrate that the proposed model has strong predictive capability and that the independent variables meaningfully explain students' trust and acceptance toward chatbot AI in academic contexts.

Table 7: Path Coefficients and Hypothesis Testing

Hypothesis	Path	β	t-stat	p-value	Result
H1	EP → TR	**0.722**	12.486	0.000	Supported
H2	TR → AC	**0.531**	9.114	0.000	Supported
H3	EP → AC	**0.284**	4.276	0.000	Supported

Source: *2025*

Table 7 summarizes the results of hypothesis testing using path coefficients, t-statistics, and p-values. The findings showed that Ethical Perception had a significant positive effect on Trust ($\beta = 0.722$; $p < 0.001$), supporting H1 and indicating that ethical evaluation forms a strong foundation for building trust. Trust also significantly influenced Acceptance ($\beta = 0.531$; $p < 0.001$), supporting H2, meaning that students who trust AI chatbots are more likely to accept and use them in their academic activities. Ethical Perception also exerted a direct positive effect on Acceptance ($\beta = 0.284$; $p < 0.001$), supporting H3 and

demonstrating that ethical comfort directly contributes to students' willingness to adopt chatbot AI. Overall, all hypotheses were supported, confirming the theoretical model proposed in this study.

Table 8: Mediation Analysis (Indirect Effect of Trust)

Mediation Path	Indirect Effect	t-stat	p-value	Result
EP → TR → AC	**0.383**	8.021	0.000	Partial Mediation

Source : *2025*

Table 5 presents the mediation analysis examining the indirect effect of Ethical Perception on Acceptance through Trust. The results indicate that the indirect effect was statistically significant ($p < 0.001$), confirming that Trust plays a mediating role in this relationship. Since both the direct effect (EP → AC) and indirect effect (EP → TR → AC) were significant, the mediation is categorized as partial mediation. This implies that Ethical Perception influences Acceptance both directly and indirectly through Trust. In other words, the more students perceive chatbot AI as ethical, the higher their trust, which in turn enhances their acceptance and intention to use AI in academic learning. This mediation result highlights the essential role of trust as a psychological bridge connecting ethical evaluation and behavioral intention in the context of AI adoption in higher education.

Overall, the results of the SmartPLS analysis provide strong empirical evidence supporting the proposed research model. The measurement model demonstrated excellent validity and reliability, indicating that the constructs of Ethical Perception, Trust, and Acceptance were measured accurately and consistently. The structural model results further revealed that Ethical Perception significantly influences Trust, while both Ethical Perception and Trust significantly affect students' Acceptance of chatbot AI in academic activities. The substantial R^2 values indicate that the model has strong explanatory power, suggesting that ethical considerations and trust are critical determinants of students' willingness to adopt AI-based learning tools.

These findings are theoretically aligned with the Technology Acceptance Model (TAM)**,** which states that favorable perceptions toward technology shape user attitudes and behavioral intentions. However, this study extends TAM by demonstrating that acceptance is not solely determined by perceived usefulness and ease of use, but is also significantly shaped by ethical evaluations and psychological trust**.** This supports the argument that in the context of AI, where autonomous decision-making and data processing exist, ethical comfort becomes an essential determinant of acceptance.The strong influence of Ethical Perception on Trust also supports Trust Theory, particularly in human–technology interaction, which posits that users are more willing to rely on technological systems when they perceive them as fair, transparent, secure, and responsible. Students who believe that chatbot AI respects privacy, avoids bias, and aligns with academic integrity tend to develop higher confidence in the system. This trust, in turn, significantly increases acceptance, confirming its mediating role in AI adoption behavior.

These empirical findings are consistent with several previous studies. Prior research has shown that students are more likely to adopt chatbot AI when they perceive it as reliable, safe, and beneficial for learning (Abdullah et al., 2022; Zawacki-Richter et al., 2019). Studies have also emphasized that trust enhances sustained technology usage and reduces perceived risk (McKnight et al., 2011). Meanwhile, other scholars have highlighted that ethical perceptionparticularly transparency, privacy assurance, and fairnessis a key factor influencing user acceptance of AI systems in education (Floridi et al., 2018). The present study reinforces and extends these findings by empirically demonstrating that ethical perception not only affects acceptance directly, but also indirectly through trust.

The mediation results further strengthen theoretical insights by confirming that Trust acts as a psychological bridge between ethical perception and acceptance. Students do not simply accept chatbot AI because it is useful; they accept it because they feel ethically secure and confident in its reliability. This provides important theoretical advancement by integrating TAM, Trust Theory, and Ethical Decision-Making Theory into a comprehensive framework explaining AI adoption in higher education.In conclusion, the overall findings demonstrate that ethical perception and trust are fundamental elements shaping students' acceptance of chatbot AI in academic contexts. The results highlight that technological innovation in education must be accompanied by strong ethical governance, transparency, and trust-building strategies to ensure sustainable and responsible AI integration in learning environments.

V. CONCLUSION, LIMITATIONS, AND FUTURE RESEARCH

The results of this study demonstrate that ethical perception and trust play crucial roles in shaping students' acceptance of chatbot AI in academic activities. Ethical perception was found to significantly influence both trust and acceptance, while trust served as a key mediator that strengthened the effect of ethical perception on acceptance. These findings indicate that beyond technological functionality such as usefulness and ease of use, students' ethical comfort and confidence in AI systems are essential determinants of their willingness to adopt chatbot technology in higher education. Overall, the study confirms the

integration of Technology Acceptance Theory, Trust Theory, and Ethical Decision-Making Theory as a strong explanatory framework in understanding AI adoption behavior among accounting students.

Despite providing meaningful contributions, this study has several limitations that must be acknowledged. First, the study was limited to accounting students from a single university, which may restrict the generalizability of the findings to broader educational contexts. Second, the study relied on self-reported questionnaire data, which may be subject to response bias and personal perception subjectivity. Third, the cross-sectional research design does not allow measurement of behavioral changes over time, especially as AI technology continues to evolve rapidly in educational settings.

Based on these limitations, future research is recommended to expand the scope of respondents to multiple universities, different disciplines, and broader geographical contexts to enhance the generalizability of findings. Longitudinal or experimental studies are also suggested to examine how students' trust, ethical perception, and acceptance develop over time and in different learning conditions. In addition, future studies may incorporate objective behavioral data, more diverse AI tools, and additional variables such as perceived risk, academic integrity concerns, learning outcomes, or institutional policy factors to provide a more comprehensive understanding of AI chatbot adoption in higher education.

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