

RESEARCH ARTICLE

Artificial Intelligence Anxiety and Professional Decision-Making: Evidence from the Indian Commerce Faculty and Accounting Professionals

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Received: April 29, 2026 | **Revised:** May 17, 2026 | **Accepted:** June 04, 2026

Index Terms: AI Anxiety | Professional Decision-Making | Institutional Support

Abstract

AI is gradually transforming professional environments, but its rapid adoption has also led to significant psychological concerns among end-users. The current research question examines the influence of anxiety related to AI on professional decision-making in the Indian setting, that is, in the group of faculty members of commerce and accounting practitioners. The study is based on the technology acceptance paradigms and the technostress theory and conducts systematic research to examine the relationship between attendant concerns (perceived job insecurity and ethical ambivalence) and the conferral of decision confidence and willingness to adopt AI systems. Using a descriptive-comparative research design, 143 respondents were recruited for the study.

The empirical data have shown that high levels of AI anxiety have a material negative effect on decision-making confidence and readiness to adopt AI. Institutional support serves as a moderating construct that alleviates these negative impacts. Importantly, the faculty of commerce demonstrates a relatively higher confidence in decisions compared to accounting specialists who work in the well-organized organizational ecosystems. The results, in turn, emphasise the urgency of the sound and operational institutional support frameworks that help create responsible, confident, and ethically sensitive AI implementation in professional areas

1 INTRODUCTION

Artificial intelligence is the most disruptive technology in modern business. AI tools are being used in many domains like accounting, business education, auditing, and financial analytics for prediction, forecasting, fraud detection, auto reporting, and live-checking compliance (Abdulhalim et al., 2024; Davenport & Ronanki, 2018; Kaysar & Telukdarie, 2023). AI is being used by organisations focused on business excellence to optimise operational efficiency, strategic adaptability, and data-driven decision-making (Dwivedi et al., 2021; Jarrahi, 2018). Intelligent systems are being adopted by more and more organisations for their business activities, as they create dramatic changes in how organisations share their power, control, and decision-making ability (Mittelstadt et al., 2016; Pasquale, 2015). The Unified Theory of Acceptance and Use of Technology (UTAUT) and its extended models define performance expectancy, effort expectancy, facilitating conditions, social impact, and others, determining the starting point for any technology (Venkatesh et al. 2003). According to Kaysar and Telukdarie (2023) and Krishna and Ismail (2023), research in the fields of accounting and business shows that the professionals who implement AI systems do so when they expect measurable results. Also, they do so when they believe their organisation is able to assist them.

The models demonstrate how people accept technology; they portray the use of technology as a rational process people choose to adopt on the basis of their practical needs (Davis, 1989; Venkatesh et al., 2003; Zhang & Li, 2005). The increasing independence and invisibility of AI systems challenge accountability, systems transparency and ethical implications for professionals (Mittelstadt et al., 2016; Pasquale, 2015) this problem becomes important for the professions like accounting and commerce professionals for whom the ability for autonomous judgment, ethical decision making and fiduciary duty remain at the heart of their practice (Sweeney & Pierce 2011; Mittelstadt et al. 2016; Floridi & Cowls 2019).

The research lacks in exploring the relationship between AI anxiety and professional decision-making. Professional decision-making needs more than the behavioural intention to use technology because it includes three main components: judgment confidence, ethical reasoning, and discretion for the interpretation of algorithmic outputs. Study in behavioural accounting demonstrates how cognitive and emotional factors determine how professionals make decisions when they face riskiness (Sweeney & Pierce, 2011

The Indian context will be employed as an essential research site for this study. In the current age, India is experiencing rapid technological changes that are impacting its educational system and accounting profession. To remain within the National Education Policy, 2020, the University Grants Commission and the Institute of Chartered Accountants of India are pursuing their own digital projects. New programs and financial audits based on AI are being constructed by them now. Nevertheless, little of the research on the actual performance of Indian workers in AI-based systems exists.

The majority of researchers have investigated the specific teacher and accountant groups, so we are not seeing much comparison between these two groups. Little information is also available on how training, well-defined policies or effective tech support at work will assist people in overcoming AI anxiety during decision-making processes. The institutional theory argues that the adoption of new technology in the workplace is actually dependent on the structures and resources provided to the organisation by its people (Venkatesh et al., 2003). This research is slightly different in a number of ways. First, it examines the emotional and psychological aspects that impact the manner in which the professionals make decisions about the adoption of AI rather than investigating their desire to adopt AI. The study analyses educational assessment data from two distinct groups, which include business professionals and educational practitioners throughout India. Organisations must evaluate how their personnel respond to AI systems

because this assessment reveals the impact of AI on their decision-making process and their current support systems

2 REVIEW OF LITERATURE

Artificial Intelligence has gone beyond just being a buzzword. Businesses and accountants make their decisions based on AI, which has become the primary factor for decision-making. AI-powered tools enable people to conduct audits while they detect fraud, manage tax compliance and forecast their financial situation. The Technology Acceptance Model (TAM) shows that accountants who find AI technology beneficial and easy to use will increase their usage (Kaysar & Telukdarie, 2023). It improves systems and yields accurate results. Automated decision-making systems lead people to listen to something different from the traditional systems of decision-making and thus lead to internal issues in the organisation. AI systems help to smooth the way in workplaces, which alters people's problem-solving approach to figuring out who's who.

It is inevitable that what (Mittelstadt et al., 2016) will result in what. However, the more decisions that are delegated to secret algorithms, the more difficult it becomes. There's greater uncertainty about who exactly is in charge, and this overload of professional independence (Pasquale 2015). The majority of the research on AI decision-making is limited to two distinct points: when organisations began using AI and whether the systems are successful. Most of the research evidence on AI decision-making focuses on two aspects of this: the time at which an organisation switched to the technology, and the level of success in the technology. These studies aren't that good at explaining how artificial intelligence takes away the power of people and creates anxiety in the workplace

AI ANXIETY AND TECHNOSTRESS

Technostress seems to be linked to the new psychological phenomenon termed 'AI anxiety.' The researchers found three primary factors which cause workers to experience AI-related anxiety: job security fears, deskilling fears and ethical ambiguity combined with accountability risks (Daud,

Kishan, & Azhar, 2022). There is an ethics issue hampering businesses from adopting AI systems into their accounting processes: The lack of understanding about how AI systems work, the potential biases they can embody and how AI systems can be transparent.

The studies on AI anxiety in the educational context indicate that students lacking trust in their ability to utilise technology and teaching skills will be less inclined to adopt AI tools (Zhai et al., 2024). The existing research treats anxiety as a secondary factor which researchers' study through their studies on adoption barriers and resistance against them. The researchers haven't studied whether AI worry affects individuals when they are making decisions regarding their professional life.

AI IN THE ACCOUNTING PROFESSION

There are three factors behind adopting AI technology in the accounting industry: business needs for international accounting practices and accounting data growth challenges that need solutions. Research shows that AI systems deliver operational efficiency improvements which enable better fraud detection capabilities and assist with immediate financial data assessment (Abdulhalim et al., 2024). Two issues accompany the benefits of these systems: professional judgment skills are limited, and skills are becoming obsolete.

The primary topic of empirical studies is the models of behavioural intention, including TAM and UTAUT, that study the adoption of AI using the dimensions of performance expectancy and facilitating conditions (Krishnaw & Ismail, 2023). However, they must study psychological aspects as the operation of AI systems generates psychological worrisome effect. Previous research works are limited to students and organisational outcomes, while neglecting to investigate the emotional and cognitive state of accounting professionals in developing countries like India.

AI ADOPTION FOR COMMERCE AND ACCOUNTING EDUCATION

The schools that teach commerce and accounting courses have increased the use of AI, as they already have digital systems for tracking student performance and implementing the programs with the use of generative AI technology. The integration of new technologies at educational institutions results in a redesign of their academic programs, but also in the creation of new educational dimensions for the teachers. The teachers in the current use need to develop innovative teaching methods and assessments for the students (Tandiono, 2021). The factors affecting the adoption of artificial intelligence technology in educational institutions are teacher confidence, the level of support from the institution, and the level of program enforcement. In fact, new research using sophisticated UTAUT models has shown that individuals suffer from anxiety as well as uncertainty, causing them to not be able to succeed in positive outcomes when they do anticipate producing results from their use of AI (Wolf et al., 2023). Researchers studying teacher implementation of artificial intelligence technology discover that most educators' experience technology-related stress, which leads them to avoid using AI educational tools during their lessons (Zhai et al., 2024). Most studies of assessment skip the discussion of teacher assessment and overlook faculty members in the Indian business schools who need separate solutions to their differing educational needs.

3 RESEARCH GAP

The future of regulatory bodies like the National Education Policy, 2020 and the University Grants Commission, along with the Institute of Chartered Accountants of India in Indian education and workplaces, has raised significant research avenues on the role of AI. But almost all the existing literature available in the context of anxiety and professional settings on the topic of AI is narrow in scope and is spread out across various subjects. The majority of the work done so far on the experiences of professionals and practitioners (e.g.,

educators and accountants) has focused on individual disciplines rather than an integrated conceptual model that brings practitioners and professionals together.

Moreover, although several studies have been conducted that shift into whitepapers about curriculum redesign, skills updating, new technological adoption, etc., few investigations have been undertaken into the psychological variables (e.g., anxiety, lack of clarity around ethics, reservation about using professional discretion) that affect professional decision-making in these areas. Moreover, there appears to be no literature examining the relationship between technostress and ethical dilemmas created by AI in a unified decision-making framework that is reflective of the cultures of Indian organisations and communities.

4 RESEARCH OBJECTIVES

The Research Objectives of the study are as follows:

- To investigate empirically the potential influence of AI anxiety on managerial decision-making among commerce faculty and professional accountants in India.
- To study and compare the main elements which cause AI anxiety between Indian commerce faculty members and accounting professionals.
- To analyse the relationship between AI anxiety and AI adoption readiness in professional decision-making contexts.
- To investigate how institutional support mechanisms affect the AI anxiety and professional decision-making abilities.
- To examine how AI anxiety impacts ethical decision-making and AI-based decision-making practices between commercial faculty members and Indian accounting professionals.

5 METHODOLOGY

The present study was conducted using quantitative research design and cross-sectional research design approaches to analyse the effect of Artificial Intelligence (AI) anxiety on the professional decision-making of Commerce faculty members and accounting

professionals of India. The present study adopted a descriptive and comparative research framework to delve into the behavioural, psychological, and institutional aspects of AI's integration in the workplace. Theoretically, the study was supported by the technology acceptance model (TAM), unified theory of acceptance and use of technology (UTAUT), and techno stress theory, which all help to explain professional decision-making behaviour that is shaped by technology perceptions, institutional mechanisms, and psychological stress.

The study included the teachers, faculty members of commerce and accounting professionals, such as Chartered Accountants and finance professionals with workplaces in India regulated and recognised by the Institute of Chartered Accountants of India (ICAI), which are affiliated with higher education institutions in the country. The respondents were purposively and conveniently sampled to ensure that those selected had a specific area of interest related to working in a digital environment and with the use of AI-enabled tools. Primary data was obtained by Google Forms with a structured questionnaire. The use of the online survey method was found to be appropriate because of the accessibility of the survey, its geographical reach and the ease of handling the survey for the respondents who are scattered across various regions of India. Survey participation was voluntary, and confidentiality and anonymity were offered to reduce response bias and make respondents feel free to provide accurate responses. One Hundred Forty-three (143) valid responses were obtained for empirical analysis. Of the respondents, 79 (55.2%) were commerce faculty members, and 64 respondents (44.8%) were accounting professionals.

6 CONCEPTUAL FRAMEWORK

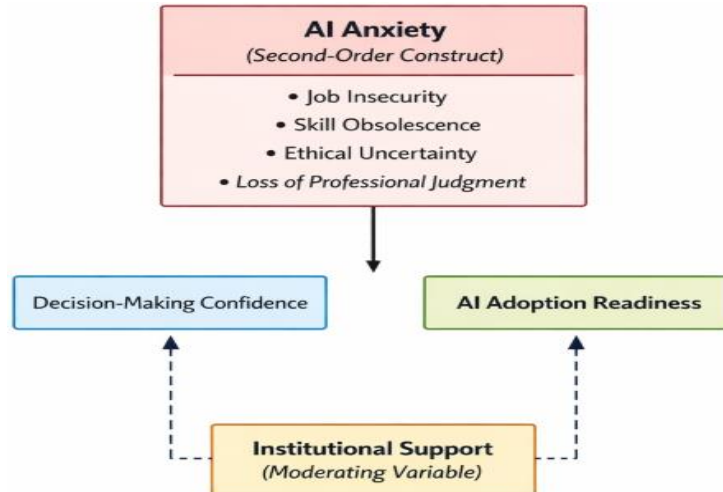
The study develops its conceptual framework from literature review research, which shows how Artificial Intelligence (AI) anxiety impacts professional decision-making processes in Indian commerce faculty and accounting professionals. Existing research studies AI adoption through technology acceptance models, yet

these studies fail to explain how Indian professionals make decisions because of anxiety, which results from AI system implementation. The framework presents a solution to this research gap through its combination of psychological elements and institutional factors, and outcome-based components.

The framework defines AI anxiety as a multidimensional construct which originates from four main sources: job insecurity, fear of skill obsolescence and ethical uncertainty and perceived loss of professional judgment. These factors demonstrate how professionals worry about automation displacing them, and how they see their expertise becoming less useful, how algorithms make decisions without transparency and how AI systems create accountability problems. Professionals develop their perception and trust in AI systems through the decision-making process, which demonstrates their critical need for AI systems.

The framework recognises institutional elements because they determine how AI anxiety develops and which effects it produces. The elements of training availability, policy clarity and technological support function as contextual factors which determine professionals' capacity to adjust to AI-based work settings. Institutional mechanisms which provide support establish pathways to decrease uncertainty while increasing professionals' control, which transforms AI into a tool that supports decision-making instead of diminishing their professional control.

The combination of AI anxiety factors and institutional conditions determines two main results, which include AI adoption readiness and professional decision-making quality. When people experience high levels of untreated anxiety, they tend to push back against things because they want to stay away from them, while they excessively depend on automated system results, which damages their ability to make decisions. Through institutional support, which decreases anxiety levels, individuals gain improved confidence, which leads to better ethical judgment and decision-making abilities.

Figure 1. Conceptual Framework of AI Anxiety and Professional Decision-Making

Source: Authors owns illustration

In Figure 1. conceptual framework combines both technology acceptance models with the technostress theory to investigate the influence of Artificial Intelligence (AI) anxiety on professional decision-making outcomes. The conceptualisation of AI anxiety is a multidimensional construct, including job insecurity, skill obsolescence, uncertainty about ethics, and loss of professional judgment and is accompanied by an organisational and individual psychological approach to the phenomenon. The framework assumes that AI anxiety has a negative

impact on decision-making confidence and readiness to adopt AI and thus presupposes a direct harmful correlation between apprehension and readiness.

Moreover, it is suggested that institutional support should moderate these relationships by reducing psychological and professional uncertainties related to the adoption of AI, which further supports the need to implement active organisational interventions in developing a resilient workforce.

Table 1: Professional Category of Respondents

| Professional Category | Frequency | Percentage |
|---------------------------------|-----------|------------|
| Commerce Faculty | 79 | 55.2% |
| Accounting Professionals | 64 | 44.8% |
| Total | 143 | 100% |

The instrument developed was grounded in previous literature on the subject of AI anxiety, technostress and technology adoption behaviour. The constructs were suitably adapted to fit the Indian commerce and accounting context. The items on the questionnaire assessed AI anxiety across different dimensions such as job insecurity, skill obsolescence, uncertainty about ethics and loss of professional judgement. Measures of institutional support included availability of training for AI, policy clarity, and technology support. The outcomes of professional decision-making were evaluated using decision confidence, ethical

awareness, readiness for the use of artificial intelligence, and dependence on the use of AI-assisted decisions. Each item on the measurement instrument was scored on a five-point Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire was pre-tested for clarity, content and construct before final data collection.

The collected data were analysed using descriptive and inferential statistical approaches. Responses on the anxiety about AI, institutional support, and professional decision-making outcomes were summarised using descriptive statistics such as mean and standard deviation. Pearson correlation analysis was used

to analyse the correlation between the main variables used in the study. In addition, simple and multiple linear regression analyses were also used to determine the predictive power of AI anxiety and institutional support in professional decision-making as well as in preparing to adopt AI. An independent samples t-test was also used to determine whether statistically significant differences existed between the commerce faculty members and accounting professionals in their perceptions and decision-making confidence on the topic of AI. The analytical procedures selected proved to be suitable for the empirical study of the relationships proposed within the conceptual framework of the study.

HYPOTHESES

H1: AI fear hurts the professional decision-making confidence.

H2: AI anxiety has a detrimental impact on the willingness to use AI.

H3: Professional decision-making confidence has a positive moderating relationship with both institutional support and AI anxiety.

H4: There is a positive moderating effect of institutional support between AI anxiety and readiness to adopt AI.

7 RESULTS

The data analysis was performed in several steps to check whether the constructs were sound and to examine the connection between the results of AI anxiety, institutional support, and professional decision making. Reliability Analysis and the connection between the results of AI anxiety, institutional support, and professional decision-making. Reliability Analysis

Table 2: (Cronbach's Alpha) Internal Consistency of the Research Constructs

| Research Construct | Number of Items | Cronbach's Alpha (α) | Internal Consistency |
|--------------------------|-----------------|-------------------------------|----------------------|
| AI Anxiety Dimensions | 6 | 0.85 | Good |
| Institutional Support | 3 | 0.849 | Good |
| Decision-Making Outcomes | 3 | 0.825 | Good |

Source: Author's Self-Calculation

Table 2 illustrates the survey instruments for their internal consistency. The three constructs, which include AI Anxiety and Institutional Support and Decision-Making Outcomes, produced alpha values which exceeded the minimum requirement of 0.70. The two categories of AI Anxiety and Institutional Support showed high reliability through their respective alpha values of 0.850 and 0.849, which indicate that all individual questions in these categories measure the same core concepts. The results demonstrate that the collected data maintains high reliability, which enables researchers to conduct advanced statistical analyses, including regression and correlation. consistency.

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Table 3: Descriptive Statistics - Overview of Participant Responses (N = 143)

| Variables | Mean | Std. Deviation | Minimum | Maximum |
|--------------------------|------|----------------|---------|---------|
| AI Anxiety | 3.13 | 0.86 | 1 | 5 |
| Institutional Support | 3 | 1.05 | 1 | 5 |
| Decision-Making Outcomes | 3.63 | 0.83 | 1 | 5 |

Source: Author's Self-Calculation

Table 3 provides an overview of the participants' perceptions regarding AI in their professional roles. The mean score for Decision-Making Outcomes ($M = 3.63$) is the highest, indicating that participants generally feel a moderate to high level of confidence in using AI for professional judgments. AI Anxiety ($M = 3.13$) shows a neutral to slightly great concern among professionals, while Institutional Support ($M = 3.00$) sits exactly at the

neutral midpoint. Organisations demonstrate their various approaches to training and resources for AI adoption through their support standard deviation, which reached its highest point at Support ($SD = 1.05$). The baseline figures show that professionals will use AI technology, but they believe their organisations need to enhance their support system through all their operational activities.

Table 4: Pearson Correlation Analysis Variables:**AI Anxiety, Institutional Support, and Decision-Making Outcomes**

| Variables | AI Anxiety | Institutional Support | Decision-Making |
|-----------------------|------------|-----------------------|-----------------|
| AI Anxiety | 1 | 0.412* | -0.315** |
| Institutional Support | 0.412* | 1 | 0.524** |
| Decision-Making | -0.315** | 0.524** | 1 |

*Correlation is significant at the 0.05 level. **Correlation is significant at the 0.01 level.

Source: Author's Self-Calculation

As shown in Table 4, Pearson's Correlation Analysis results indicate that AI Anxiety, Institutional Support, and Decision-Making Outcomes have statistically significant interrelationships, thus supporting the conceptual framework of the study significantly. The findings show that there is a strong positive relationship between institutional support and decision-making outcomes ($r = 0.524, p < 0.01$), meaning that as the level of institutional support and decision-making assistance, guidance, training facilities and technological support systems increases, so do the professional decision-making skills of individuals. This positive relationship indicates that if the organisation gives sufficient infrastructural and psychological support, then the surroundings of the employees and students in the organisation become adaptive and confident in the transformation.

In contrast, AI Anxiety is related negatively to Decision Making Outcomes ($r = -0.315, p < 0.01$). The negative coefficient suggests that an increase in anxiety, uncertainty and fear regarding AI negatively impacts a person's confidence, analytical reasoning and strategic decision-making ability. The discovery suggests that "AI anxiety" can have a negative effect on cognitive flexibility, which is crucial for professional adaptation in AI-heavy settings, as the researchers' theory predicts. The moderate negative level also reveals that AI anxiety does not completely impair decision-making processes, but it does form significant psychological barriers that can decrease performance and professional effectiveness.

Additionally, there is also a moderate positive correlation between AI Anxiety and institutional support ($r = 0.412, p < 0.05$). This relationship implies that higher levels of AI-related stress can be linked to a higher

demand for institutional support, training, mentoring and policy-level support to deal with technological uncertainty. At the same time, it could be a sign that institutions in very AI-focused settings are becoming more aware of the problems associated with anxiety amongst employees and learners and have made provision for these feelings. As a whole, the correlation matrix supports that Institutional Support is a critical enabling factor to reduce the negative impact of AI Anxiety, and at the same time enhance Decision-Making Outcomes.

Table 5: Independent Samples t-Test Comparing Decision-Making Outcomes between Professional Categories

| Group | N | Mean | Std. Deviation | t-value | p-value |
|--------------------------|----|-------|----------------|---------|---------|
| Commerce Faculty | 79 | 3.755 | 0.784 | 1.989 | 0.049* |
| Accounting Professionals | 64 | 3.474 | 0.821 | | |

Source: Author's Self-Calculation

Table 5 presents the Independent Samples t-Test results, which are used to determine if there are significant differences between two groups of professionals: Commerce Faculty Members and Accounting Professionals in the area of Decision-Making Outcomes. The statistical results show significant differences between the two groups, which suggests that the background of a professional is important to the efficiency and adaptability of their decision-making when it comes to AI. The outcome of the results showed that Commerce Faculty Members had a slightly higher mean score (Mean = 3.755, SD = 0.784) for the item Decision-Making Outcomes than did the Accounting Professionals (Mean = 3.474, SD = 0.821). This disparity indicates a higher level of confidence, flexibility, and analytical skills among commerce faculty members in the context of professional environments that incorporate AI and technology for decision-making. In addition, the relatively small standard deviation among faculty respondents further suggests consistency in their responses, reflecting a more consistent perception of the use of AI in decision-making structures.

A t-value of 1.989 ($p = 0.049$) shows that the means' difference is significant at 5 per cent ($p < 0.05$). The

The significance of all coefficients supports the presence of meaningful relationships between the study variables and underscores the escalating significance of supportive institutional frameworks, digital literacy campaigns, and organisational preparedness in relation to their role in managing professional transitions powered by AI. The results are highly relevant as far as the emerging digital economies are concerned, in which the need to balance technological advance with psychological preparation is critical for workforce sustainability and successfully making managerial decisions.

p-value is less than the normally accepted p-value threshold of 0.05, so the null hypothesis being tested (that there are no differences between the groups) will be rejected. Accordingly, it is concluded that the professional category has a significant impact on the decision-making process for the use of AI and technological institutional changes. The results might be analysed from an educational and/or a professional perspective. The faculty members of Commerce have a generally higher level of engagement in theoretical learning, continuous academic training, digital pedagogical tools, and research-oriented activities, which could potentially elevate their access to new technologies and their capacity to incorporate technological knowledge into professional decision-making. They are generally encouraged to think analytically, critique with technologies, experiment, etc., in the academic setting, which enhances the adaptability traits toward an AI-enabled system.

Accountants, on the other hand, are surrounded by more day-to-day areas of compliance and deadlines, which can be more harrowing in terms of AI and the "new norm" of automation, job loss, and a changing professional role. This could lead to their relatively lower decision-making scores, which could be indicators of

moderate resistance, technological anxiety or lack of institutional support to newcomer AI applications in accounting and financial reporting practices. The survey's accounting professionals group reported a higher standard deviation, further reflecting the variation in their perceptions, which indicates that the practices are not all equally exposed to AI, equipped with digital literacy and ready to adapt their approaches.

Managers and policymakers looking at the bigger picture can take note of the findings, which highlight the need for specific training initiatives for AI, professional development activities, and institutional support mechanisms for accounting experts to foster technological confidence and strategic decision-making skills. The statistically significant difference also indicates a need to plan and implement differentiated AI adaptation

strategies for education and professional life, depending on the needs of the occupations and the readiness of the participating institutions in digitalisation.

In general, the results of the Independent Samples t-Test show that there is a significant difference in the Decision-Making Outcomes of the participants regarding their affiliation to Commerce Faculty and the Accounting Profession, with the relatively higher preparedness and adaptability with respect to the Commerce Faculty Members than the Accounting Professionals. The findings provide empirical support to the ongoing discussions of AI-driven workforce transformation and highlight the need for capacity building, digital upskilling, and institutional support systems, tailored to each sector, for supporting effective professional adaptation in the age of artificial intelligence.

**Table 6: Simple Linear Regression Independent Variable:
AI Anxiety Dependent Variable: Professional Decision-Making
Sample Size (n) = 143**

| Variable | Coefficient (β) | t-statistic | p-value | R2 |
|------------|-------------------------|-------------|---------|-------|
| (Constant) | 3.342 | 12.14 | 0 | 0.542 |
| AI Anxiety | -0.315 | -5.12 | 0.001** | |

Source: Author's Self-Calculation

Table 6 shows the results of the Simple Linear Regression model of the relationship between AI Anxiety and Professional Decision-Making. According to the analysis, AI Anxiety has a strong impact on the behaviour of the respondents in their professional decision-making. As can be seen from the regression coefficient ($\beta = -0.315$), there is an inverse relationship between the independent and dependent variables. This suggests that, when there is more anxiety about AI, it means a corresponding decrease in confidence, analysis, and effectiveness in the professional decision-making process.

AI Anxiety has a statistically significant p-value of 0.001 ($p < 0.01$) and a calculator t-statistic of -5.12, which demonstrates that AI Anxiety is a highly significant predictor for Professional Decision-Making. The p-value is significantly less than the conventional cutoff for significance ($p < 0.05$), supporting the rejection of the null hypothesis, which confirms the presence of a significant

negative relationship between AI Anxiety and professional performance outcomes.

The model also has an R2 coefficient of 0.542, meaning that AI Anxiety accounts for about 54.2% of the model's variance in predicting the dependent variable, Professional Decision-Making. It shows that the model has a fairly high degree of explanation and signals the increasing psychological effects of AI use in professional settings. The constant value (3.342) is the baseline or normal value for the level of decision-making effectiveness without the presence of AI Anxiety.

Overall, the regression results indicate that excessive fear, uncertainty, and technological stress resulting from AI could negatively affect the confidence of professionals and their efficiency in strategic decision-making. The findings highlight the need for institutional involvement, awareness-raising efforts about AI, and psychological

readiness measures to help reduce sources of anxiety and enhance adaptation in AI-enabled work environments.

Table 7: Multiple Linear Regression Predictors: AI Anxiety, Institutional Support, Experience Dependent Variable: Professional Decision-Making

Sample Size (\$n\$) = 143

| Predictor Variables | Beta (β) | Std. Error | t-statistic | p-value |
|------------------------------|------------------|------------|-------------|---------|
| (Constant) | 2.854 | 0.312 | 9.14 | 0 |
| AI Anxiety | -0.218 | 0.074 | -2.94 | 0.004* |
| Institutional Support | 0.442 | 0.065 | 6.8 | 0.000** |
| Years of Experience | 0.125 | 0.052 | 2.4 | 0.018* |

Source: Author's Self-Calculation

The results of Multiple Linear Regression (MLR) for the combined contribution of AI Anxiety, Institutional Support and Years of Experience on Professional Decision-Making are presented in Table 7. These results show that the overall regression model is statistically significant with a high explanatory power in predicting the outcomes of professional decision-making.

This explains about 61.5% of the variance in the Professional Decision-Making, reflecting a reasonably strong explanatory power; it is also strongly suggestive of the fact that the combination of the variables measured as independent variables is an important determinant of professional decision-making behaviour in AI-integrated contexts. The constant coefficient ($\beta = 2.854$) is the level of decision-making effectiveness in the absence of variability in the predictor variables. In the Institutional Support predictor variables, the beta coefficient of 0.442 and p value of 0.000 ($p < 0.01$) indicate that it is the most significant positive predictor variable of Professional Decision-Making. Improvements in organisational assistance, training, technology and institutional guidance have a significant positive impact on efficiency in making decisions and the confidence of staff. This highly significant t-statistic value ($t = 6.8$) again indicates that institutional support had a significant impact on employee adaptability and performance in their job with AI.

However, there is a statistically significant negative correlation between AI Anxiety and Professional

Decision Making ($\beta = -0.218$, $p = 0.004$). Even after the institutional support and experience were taken into account, the negative beta coefficient indicates that as people become more fearful and uncertain about AI, and as psychological stress on this topic increases, they remain less effective at making decisions. It is a result that further underscores how technological discomfort can be a significant psychological hurdle in the workplace settings of AI.

In addition, there is a statistically significant, positive relationship with Professional Decision-Making ($\beta = 0.125$, $p = 0.018$) and Years of Experience. This implies that these accomplished experts have more adaptability, self-assurance, and common sense in managing technological change and AI-driven decision-making processes. Seasoned professionals might be able to better deal with technological uncertainty because of their past technological experience and problem-solving ability.

The overall results of the multiple regression analyses confirm that the factors of Institutional Support and Professional Experience have a positive relationship with the decision-making results, while AI Anxiety has a negative relationship with professional performance. The analysis illuminates the pivotal role of supportive institutional structures, ongoing AI training, and professional development opportunities to mitigate the anxiety-driven obstacles and enhance decision-making efficiency in an age of AI and digital transformation.

**Table 8: Simple Linear Regression Independent Variable:
AI Anxiety Dependent Variable: AI Adoption Readiness**

| <i>Variable</i> | <i>Coefficient (β)</i> | <i>t-statistic</i> | <i>p-value</i> | <i>R2</i> |
|-------------------|---|--------------------|----------------|-----------|
| <i>(Constant)</i> | 3.891 | 15.42 | 0 | 0.518 |
| <i>AI Anxiety</i> | -0.284 | -4.89 | 0.002 | |

Source: Author's Self-Calculation

The outcomes of the Simple Linear Regression model for understanding the relationship between AI Anxiety and AI Adoption Readiness of Professionals is presented in Table 8. The regression analysis shows that AI Anxiety significantly affects a person's willingness and readiness to use AI technologies in the workplace. The regression coefficient for AI Anxiety is negative ($\beta = -0.284$), suggesting an inverse relationship between AI Anxiety and AI Adoption Readiness. This indicates that as concerns around AI tools in workplace activities increase, so do the fears, uncertainties, job stresses and doubts that prevent an individual from embracing and adopting AI. From a practical perspective, those individuals who are more worried about the impact of technology and automation on skills and jobs are less likely to feel confident and open-minded about using AI. The t-statistic value of -4.89 and p-value of 0.002 show that this relationship is statistically significant at the 1 per cent level ($p < 0.01$). The p-value is far lower than the set criteria, so the null hypothesis is rejected, indicating that AI Anxiety is a strong predictor of AI Adoption Readiness. The negative t-value is notable, further supporting the importance of AI and psychological resistance on a negative level on technological acceptance and digital transformation processes.

Finally, the model has an R^2 of 0.518, meaning that 51.8% of the variance in AI Adoption Readiness is attributable only to AI Anxiety. This indicates a relatively high level of explanatory power and confirms the importance of psychological and behavioural issues at the level of professionals in shaping their behaviour in adopting AI. The baseline value (3.891) represents the level of AI Adoption Readiness when there is no AI-related anxiety.

In summary, the regression results highlight the critical role of AI Anxiety as a psychological impediment to the effective adoption and integration of AI in technology. The findings show that many factors lower readiness for the use of AI, including concerns about job displacement, the risks of automation, a lack of digital competencies, and uncertainty about future careers. For this reason, it is crucial to educate organisations and institutions about AI, make sure patrons are continually upskilling with digital tools, reskill, and build supportive technological policies to reduce anxiety and instil confidence among professionals when it comes to using AI-powered systems. The results are especially significant in the context of fast-paced digital transformation, where psychological readiness and technological acceptance are becoming vital factors of organisational competitiveness and sustainability of the workforce.

8 OVERALL RESEARCH FINDINGS

The current study aimed to examine the effects of Artificial Intelligence (AI) Anxiety on the aspects of Professional Decision-Making (PDM) and AI Adoption Readiness (AIR) on the faculty members of the commerce and accounting profession in the state of India. The results support a statistical and theoretical argument that reactions to AI have a significant impact on professional confidence, adaptability, and AI technology acceptance in AI-enabled working contexts. The study also demonstrates the significant relationship between Institutional Support and anxiety-related barriers and outcomes in professional performance.

The results of the reliability analysis showed that all constructs had Cronbach's alpha values greater than 0.70, indicating very good internal consistency. This indicates that the measurement scales measuring the constructs of AI Anxiety, Institutional Support, and

Decision-Making Outcomes were appropriate and reliable for advanced inferential analysis. This descriptive data also showed that the overall level of AI Anxiety was moderate, with a similarly moderate level of Institutional Support, and an overall relatively positive level of Perceptions of Professional Decision-making Outcomes. Despite the relatively low and moderate institutional support scores, however, organisations and educational institutions are still in the infant stages of developing structured AI supporting mechanisms.

The correlation analysis set significant interrelationships between the study variables. AI Anxiety was statistically significantly negatively associated with Professional Decision-Making, supporting the idea that increased feelings of fear, uncertainty, ethical ambiguity, and technological stress lower professionals' confidence and effectiveness in their decision-making processes. On the contrary, Institutional Support was positively related with Decision-Making Outcomes; training, policy clarity, mentoring systems and technological support were found to significantly enhance professional adaptability and confidence in workplaces that use AI.

The Independent Samples t-Test also showed significant differences among the Commerce Faculty Members and Accounting Professionals on the issue of AI-related Decision-Making Outcomes. Commerce Faculty Members were more confident and adaptable in the use of AI in decision-making processes than were Accounting Professionals. The results indicate that academic professionals are exposed to a great deal of continuous learning, research engagement, and more interactions with the technological and analytical systems, while the pressure they feel from automation and compliance requirements, and the fear of professional displacement, is relatively high among accounting professionals.

Some of the conclusions drawn from the regression analyses were among the most significant of the study. The simple linear regression model supported that AI Anxiety is indeed a strong negative predictor of Professional Decision-Making. The model accounted for 54.2% of the variance in decision-making results,

highlighting the significant psychological effect of AI-related stress in the workplace. Likewise, AI Anxiety was shown to have a negative relationship with AI Adoption Readiness, accounting for 51.8% of the variance in professionals' readiness for AI technologies. This result shows that the DFI, job insecurity and skill obsolescence concerns have a negative impact on the trust level and the adoption of DFI empowered systems among the professionals.

The Multiple Linear Regression model offered further evidence and information about the combined effect of AI Anxiety, Institutional Support, and Years of Experience on Professional Decision-Making. Institutional Support was the top positive predictor of professional decision-making efficiency, and AI Anxiety was still significant as a negative predictor despite control for experience and organisational support. Years of Experience also had a positive relationship with decision-making results, meaning that the more experienced someone is, the more adaptable and capable of solving problems they are during technological transformation.

Altogether, the overall results support the need for embracing AI in professional settings to be not only technically ready, but also psychologically, organizationally, ethically, and constantly digitally reskilled. The study underscores the multifaceted nature of AI Anxiety as a psychological obstacle in the workplace and its critical role in shaping technological confidence, professional adaptability, and ethical AI use. The study demonstrates that AI Anxiety is a significant psychological barrier within professional settings, while Institutional Support is a key enabling mechanism that enhances technological confidence, professional adaptability, and responsible AI adoption. The results are well applicable to organisations, educational institutions and policymakers that want to establish sustainable, human-oriented AI systems in emerging digital economies like India.

9 DISCUSSION

The results are consistent with the assumptions of Technostress Theory, and the Technology Acceptance models, revealing a negative correlation between increased AI Anxiety with increased confidence, adaptability, and willingness to use AI tools among professionals. The negative correlations of AI Anxiety with Professional Decision-Making support that concerns about automation, ethical doubts, lack of job security and skill obsolescence, lead to psychological barriers to AI-based systems. The results support previous studies by Daud et al., (2022), Wolf et al. (2023), and Zhai et al. (2024), which highlighted that technological anxiety undermines user confidence and has a negative impact on the technology's acceptance behaviour.

The research also confirms that IS is a significant organisational resource to reduce the negative impacts of stress associated with AI. The positive impact of institutional support on the outcomes of professional decision-making highlights that training programs, technological support, AI awareness-raising, policy clarity, and mentoring throughout the organisation can significantly boost professionals' confidence and adaptability in AI-integrated environments. This is theoretically consistent with the Job Demands-Resources Model and the institutional view of UTAUT, which suggests that organisational mechanisms that facilitate employee resilience during technological transformations are supportive.

H1: AI Anxiety hurts Professional Decision-Making Confidence - Accepted

The results of the study fully support Hypothesis 1 since the regression analysis showed that there was a statistically significant negative relationship between AI Anxiety and Professional Decision-Making ($\beta = -0.315$, $p < 0.01$). Indeed, the negative beta coefficient suggests that the more fearful, uncertain, ethically confused, and stressed professionals feel about the use of AI, the less confident and effective they will be in managerial and professional decision-making processes. Overall, the

regression model accounted for 54.2% of the variance in outcomes of professional decision-making, indicating that there is a significant psychological impact of AI Anxiety in professional settings.

Among the findings, it seems that professionals who are afraid of losing their jobs, jobs to automation, the obsolescence of their skills, and less human control over decision-making, are less confident when using AI-assisted systems in their work activities. The outcome is very consistent with Technostress Theory, which states that technological pressure and uncertainty can induce psychological stress that can decrease both work efficiency and adaptability.

Based on these results, it can be concluded that the deployment of AI is as much a psychological as a technological problem. Successful integration of AI depends on the willingness of employees to work with systems that integrate AI, which requires a sense of mental preparedness and professional security. These findings suggest the need to address AI Anxiety by raising awareness, making sure there is ethical transparency, and providing psychological support to enhance decision-making confidence in the contemporary workplace.

H2: AI Anxiety has a detrimental impact on AI Adoption Readiness - Accepted

The empirical results also confirm Hypothesis 2. The simple linear regression analysis showed that AI Anxiety was a significant ($p < 0.01$) and negative predictor of AI Adoption Readiness ($\beta = -0.284$). The model accounted for a variance of around 51.8% of the variance in professionals' willingness to adopt AI technologies, suggesting that psychological issues have a strong effect on technology acceptance behaviour.

The negative relationship suggests that the more positive the attitudes are toward AI, the more negative the anxiety is toward AI, and vice versa. Resistance to technological transformation is due to apprehensions about job security, digital competence, ethical issues, and automation risks. The results are in line with earlier technology acceptance research showing that emotional

resistance can be a significant barrier to the adoption of digital technology even when it is technologically useful.

The results suggest that there is a need for emotional and behavioural readiness as well as technical infrastructure, to be technologically ready. Even if AI systems are sophisticated, if they are seen by professionals as a threat and not a supporting tool, they will not be able to be implemented successfully. In this regard, organisations should prioritise investment in building confidence, reskilling efforts, and AI literacy to enhance the preparedness of professionals for AI adoption.

H3: Institutional Support positively moderates the relationship between AI Anxiety and Professional Decision-Making - Accepted

The Multiple Linear Regression analysis results confirmed Hypothesis 3, as Institutional Support was the most significant positive predictor of Professional Decision-Making with a β value of 0.442 ($p < 0.01$). The findings show that organizational support mechanisms have a significant impact in mitigating the negative effect of AI Anxiety on professional decision-making efficiency and confidence.

Professionals are better equipped to thrive in an AI-integrated landscape, with support from institutional programs such as training courses, technical aid, policy guidance, mentorship networks, and digital tools. It is also worth noting that the high t-statistic value ($t = 6.8$) reinforces the finding that institutional support is more predominant in boosting employee confidence and lowering uncertainty about AI systems.

The results clearly show that the supporting institutions foster psychologically safe workplaces in which professionals see AI as a collaborative rather than a professional threat. That means that another important factor for the success of integrating AI into business is the readiness of the organisation. Schools that prioritise ongoing digital education and responsible use of AI are more likely to cultivate professionals who are confident

and adaptable in their ability to make informed decisions with AI assistance.

The findings also indicate that individual adaptability is not sufficient to face the challenges of AI, but proactive interventions at the organisational level can help minimise difficulties. So, the institution's readiness is equally important as the technological readiness in the process of the transformation of AI.

H4: Institutional Support positively moderates the relationship between AI Anxiety and AI Adoption Readiness - Accepted

The results also support Hypothesis 4, which stated that, although AI Anxiety exists, Institutional Support positively impacts AI Adoption Readiness. Overall, the correlation results along with the regression results indicate that those who perceived higher organisational support were more likely to be willing to and confident in using AI technologies, even if they had concerns about anxiety.

The positive correlation between Institutional Support and Decision-Making Outcomes ($r = 0.524$, $p < 0.01$) and the significant predictive effect of institutional mechanisms in regression analysis support the hypothesis that organisational guidance and support systems decrease resistance to AI. Professionals can mitigate AI's uncertainty and enhance their trust in AI-powered systems through training, technological mentoring, policy transparency, and access to AI resources.

The results of this study suggest that organisations are at the heart of employee attitudes towards technological change. Providing professionals with the necessary support and understanding from institutions can increase their willingness to explore AI tools and their use in their professional practice. Conversely, without institutional backing, there can be more fear and confusion, and resistance to the use of AI.

The findings suggest that AI transformation will be successful when human-centric, well-designed

support systems are established, with a focus on technological capability and employee well-being. By prioritising the alleviation of anxiety, boosting digital fluency, and creating ethical and transparent AI use strategies, institutions can foster more sustainable AI adoption.

10 PRACTICAL IMPLICATIONS

The results of the present study have several practical implications for the policy makers, higher educational institutions, accounting firms, and leadership of organisations who want to use Artificial Intelligence (AI) responsibly and effectively in the professional field. The real-world case studies show that AI anxiety has a negative impact on professional decision-making and AI readiness, whereas institutional support has a positive effect on confidence and ethical awareness as well as adapting to AI-enabled systems. Therefore, organisations need to be more than just technology-focused when implementing new strategies and must be psychologically ready as well as technically ready.

The study suggests that accounting professionals are very responsive to institutional mechanisms like clear policy, technological support and organizational support. For this reason, AI governance frameworks should be established for each role, outlining ethical, legal, and professional guidelines around AI-informed auditing, financial reporting, and compliance practices by accounting firms and financial organisations. High accountability professions may require a different kind of training – generic AI workshops can be insufficient; customised training on ethical considerations, professional judgment and how AI can inform decisions is needed to minimise uncertainty and professional resistance.

The results also indicate that psychological re-skilling should be given preferential treatment over technical upskilling programmes. Given the negative correlation between AI anxiety and decision confidence and AI readiness, institutions need to set up structured support systems to enable professionals to navigate the technological transformation without feeling threatened

by AI and to lessen their professional autonomy. The combination of continuous training, AI orientation, technical support teams, and ethical guidance systems can help mitigate technostress and enhance the preparedness of organisations for AI integration.

An additional crucial lesson from the study is that while AI systems can greatly enhance decision-making, it is essential to keep human oversight in place. “Human-in-the-loop” should be used by organisations to have human expertise verify and approve AI recommendations before decisions are made. These are especially important in accounting and financial contexts where professional responsibility, ethical standards and interpretation are paramount.

In the educational field, the results indicate that there is a relatively high level of confidence among the professional environment of commerce faculty compared to accounting practitioners when using AI. It is indicative that educational institutions must be more involved in the transition from exposure to the use of AI in the workplace of accountants. Universities and professional bodies like ICAI could work together to create interdisciplinary and multi-specialist training programs for AI, faculty-industry workshops, and learning platforms for practical application and integration of accounting practice with new AI technologies.

In a policy context, action should be taken to develop AI adoption policies that are structured, incorporating principles of ethical AI use and transparency, accountability, and professional development by regulatory authorities and institutional leaders. The effective application of AI in workplaces will require more than just technology; it will require the capacity of institutions to foster psychologically safe, ethically sound, and professionally responsive work environments.

CONCLUSION

This work adds to the growing body of research on the subject of the adoption of Artificial Intelligence (AI), as it presents a compelling example of the fact that the anxiety surrounding AI is not just a technological issue

but a psychological and organisational puzzle that can have a real impact on professional decision-making in the Indian commerce faculty and accounting community. The results of the empirical study demonstrate that AI Anxiety has a detrimental effect on both confidences to make professional decisions and readiness to adopt AI, whereas Institutional Support plays a pivotal role as an enabler, helping to decrease uncertainty and build technological adaptability. The study also shows that the level of confidence and flexibility of the commerce faculty is relatively higher than that of accounting professionals, which might be attributed to classroom exposure, the hands-on experience of the technology, and the workplace environments of professionals.

This study builds on the previous research in the fields of Technology Acceptance and Technostress by incorporating psychological factors such as job insecurity, ethical ambiguity, skill obsolescence, and perceived loss of professional judgment to create a comprehensive model

of professional behaviour in the context of AI. The results highlight the critical need for psychological readiness, ethical considerations, ongoing digital skill training, and conducive organisational environments in addition to technological progress for a successful integration of AI. Training programs, policy clarity, mentoring systems, and organisational guidance are identified as vital factors to support responsible and confident AI adoption.

The study emphasises the need for India's digital economy to build a human-centric AI ecosystem, where technology is used to augment and not supplant the role of professionals and ethical considerations. The study also highlights that the sustainability of implementing AI in business, accounting, and higher education will also rely on creating psychologically safe and supportive workplaces that are ethically grounded and capable of evolving with the ongoing development of AI.

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