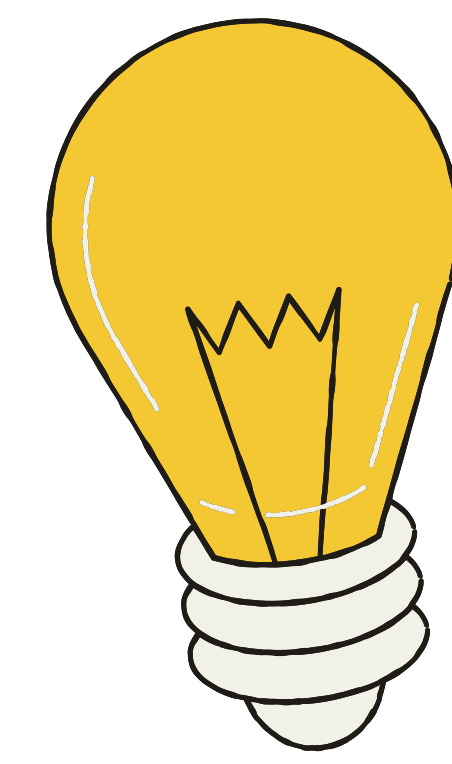


ANALYSIS & FINDINGS



Theme 1: Use of ChatGPT as a supplement to class material

Less reliance on ChatGPT for both quantitative and qualitative assignments	question 1: 2.82 & 2.89 respectively
More reliance on class resources for quantitative than for qualitative assignments	question 2: 3.84 vs. 3.69, respectively
"ChatGPT might not always be accurate when it comes to calculation but was very helpful in brainstorming ideas and giving feedback. ChatGPT always gives relevant key points and arguments."	
Findings: Overall result appears that the students perceive ChatGPT to be a better supplement than a substitute for traditional class resources.	

Theme 2: Perceived helpfulness of ChatGPT

More helpful for qualitative assignments than for quantitative ones except in checking the work which is equal	
More helpful for other non-accounting subjects than other accounting subjects	question 8: 4.61 vs question 7: 4.09
"I think it's quite helpful to use ChatGPT in completing the assignment <u>cause</u> it expands my ideas."	
"It helps me understand any concepts I suddenly stumble upon that makes me unsure of the answer and also assists me in forming explanations in an orderly fashion."	
"ChatGPT has been really helpful in completing the assignment by giving me more ideas and exposure to different perspectives."	
Findings: Students, in general, reported that ChatGPT was somewhat helpful as shown in question 3 – 6 (all above 4).	

Theme 3: Is using ChatGPT cheating?

Min is less than 4	
"In my opinion, using ChatGPT in education is not cheating if it's used responsibly. For example, to understand concepts and theories, giving suggestions or brief ideas for academic writing, <u>and also</u> recommends good reading materials. It supports learning, just like a tutor or textbook, <u>as long as</u> students do their own thinking and avoid copying answers directly."	
"Using ChatGPT is not cheating if it used to brainstorm ideas, get feedback on work or check for grammar. However, it can be considered cheating if you copy and submit its response as your own <u>work</u> , or use it during exam."	
Findings: Students, in general, reported that majority of the students disagree that using ChatGPT was considered as cheating.	

Theme 4: Trust (or lack of) in ChatGPT

Min is less than 4	
Students reported a lack of trust in ChatGPT but reported a higher level of confidence in using ChatGPT for a future assignment.	question 12: 4.11
"Not accurate and logic sometimes."	
"Can be useful in summarising topics and explaining ideas in detail but may not always be correct and I tend to double check the output and my answers before submitting any work."	
"Can be useful but need to make sure if it gives the right information or data."	
Findings: Overall, even though there is a lack of trust, students still intend to use it in the future but with caution.	

INTRODUCTION

The rise of generative AI tools such as ChatGPT has sparked significant interest in how these technologies are reshaping education. In accounting education, especially at the foundation level, students are exploring new ways to understand and apply analytical techniques such as ratio analysis. This study explores how students are using ChatGPT in their learning journey. Understanding students’ views and habits can help educators guide more effective and responsible AI use in the classroom.

OBJECTIVE

This study aims to:

1. Explore how students use ChatGPT alongside their accounting learning materials.
2. Assess students’ perceptions of ChatGPT’s helpfulness in learning ratio analysis.
3. Investigate students’ views on whether using ChatGPT is considered cheating.
4. Examine students’ level of trust in ChatGPT’s responses for academic tasks.

METHODOLOGY

- Design: Quantitative survey research.
- Participants: 45 Foundation-level accounting students enrolled in financial accounting course.
- Instrument: A questionnaire adapted from the Journal of Accountancy article titled “How students use — and don’t use — ChatGPT” (Henderson, C. and Daigle, R.J, 2024).
- Themes Covered:
 - i. ChatGPT as a learning supplement
 - ii. Perceived helpfulness
 - iii. Ethical concerns (cheating)
 - iv. Trust in ChatGPT
- Data Collection: Online survey
- Analysis: Descriptive statistics (percentages and mean scores)

RELATED LITERATURE

Francis, N.J., Jones, S. and Smith, D.P. (2025) ‘Generative AI in Higher Education: Balancing Innovation and Integrity’, British Journal of Biomedical Science, 81, article 14048. Available at: (Accessed: 5 May 2025).

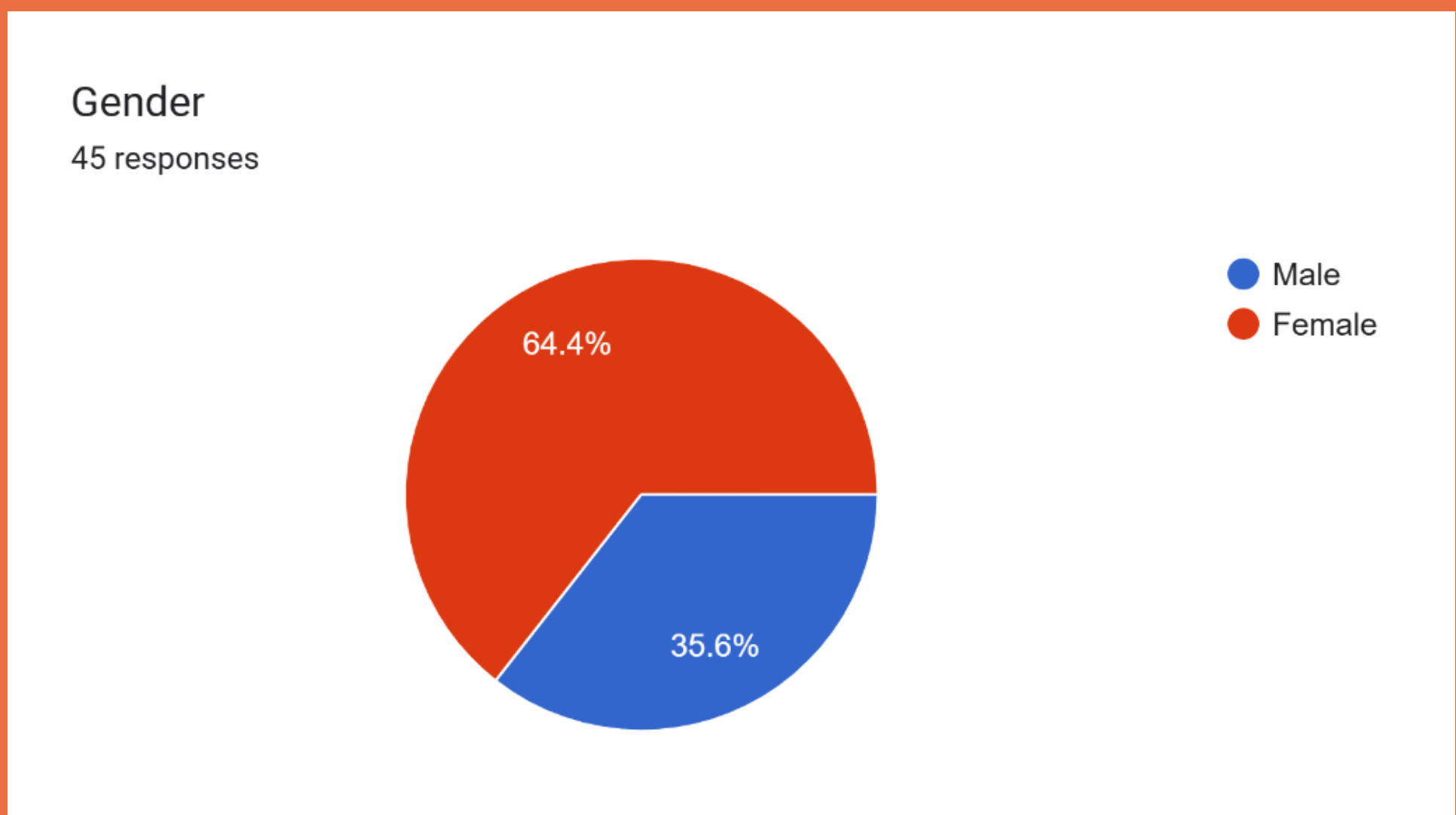
Haugland Sundkvist, C. and Kulset, E.M. (2024) ‘Teaching accounting in the era of ChatGPT – The student perspective’, Journal of Accounting Education, 69, 100932. Available at: <https://www.sciencedirect.com/science/article/pii/S0748575124000484> (Accessed: 5 May 2025).

Maruszewska, E.W., Ziembka, E.W., Grabara, D. & Renik, K., 2024. The determinants of ChatGPT usage among accounting students: the role of habit, social influence and facilitating conditions. Zeszyty Teoretyczne Rachunkowości, 48(3), pp.215–232. Wukich, J., Henderson, C. and Daigle, R.J. (2024) ‘How students use — and don’t use — ChatGPT’, Journal of Accountancy, 29 October. Available at: <https://www.journalofaccountancy.com/news/2024/oct/how-students-use-and-dont-use-chatgpt.html> (Accessed: 5 May 2025).

Ziembka, E.W., Maruszewska, E.W., Grabara, D. and Renik, K. (2024) ‘Acceptance and Use of ChatGPT Among Accounting and Finance Higher Education Students’, in Hernes, M. and Wątróbski, J. (eds.) Emerging Challenges in Intelligent Management Information Systems: Lecture Notes in Networks and Systems, Cham: Springer Nature, pp. 185–202. Available at: https://doi.org/10.1007/978-3-031-66761-9_16 (Accessed: 5 May 2025).

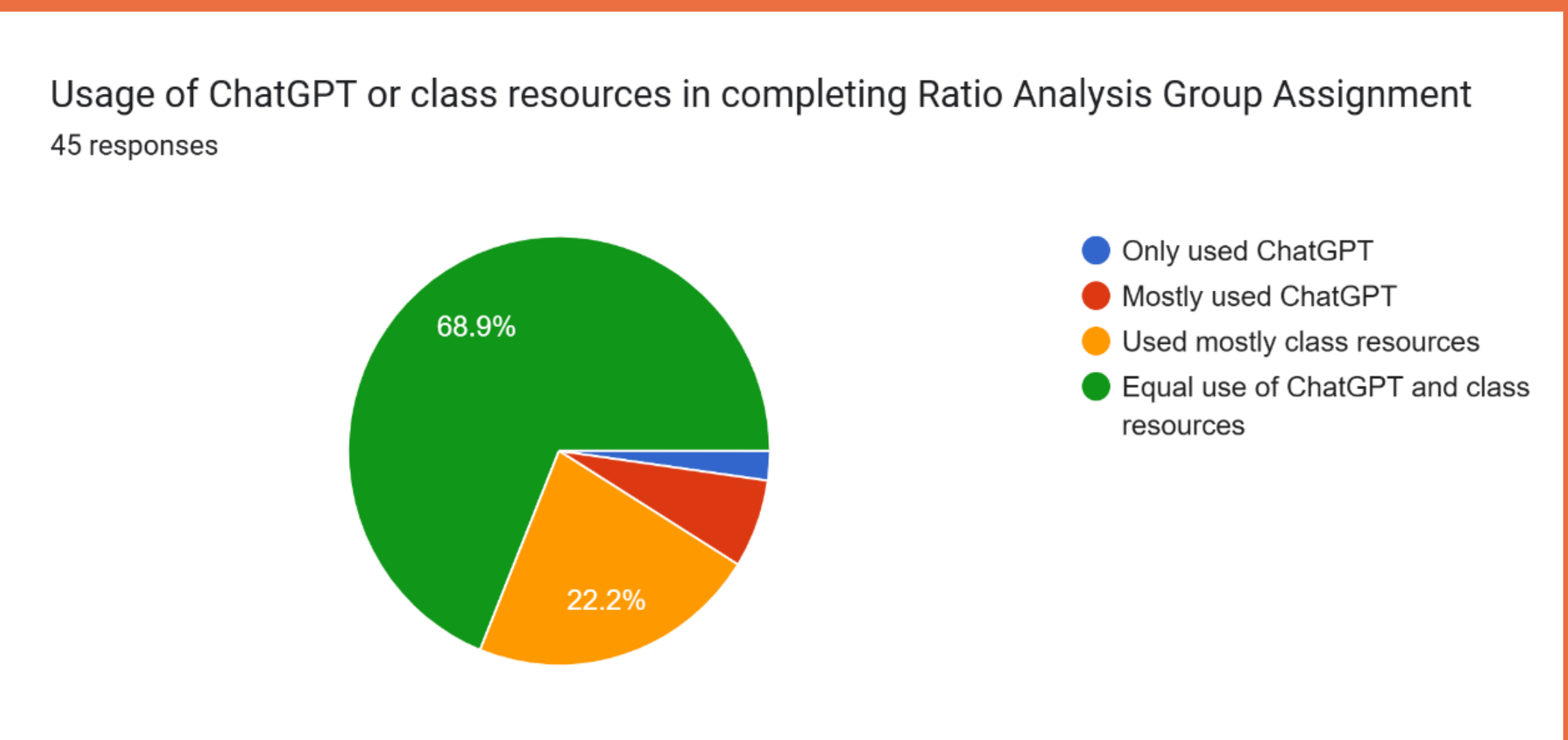
ANALYSIS

Gender
45 responses



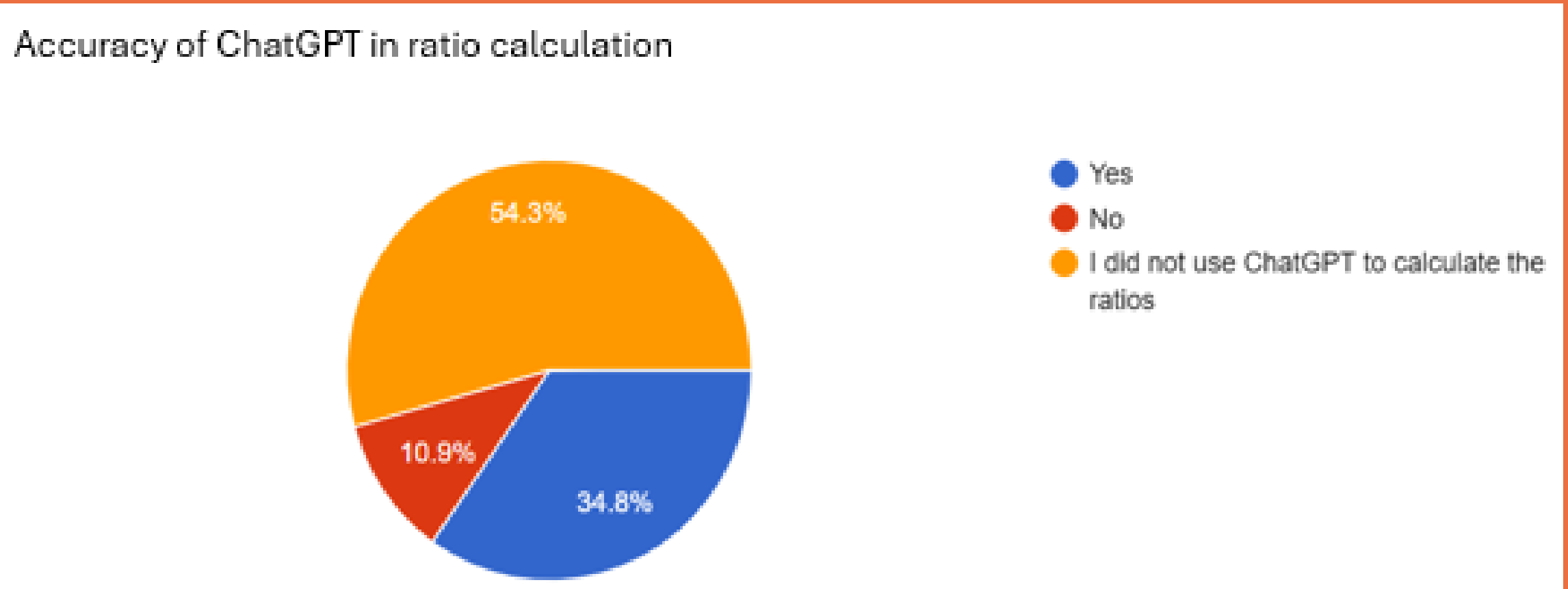
Gender	Percentage
Male	35.6%
Female	64.4%

Usage of ChatGPT or class resources in completing Ratio Analysis Group Assignment
45 responses



Usage	Percentage
Only used ChatGPT	22.2%
Mostly used ChatGPT	68.9%
Used mostly class resources	10.9%
Equal use of ChatGPT and class resources	34.8%

Accuracy of ChatGPT in ratio calculation



Accuracy	Percentage
Yes	54.3%
No	10.9%
I did not use ChatGPT to calculate the ratios	34.8%

CONCLUSION

- Students perceive **ChatGPT as a supplement**, not a substitute for traditional class resources.
- Found to be **more helpful for qualitative tasks** than quantitative ones (except for checking work, where usefulness is equal).
- Seen as **more useful in non-accounting subjects** compared to accounting subjects.
- **Majority disagree** that using ChatGPT is a form of cheating.
- Despite **lack of full trust**, most students **plan to continue using ChatGPT** with caution recognizing its potential benefits when used responsibly.