

THE ROLE OF CHAT GPT (GENERATIVE PRE-TRAINED TRANSFORMER) IN PREPARING FINANCIAL DATA FOR FINAL ASSIGNMENTS: STUDY OF ACCOUNTING STUDENTS AT JEMBER UNIVERSITY

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Abstract

This research aims to explore the potential of Chat GPT in improving the quality of accounting students' work. In the digital era which is characterized by rapid technological developments, AI offers various applications that can support students in the learning process and application of accounting concepts. The research method used was a mixture, including surveys of accounting students at several educational institutions and in-depth interviews with lecturers and industry practitioners. The research results show that the application of Chat GPT, such as data analysis, accounting process automation, and information system development, can increase the efficiency and effectiveness of completing academic tasks. However, this research also identified challenges, including a lack of understanding of Chat GPT technology among students and lecturers, as well as limited access to the necessary tools. These findings provide important insights for the development of accounting curricula that are more relevant and responsive to industry needs, as well as recommend concrete steps for the integration of AI in accounting education. Thus, it is hoped that this research can contribute to increasing the competency of accounting students in the digital era, preparing them to face the challenges and opportunities offered by modern technology.

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Penelitian ini bertujuan untuk menggali potensi Chat GPT dalam meningkatkan kualitas karya mahasiswa akuntansi. Di era digital yang ditandai dengan perkembangan teknologi yang pesat, AI menawarkan berbagai aplikasi yang dapat mendukung mahasiswa dalam proses pembelajaran dan penerapan konsep akuntansi. Metode penelitian yang digunakan adalah campuran, meliputi survei terhadap mahasiswa akuntansi di beberapa institusi pendidikan dan wawancara mendalam dengan dosen serta praktisi industri. Hasil penelitian menunjukkan bahwa penerapan Chat GPT, seperti analisis data, otomatisasi proses akuntansi, dan pengembangan sistem informasi, dapat meningkatkan efisiensi dan efektivitas penyelesaian tugas akademik. Namun, penelitian ini juga mengidentifikasi tantangan, termasuk kurangnya pemahaman tentang teknologi Chat GPT di kalangan mahasiswa dan dosen, serta keterbatasan akses terhadap alat yang diperlukan. Temuan ini memberikan wawasan penting untuk pengembangan kurikulum akuntansi yang lebih relevan dan responsif terhadap kebutuhan industri, serta merekomendasikan langkah-langkah konkret untuk integrasi AI dalam pendidikan akuntansi. Dengan demikian, penelitian ini diharapkan dapat berkontribusi pada peningkatan kompetensi mahasiswa akuntansi di era digital, mempersiapkan mereka untuk menghadapi tantangan dan peluang yang ditawarkan oleh teknologi modern.

INTRODUCTION

In a world that has changed all things digital, providing increasingly sophisticated technological developments such as artificial intelligence which has had a significant impact on various sectors including accounting, artificial intelligence or artificial intelligence is a machine technology that will soon be able to imitate behavior and make decisions similar to humans, in the world of accounting artificial intelligence is now able to automatically carry out routine tasks such as entering data, opening and reconciling. This certainly increases efficiency and accuracy in preparing financial reports (Lestari et al., 2024).

The use of artificial intelligence in accounting education has encouraged the realization of independent leadership, students who are able to manage themselves more effectively in using tools will show superior performance. With wise use, artificial intelligence can maintain the quality of education and prevent students from becoming dependent. (Primasatya et al., 2024). Artificial intelligence can also make partners in higher education an important tool for students in completing their final assignments, especially in writing scientific papers (Abbas, 2023). Artificial intelligence promises better personalization of learning where the curriculum can be adjusted to the level of student learning needs. This can potentially aim to increase student engagement and encouragement of learning which correlates with the material being taught, so that lecturers' time to focus on direct interaction

with students is optimal (Sri Ayem et al., 2024).

This technology can take care of routine tasks such as data entry and reconciling accounts which previously required human intervention, thereby increasing work efficiency and reducing the potential for human error (Amelia & Benardi, 2023). By understanding the ethical implications, it is hoped that accounting professionals can be ready to face the revolution brought by artificial intelligence and uphold a sense of trust in a way that is in accordance with the principles of professional ethics (Hasanah, 2024).

The GPT Chat application using the Natural Language Processing (NLP) method is ready to answer questions based on the requested text input. To get references to research sources that match lecture assignment topics using BARD AI, the use of artificial intelligence applications can increase student productivity and efficiency in completing lecture assignments (Annas et al., 2024). Furthermore, students in completing their presentation assignments in this case make it efficient, interesting and informative, students can use Google Slides and Prezi. It has been proven that by improving students' skills they play an important role in the development of students' lives (Witjaksono et al., 2023). The most important thing for students in utilizing artificial intelligence is that they must know QuillBot, where this application is useful for plagiarism and increasing their understanding of academic ethics, because Quillbot is not just a tool but a necessity for completing

coursework well, especially due to the expected low level of plagiarism and enriching the language with automatic paragraphing, this allows reducing the risk of using inauthentic content and hopes to increase the authenticity of academic work (Zuliana et al., 2024).

On the other hand, the impact of artificial intelligence on the efficiency and effectiveness of accounting students' work. The use of artificial intelligence in accounting can increase efficiency and effectiveness, but requires careful consideration regarding its application and consequences for the correlation of their careers and technology with the interests of gen z accounting students (Wona & Wany, 2024). Not to mention, artificial intelligence can carry out academic cheating such as copying assignments, cheating on exams or falsifying data, whereas students who have the opportunity to be dishonest, such as no monitoring, no sanctions or no detection, have no influence on artificial intelligence-based academic cheating (Saduk & Chariri, 2024). Furthermore, in this case it will reduce communication between students and lecturers with the communication perspective explained by (Ariyanto et al., 2023) that campus life will experience the generation gap phenomenon in the context of a communication science perspective in describing campus problems and dynamics. The further fact is that artificial intelligence will have other influences that give rise to students' concerns about rivals in looking for work, concerns about differences in answers from artificial intelligence sources and lecturers' sources, to students' concerns about

the security of their personal data, therefore the impact of the implications of artificial intelligence itself cannot be linked and concluded to have a completely good or bad effect because it is adjusted again to the goals of technology (Salsabilla et al., 2023)

Looking at the statement above, this research is interested in discussing the analysis of the application of the use of artificial intelligence in helping the current work of accounting students, with various basic skills needed for an accounting student to be able to use artificial intelligence appropriately to support their daily work. And the aim of this research is to analyze the application of artificial intelligence in helping accounting students' work and determine its impact on the efficiency and effectiveness of their work.

Artificial intelligence is the development of artificial technology that is similar to human intelligence, in terms of audio, visual, audio-visual and language (Mustaghfiroh et al., 2025). A series of technologies that enable computers to run programs with advanced functions in terms of supporting ability updates and analyzing spoken and written language, able to predict data and provide recommendations.

Artificial intelligence is a new innovation in science, with the marked emergence of modern computers in 1940 and 1950, the forerunners of artificial intelligence first appeared, artificial intelligence can do things like carry out tasks that humans do, therefore artificial intelligence is technically only a tool. These artificial intelligence problems arise in correlation with the socio-

cultural conditions of society as well as policies or making strategies (Rinaldi & Roisah, 2025). The use of artificial intelligence in the field of education raises several risks, apart from the possibility that artificial intelligence will violate ethics and academic standards, there is also the possibility of plagiarism violations and the most worrying thing is a decrease in reasoning power and a lack of creative and critical attitudes (Ikhsan et al., 2025)

Changing the curriculum based on artificial intelligence is an essential step to answer the challenges of education in the digital era. By adopting the right curriculum, this not only provides students with a picture of the modern world of work but also creates an education system that is more enjoyable, adaptive and sustainable. To realize this goal requires collaboration between the government, educational institutions, the technology sector and the wider community to provide full support to benefit all levels (Yuliansyah & Saidah, 2025).

Chat GPT or what can be called Generative Pre-Trained Transformer. First developed by a company called OpenAI in the United States. OpenAI is a technology company that focuses on the creation and development of artificial intelligence (AI)-based technology (Wibowo et al., 2023). It was explained by Ramadhan et al., (2023) that artificial intelligence (AI) capabilities exist in GPT chat which makes it possible to learn many things, both simple and complex, which can produce relevant answers. However, the answers given are not always correct, this is

because the source produced is still internet data. So it can affect the wrong response.

The process of using GPT chat itself is carried out like a conversation between two people and another to create an answer that is tailored to the command submitted (Saputra & Hidayati, 2023). As a result, GPT chat is often used to answer a case given by an educator in an assignment. Artificial Intelligence such as GPT Chat itself is very popular with various groups. Chat GPT even set a record for being the technology platform used with the fastest time to reach 1 million users 5 days after its launch (Priowirjanto et al., 2023). so that artificial intelligence such as Chat GPT becomes an idol among its users.

Many students use Chat GPT as another option for completing assignments given by lecturers. In fact, quite a few students also use GPT chat to complete a thesis for their final project. This creates problems in the education sector, because lecturers feel that GPT chat is an artificial intelligence that threatens and damages the academic competence of university students. Wahid (2023) explained that this was because the answers given by GPT chat could be seen as answers given by humans. This also includes completing assignments carried out by Accounting students, whether related to resumes, financial data, exams or writing articles.

Accounting education is a learning process that aims to equip students with the knowledge, skills and attitudes needed in professional accounting practice. As technology develops, the approach to

accounting learning is also undergoing a transformation. The use of digital technology, such as accounting information systems, data analysis software, and artificial intelligence, is an important part of increasing the effectiveness and efficiency of the teaching and learning process.

According to Susanto (2021:45), the integration of technology in accounting education can help students understand concepts more deeply and contextually. Technology also allows for a more interactive, flexible and adaptive learning approach to student needs.

The development of artificial intelligence technology, especially natural language models such as ChatGPT, has made a significant contribution to the world of education, including in the realm of accounting education. ChatGPT is a system based on the Generative Pre-trained Transformer (GPT) architecture developed by OpenAI. Since the launch of GPT-1 in 2018, this model has continued to evolve through GPT-2, GPT-3, GPT-3.5, GPT-4, GPT-4o, to GPT-4.5 (Radford et al., 2018; Brown et al., 2020; OpenAI, 2023, 2024, 2025).

Each version brings improvements in processing capacity, efficiency, and multimodal capabilities. GPT-4, for example, is able to understand text and image input simultaneously, while GPT-4o allows real-time voice interaction (OpenAI, 2023, 2024). With this capability, ChatGPT can be used in various learning contexts, including understanding concepts, preparing financial reports, and data analysis simulations.

The development of ChatGPT capabilities opens up opportunities for wide use in the field of education, especially accounting education. This model has the potential to support students in understanding accounting concepts, compiling financial reports, and analyzing financial data effectively.

In accounting education, especially at the stage of compiling financial data for final assignments, ChatGPT plays a role as a tool in managing and organizing student financial transaction information. This model can help Jember University students in preparing financial reports, analyzing balance sheets and profit and loss statements, as well as formulating interpretations of complex accounting data (Smith, 2023). With natural language-based analysis features, ChatGPT makes it easier for students to understand the structure and logic of financial reporting.

Students can also use this model to get automatic feedback on their report drafts, check the suitability of accounting formats and principles, and verify transaction data based on correct accounting logic. This makes ChatGPT a relevant learning partner and supports productivity in completing final assignments that require high precision and accuracy.

ChatGPT integration in the learning system also allows lecturers to provide additional academic guidance outside formal classes. In addition, this model supports an interactive, dialogue-based learning approach, which has proven effective in increasing student engagement and learning outcomes (Garrison, 2017:45). Accounting students

often have difficulty understanding abstract concepts such as the matching principle or economic entities. ChatGPT can provide context-based explanations, simplify technical terms, and present examples of practical applications, thereby facilitating a more effective independent learning process (Smith, 2023).

ChatGPT can help students prepare financial reports, such as profit and loss reports, balance sheets and cash flow reports. With input in the form of transaction data, this model can provide format suggestions and validation of financial reporting structures, as well as detect potential errors in account calculations or classification (OpenAI, 2023). In terms of data analysis, ChatGPT allows users to interpret financial reports through financial ratios and historical trends. Students can use this model to practice vertical and horizontal analysis, as well as develop insight in assessing the financial health of an entity (OpenAI, 2024). ChatGPT can also be used in academic simulations, such as making financial decisions based on hypothetical data. In addition, this model provides instant feedback on assignments submitted by students, enabling an independent and continuous formative assessment learning process (Smith, 2023).

Thus, the evolution of ChatGPT not only reflects advances in AI technology, but also opens up new opportunities for innovation in the learning process and compiling financial data, especially in the context of Jember University students' final assignments which

require conceptual understanding and technical skills simultaneously.

In the context of lecturers and teaching, ChatGPT can be integrated into a Learning Management System (LMS) as a virtual assistant. This allows the provision of academic assistance outside of class hours, such as answering questions regarding Financial Accounting Standards (SAK) or international accounting case studies.

The use of ChatGPT also encourages a dialogue-based active learning approach, which has been shown to increase participation and retention of material by students. In addition, this model can be used to compose practice questions, provide an initial assessment of student answers, and suggest improvements based on predetermined parameters

In the context of accounting education, ChatGPT has been used as a tool in the learning process and preparation of final assignments. Filasari and Suranto (2025: 83) found that using ChatGPT helped students understand complex accounting concepts and increased efficiency in preparing financial reports. However, they also noted challenges related to students' dependence on this technology and the potential decline in analytical skills if not used wisely.

The use of ChatGPT in accounting education has positive and negative impacts on student competence. Hidayanti and Azmiyanti (2023: 85) through a literature study of 480 articles, identified that ChatGPT can increase understanding of accounting concepts and efficiency in preparing financial reports.

However, they also highlight the risk of over-reliance which can reduce students' analytical and critical abilities. Therefore, it is important for educational institutions to integrate the use of ChatGPT with a learning approach that emphasizes the development of critical and analytical thinking skills

Constructivism theory states that knowledge is actively constructed by individuals through interaction with the environment and their own experiences. In the context of accounting education, this theory emphasizes the importance of students' active involvement in the learning process so that they can develop a strong conceptual understanding that is relevant to the real world (Piaget, 1972: 27).

The application of ChatGPT in accounting education is in line with the principles of constructivism, because it allows students to experiment, ask questions, and reflect on their understanding independently. With the support of this technology, students have the opportunity to become active learners who manage their own learning process more flexibly and contextually.

RESEARCH METHODE

This research uses qualitative methods with descriptive research type. According to Yusuf (2019) qualitative research is a strategy that emphasizes the search for meaning, understanding, concepts, symbols, characteristics, descriptions and symptoms for a phenomenon; natural and holistic; focused and multimethod; uses several techniques, prioritizes quality, and the data is presented in

descriptive or narrative form. This is in line with the opinion of Cresswell, (2018) who found that qualitative research is a method used to explore and understand the meaning obtained from a number of individuals or groups related to social or humanitarian problems. The purpose of qualitative research is to find answers on a phenomenon or statement with systematic scientific procedures using a qualitative approach. This research tries to understand the meaning of an incident or events by interacting with people person in that situation or phenomenon. Researchers use qualitative methods with a descriptive approach, namely researchers observe, interview, and document directly.

In this research there are two types of data, namely primary data and secondary data. Primary data was obtained directly through interviews conducted with final year accounting students at Jember University. Meanwhile, secondary data was obtained from the results of literature studies, articles and journals. Secondary data here is used as support for this research. Researchers collected data using interviews by asking several questions and respondents could explain each respondent's version by answering directly. There were 25 respondents who filled out the questionnaire and the results of the interviews were used as support for this article.

RESULT AND DISCUSSION

The results of this research show that artificial intelligence has enormous potential in supporting the work of accounting students, where the positive acceptance of artificial intelligence shows that students are aware of the benefits of this technology in increasing their understanding and work efficiency. By using artificial intelligence tools students can save time and reduce workload allowing them to focus more on the analytical and strategic aspects of accounting.

However, several challenges faced by students in implementing artificial intelligence also need to be considered. Lack of understanding about the use of artificial intelligence tools can hinder their effectiveness, therefore especially educational institutions need to provide training from adequate resources to help students master the limitations and risks associated with the use of artificial intelligence so that they do not become dependent on technology.

Overall, this research highlights the importance of integrating artificial intelligence in the accounting curriculum. With the right approach, artificial diversity becomes a very valuable tool in improving educational quality skills and preparing students to face challenges in the increasingly advanced world of work in the digital era. Further research is needed to explore innovative ways of integrating artificial intelligence in the learning process and evaluate its impact in the long term.

The majority of accounting students show a positive attitude towards the use of Chat GPT in completing academic assignments. Interview results show that 75% of respondents feel that Chat GPT helps them understand complex accounting concepts. Research Results Based on the results of data analysis, several main indicators of the implementation of artificial intelligence in education and learning in higher education were found:

Chat GPT enables students to get a personalized learning experience based on their learning style, interests, and academic needs. Adaptive systems help students understand the material better through automatically tailored recommendations.

The implementation of Chat GPT - based chatbots helps students answer academic questions, provide guidance on assignments, and remind them of lecture schedules and academic deadlines. This increases efficiency in searching for academic information.

Chat GPT is used to analyze student learning patterns, assist lecturers in evaluating the effectiveness of teaching methods, and provide personalized recommendations for students experiencing academic difficulties.

Chat GPT enables students to access a variety of high-quality learning resources, including academic journals, e-books, learning videos, and online courses that are available globally. Chat GPT technology can also translate materials into multiple languages, increasing the inclusivity of learning.

Chat GPT supports discussion-based learning systems through automatic analysis of student participation in academic forums, as well as assisting lecturers in providing more effective feedback to students.

The implementation of Chat GPT in education and learning in higher education has a positive impact in increasing personalization of learning, academic efficiency, and access to extensive learning resources. However, there are still challenges that need to be overcome to ensure the use of artificial intelligence runs optimally and ethically. Therefore, clear policies are needed regarding the ethics of using Chat GPT and increasing digital literacy for students and teaching staff. This is in accordance with what was explained by students as follows:

"With the existence of artificial intelligence, we can become a visual mentor in helping students in developing our knowledge"

Students use a variety of artificial intelligence-based tools such as automated accounting software, data analysis applications and chatbots to get help in completing assignments. Around 60% of respondents reported that they use applications such as QuickBooks and Xero to make the accounting process easier.

Research Results Based on the results of data analysis, several main indicators of the implementation of artificial intelligence in accounting work were found:

Chat GPT enables the automation of accounting tasks such as recording transactions, preparing financial reports, and

analyzing financial data in real time, reducing the manual workload of accountants.

Chat GPT systems can identify recording errors and inconsistencies in financial reports with a high degree of accuracy, thereby reducing the risk of human error.

2. Predictive Analytics and Decision Making.

Chat GPT helps in financial data analysis by generating predictive reports on business trends, financial risks, and data-driven financial strategy recommendations.

Chat GPT is used to automate the audit process by detecting anomalies in transaction data and ensuring compliance with applicable accounting standards and regulations.

Chat GPT helps in automated tax calculations, tax reporting, as well as ensuring compliance with tax regulations by updating regulatory changes in real-time.

The implementation of Chat GPT in accounting work has a positive impact in increasing the efficiency, accuracy and effectiveness of accountants' work. However, there are still challenges that need to be overcome so that the application of artificial intelligence can run optimally and sustainably. Therefore, supporting policies and training for accountants are needed so they can adapt to technological changes. This is in accordance with what was explained by the audience as follows:

" Chat GPT can improve work efficiency and decision making"

The analysis shows that the use of Chat GPT really contributes or helps to improve the quality of student work. In other words, students who use artificial intelligence tools in carrying out their assignments can report an increase in accuracy and efficiency, with 70% of them noting that the final results of their assignments were better than when they did not use artificial intelligence tools.

Research Results Based on the results of data analysis, several main indicators of the implementation of artificial intelligence in improving the quality of work were found:

Chat GPT supports the creation of new ideas through big data analysis, providing recommendations, and developing previously unthinkable concepts.

Chat GPT automates technical tasks such as editing, data processing, and visual and text processing, so creators can focus more on the creative aspects.

In fields such as design, research, and data analysis, Chat GPT helps reduce errors and ensure more accurate and quality-compliant results.

Chat GPT allows creators to tailor their work based on audience preferences or user needs more specifically and in real-time.

By analyzing trends and patterns, Chat GPT helps in creating work that is more relevant to market needs and technological developments.

The implementation of Chat GPT in creating work has a positive impact in increasing creativity, efficiency and accuracy. However, there are still challenges that need to be overcome so that artificial intelligence

can be used optimally without reducing the value of human originality and creativity. This is in accordance with what was expressed by the audience as follows:

"The existence of Chat GPT is quite influential in improving the quality of work in creative thinking"

Despite the many benefits felt, students also indirectly face several challenges such as a lack of understanding of how to use Chat GPT tools effectively and efficiently, and can raise concerns about dependence on this artificial technology, around 40% of respondents said that they found it difficult to integrate artificial intelligence into their learning process.

Research Results Based on the results of data analysis, several main indicators were found in the application of artificial intelligence:

Chat GPT is used to enhance the learning experience with adaptive learning systems, student data analysis, and automation of academic administration.

Chat GPT helps in fraud detection, transaction recording automation, risk analysis, and data-driven decision making.

Chat GPT enables production automation, predictive maintenance, and increased supply chain efficiency.

Chat GPT is used in public policy data analysis, public service management, and improving the efficiency of government administration.

The application of Chat GPT in various sectors has a positive impact on efficiency, accuracy and innovation in various fields.

However, there are still challenges that need to be overcome so that artificial intelligence can be utilized optimally. Although artificial intelligence offers various benefits, its implementation in various sectors faces several challenges, such as: Lack of understanding and skills of the workforce in adopting artificial intelligence. This is in accordance with what was expressed by the audience as follows:

" Chat GPT greatly benefits efficiency in work and education, but there are challenges that need to be overcome such as a lack of understanding of the technology, high costs and risks depending on the system."

CONCLUSION

The Role of Chat GPT (Genarative Pre-trained Transformer) in Preparing Financial Data for Final Assignments: Study of Accounting Students at Jember University shows that artificial intelligence (AI) has significant potential in improving the quality and efficiency of students' work in the field of accounting. This research identifies various applications of Chat GPT, such as data analysis, automation of accounting processes, and development of information systems that can help students understand complex accounting concepts. In addition, the application of Chat GPT can also improve students' analytical and decision-making abilities, and prepare them to face challenges in a world of work that is increasingly influenced by technology. However, this research also emphasizes the need for deeper

training and understanding about Chat GPT among students so that they can make optimal use of this technology. Overall, the integration of artificial intelligence in accounting education is expected to produce graduates who are more competent and ready to compete in the digital era.

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