Acceptability and Readiness of Fast-Food Personnel Toward Artificial Intelligence Financial Tools for Internal Control

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Abstract. Despite the growing integration of artificial intelligence (AI) tools in financial operations, there is a limited understanding of how fast-food employees perceive and adapt to such technologies. This study aimed to assess the level of acceptability of artificial intelligence (AI) financial tools for internal control and their impact on the readiness of fast-food personnel, as well as the differences and relationships between acceptability and readiness. Using a quantitative-correlational research design, the study examined fast-food personnel through the Technology Acceptance Model (TAM) and Technology Readiness Index (TRI). Results revealed that both the willingness to adopt and readiness of the fast-food personnel were high, indicating a positive perception of AI financial tools. Moreover, no significant differences in acceptability were found when participants were grouped by age and job position; however, a considerable difference emerged when participants were grouped by sex in terms of ease of use, suggesting that males and females perceive AI financial tools differently. Regarding readiness, significant differences were observed in optimism and innovativeness when grouped according to sex, indicating that sex influences an individual's level of preparedness. Lastly, a powerful and significant positive relationship was found between the respondents' level of acceptability and readiness, implying that readiness and acceptability influence each other, suggesting that openness to AI tools and the capacity to engage with them are mutually reinforcing. These findings offer practical insights for organizational training programs and digital transformation strategies in the fast-food sector. The study recommends that owners and management provide proper formal training for personnel and identify key areas for improvement. Future research should also explore other factors that may affect acceptability and readiness.

Keywords: Acceptability; Artificial intelligence financial tools; Fast-food personnel; Internal control; Readiness

1.0 Introduction

The fast-food sector in Iloilo City continues to grow as more consumers demand convenient and affordable meals. This growth strengthens the local economy, as major chains and local brands rapidly expand and benefit from mobile ordering and food delivery services. The Philippine quick-service industry is even projected to grow at a compound annual growth rate of 15.78% from 2024 to 2029 (Mordor Intelligence, 2024). However, this rapid expansion presents challenges in maintaining robust internal financial controls, which are crucial for accurate reporting and efficient operations. Many fast-food businesses still rely on manual or semi-automated systems, which often lead to inefficiencies and errors, particularly as financial transactions increase in volume

and complexity (Ethan, 2023). Smaller establishments are particularly affected because they continue to rely on basic approaches even as their operations expand. This concern is reinforced by a 2022 survey, which showed that 46% of organizations experienced fraud or economic crime within two years, with asset misappropriation accounting for two-thirds of reported fraud cases (PricewaterhouseCoopers, 2022). Without employee readiness and acceptance, AI implementation may result in inefficiency, resistance, and underutilization of technological investments.

Artificial intelligence (AI) financial tools offer a promising solution to these problems by improving accuracy, efficiency, and security in financial operations. In the finance sector, machine learning accounts for 28.9% of total AI applications, demonstrating the strong potential of AI in automating tasks and analyzing large datasets (Ubah, 2023). AI can help fast-food businesses streamline operations, minimize human error, and deliver real-time financial insights. However, despite these advantages, adoption remains limited. A 2024 survey revealed that while 74% of Philippine CEOs recognize AI's potential to boost efficiency and 57% see profitability benefits, 54% have not yet adopted AI financial tools (PricewaterhouseCoopers, 2024). One of the most significant barriers is the readiness and acceptance of fast-food personnel, who play a key role in implementing and managing these technologies. This issue is particularly relevant in Iloilo City, where many fast-food establishments operate with lean staffing and limited access to digital training resources.

Introducing AI systems also brings workforce challenges. While AI can simplify financial tasks, it may require employees to learn new skills or adapt to different workflows. A 2024 PwC survey found that 80% of Philippine CEOs expect AI to necessitate workforce reskilling within the next three years; however, readiness for this shift remains low. Only 22% of industry leaders feel prepared to address talent-related concerns, and fewer than half of organizations believe they educate employees effectively on AI's benefits and impacts (Deloitte, 2024). These findings show that the success of AI adoption depends not only on technology but also on employee readiness and acceptance.

Despite the growing interest in AI, few studies have explored the acceptability and readiness of fast-food personnel to adopt AI financial tools, particularly in the context of Iloilo City. This lack of research creates a gap in understanding how employees view AI and what factors affect their willingness to adopt it. Addressing this gap is important because the success of AI-driven internal controls relies on the people who will use them. Therefore, this study aims to determine the level of acceptability of AI financial tools for internal control and their effects on the readiness of fast-food personnel in Iloilo City. It also examines the differences and relationships between acceptability and readiness to identify key areas for improvement. By doing so, the study seeks to provide insights that can guide management in training staff, overcoming barriers to adoption, and ensuring the sustainable growth of fast-food businesses in a technology-driven industry. By bridging this gap, the study contributes to both industry practice—by informing training and implementation strategies—and scholarly knowledge—by expanding the literature on technology adoption in emerging urban markets.

2.0 Methodology
2.1 Research Design
This study aimed to determine the level of acceptability of artificial intelligence (AI) tools for internal control and their effects on the readiness of fast-food personnel. The researchers employed a descriptive, quantitative, and correlational research design to examine the relationship between two or more variables. Data were collected through a survey questionnaire. According to Singh (2023), a descriptive research design is widely used in various fields, with the primary goal of systematically observing and evaluating the variables and conditions involved in a phenomenon. Quantitative research gathers numerical data from a specific group of people, known as the sample population, and uses statistical methods to aggregate, compare, or reveal correlations within the data (Sreekumar, 2023). Correlational research focuses on evaluating connections between variables without any control or manipulation by the researchers (Bhandari, 2023). A questionnaire, on the other hand, consists of structured questions designed to collect specific data from participants (Williams, 2024), while surveys are a method of gathering information and opinions on a range of relevant topics from a pre-selected sample of respondents (Anand, 2022).

2.2 Participants and Sampling Technique
This study involved an unknown population and employed convenience sampling, resulting in a sample size of 392 respondents. The respondents were owners, managers, and crew members responsible for internal control in

fast-food establishments located in Iloilo City. Individuals who were not owners, managers, or crew of a fast-food restaurant in Iloilo City were excluded from the study. Convenience sampling was chosen as the sampling technique. According to Golzar, J., Tajik, O., and Noor, S. (2022), convenience sampling is a type of non-probability sampling in which researchers select participants based on ease of access. This method is considered cost-effective, simple, and quicker to implement compared to other sampling techniques. Additionally, it enables researchers to make strong generalizations and ensure representativeness within the sample.

2.3 Research Instruments
The researchers employed a questionnaire as the primary research instrument, which was divided into three parts: demographic characteristics (age, sex, and job position), the level of acceptability, and the level of readiness of fast-food personnel in Iloilo City toward AI financial tools for internal control. Parts II and III each consisted of fourteen items, measured using a five-point Likert scale ranging from "Strongly Agree" (5) to "Strongly Disagree" (1). The scale enabled the interpretation of responses into levels of acceptability and readiness, with descriptive categories ranging from "Very High" to "Very Low." These interpretations helped assess how fast-food personnel perceived the benefits of AI financial tools and their preparedness to adopt them.

The instrument's validity was established through expert evaluation, following Field (2005) and Ghauri and Gronhaug (2005, as cited in Taherdoost, 2016), who emphasize that validity ensures an instrument measures what it intends to measure. Two faculty members from the College of Commerce and an industry validator assessed the questionnaire using the Good and Scates measurement form. The instrument received an overall mean validity rating of 4.21 (Very Valid) on a 5-point scale, with scores of 4.31, 4.54, and 3.77 from the three validators, respectively. Suggestions from validators were also integrated to improve the instrument's clarity and applicability (Heale & Twycross, 2015). Reliability, defined as the consistency and stability of measurement (Carmines & Zeller, 1979; Moser & Kalton, 1989, as cited in Taherdoost, 2016), was tested using Cronbach's Alpha. The pilot test was conducted among 33 fast-food personnel outside Iloilo City who were not part of the main sample. Following Taber (2018), a score of 0.70 and above indicates reliability. The instrument achieved a Cronbach's Alpha of 0.97, confirming its high reliability. This demonstrates that the instrument consistently measured the constructs of acceptability and readiness of fast-food personnel in relation to AI financial tools (Wilson, 2010, as cited in Taherdoost, 2016).

2.4 Data Gathering Procedure
The data gathering was conducted from January to February 2025 and followed several stages. The process began with establishing the instrument's validity and reliability. Afterward, the researchers sought permission from the managers or owners of the selected fast-food establishments in Iloilo City through a formal request letter. Once approval was granted, the researchers personally distributed the survey questionnaires, explained the purpose of the study, and guided respondents in answering them correctly. In addition, approval from the Research Ethics Review Committee (RERC) was required prior to data collection, which involved meeting specific requirements, including grammar and plagiarism checks, submission of the manuscript, and obtaining an endorsement letter. After the questionnaires were retrieved, the researchers encoded the data. They analyzed the data using appropriate statistical tools, including the mean, percentage, frequency, standard deviation, the Mann-Whitney U test, the Kruskal-Wallis test, and Spearman's correlation. These methods ensured accurate interpretation of the results in relation to the study's objectives.

2.5 Data Analysis
This study employed seven statistical tools—mean, percentage, frequency, standard deviation, the Mann-Whitney U test, the Kruskal-Wallis test, and Spearman's correlation—to analyze the collected data. Percentage and frequency were used to describe the demographic profile of the respondents in terms of age, sex, and job position. The mean was applied to calculate the average values of these demographic variables, as well as the mean scores in the acceptability and readiness rating scales. Standard deviation, on the other hand, was used to determine whether the data distribution was normal or non-normal. To examine differences between groups, the Mann-Whitney U test was applied to determine significant differences between sex categories in relation to the levels of acceptability (usefulness and ease of use) and readiness (optimism and innovativeness). Likewise, the Kruskal-Wallis test was used to assess significant differences in acceptability and readiness across groups, without assuming normality, making it an appropriate choice for ordinal-level data. These non-parametric tests allowed the researchers to draw reliable conclusions even when the data did not meet the assumptions of parametric tests. Finally, Spearman's Correlation was employed to identify the relationship between the levels of

acceptability and readiness of fast-food personnel toward AI financial tools when grouped by age, sex, and job position. Since the data were ordinal and non-normally distributed, Spearman's Rank Correlation Coefficient was considered the most suitable measure. The results provided insights into whether the relationship between variables was monotonic, meaning that changes in one variable corresponded to consistent increases or decreases in the other. This combination of statistical tools ensured a thorough and valid analysis of the research data.

2.6 Ethical Considerations

This study aimed to determine the level of acceptability of AI financial tools for internal control and their effects on the readiness of fast-food personnel in Iloilo City. Respondents included owners, managers, and crew members directly involved in internal control, while individuals outside this group were excluded from the study. Participants were asked to provide demographic information (age, sex, and job position) and answer two sets of fourteen questions each on acceptability and readiness, which took approximately 10–15 minutes to complete. The research was conducted from September 2024 to May 2025 to benefit both the fast-food industry and the local community by providing insights for improving internal control and business operations. Ethical safeguards were observed throughout the study. Participation was voluntary, with no monetary compensation, and respondents had the right to decline at any time. The researchers ensured confidentiality, anonymity, and privacy, adhering to the Data Privacy Law and safeguarding the rights of all participants, including those considered vulnerable. No financial transactions or conflicts of interest were involved, and confidential information entrusted by participants was not disclosed. Risks were limited to logistical concerns, such as the timely distribution and collection of questionnaires. To acknowledge their contribution, stakeholders, including respondents, will be provided with copies of the study's findings once published. The results will also be accessible to the public and future researchers for reference. By maintaining ethical standards and transparency, the study ensured that participants' rights and data were protected while generating valuable insights for the improvement of fast-food establishments and community business practices.

3.0 Results and Discussion

3.1 Demographic Characteristics of Respondents

Table 1 summarizes the demographic characteristics of respondents in the fast-food sector.

Table 1. *Characteristics Profile of Participants*

Variables	Frequency	Percentage
Age		
18 to 25 years old	163	41.30
26 to 33 years old	174	44.10
34 to 41 years old	41	10.40
42 years old and above	17	4.30
Sex		
Male	136	34.40
Female	259	65.60
Job Position		
Owner	15	3.80
Manager	87	22.00
Crew	293	74.20
Total	**395**	**100.00**

The age distribution revealed that most respondents were relatively young, with 41.3% aged 18–25 and 44.1% aged 26–33, indicating that 85.4% of the sample was below 34. The breakdown also showed a predominance of female respondents at 65.6%, compared to 34.4% male, reflecting the industry's employment trends. In terms of job positions, most respondents were crew members (293), while managers (87) and owners (15) made up a smaller portion of the sample. The results suggest that fast-food personnel are generally younger individuals aged 18 to 33, with female workers forming the majority—a trend that may also extend to other industries. Furthermore, the number of crew members greatly outnumbered managers and owners, which mirrors the structure of many industries where only a small proportion hold higher-level or ownership positions, compared to the larger workforce at the operational level.

3.2 Level of Acceptability of AI Financial Tools for Internal Control
In Terms of Usefulness Grouped by Age, Sex, and Job Position
Table 2 presents the level of acceptability of Artificial Intelligence (AI) Financial Tools for internal control, categorized by age, sex, and job position, in terms of usefulness.

Table 2. *The Level of Acceptability in Terms of Usefulness When Grouped According to Age, Sex, and Job Position*

Profile	N	Mean	SD	Interpretation
Age				
18 to 25 years old	163	4.15	0.66	High Level of Acceptability
26 to 33 years old	174	4.20	0.71	High Level of Acceptability
34 to 41 years old	41	4.18	0.69	High Level of Acceptability
42 years old and above	17	3.91	0.66	High Level of Acceptability
Sex				
Male	136	4.24	0.71	Very High Level of Acceptability
Female	259	4.13	0.67	High Level of Acceptability
Job Position				
Owner	15	4.32	0.49	Very High Level of Acceptability
Manager	87	4.21	0.66	Very High Level of Acceptability
Crew	293	4.14	0.70	High Level of Acceptability

Legend: 4.21 - 5.00 (Very High Level of Acceptability); 3.41 - 4.20 (High Level of Acceptability); 2.61 - 3.40 (Moderate Level of Acceptability); 1.81 - 2.60 (Low Level of Acceptability)1.00 - 1.80 (Very Low Level of Acceptability)

Respondents across age groups demonstrated a high level of acceptability toward AI tools, with mean scores ranging from 3.91 to 4.20. Notably, individuals aged 26 to 33 reported slightly higher acceptance (M = 4.20, SD = 0.71), suggesting greater familiarity with technology, though overall results indicate that age does not significantly influence readiness for adoption. When grouped by sex, males reported a very high level of acceptability (M = 4.24, SD = 0.71). At the same time, females reflected a high level (M = 4.13, SD = 0.67), aligning with traditional gender role patterns where males are often more exposed to technology. Job position also influenced acceptance, with owners (M = 4.32, SD = 0.49) and managers (M = 4.21, SD = 0.66) showing very high acceptance, compared to crew members (M = 4.14, SD = 0.70), possibly due to differences in decision-making involvement and direct interaction with AI tools. The higher perceived usefulness among respondents aged 18 to 41 aligns with findings by Tarhini et al. (2014) and Venkatesh et al. (2003), who noted that younger individuals are more open to adopting new technologies. Gender differences in perceived usefulness, with males rating AI tools higher, are consistent with Venkatesh et al. (2003), though Tarhini et al. (2014) reported no significant gender effect. Overall, while variations exist across age, sex, and job position, the results suggest that AI tools are widely perceived as valuable and adaptable within a diverse workforce.

In Terms of Usefulness Taken as a Whole
Table 3 presents the level of acceptability of Artificial Intelligence Financial tools for Internal Control in terms of usefulness when taken as a whole.

Table 3. *The Level of Acceptability in Terms of Usefulness When Taken as a Whole (n = 395)*

Indicators	Mean	SD	Interpretation
It enhances a business's internal control processes.	4.18	0.81	High Level of Acceptability
Enhances the effectiveness of the business's internal controls.	4.19	0.80	High Level of Acceptability
Improves my performance in internal control tasks.	4.18	0.80	High Level of Acceptability
It simplifies my job in internal control.	4.19	0.80	High Level of Acceptability
Provides various benefits to users and the business itself.	4.21	0.82	Very High Level of Acceptability
Gives me greater control over internal control processes.	4.16	0.84	High Level of Acceptability
The advantages of AI financial tools in internal control processes outweigh the disadvantages.	4.07	0.87	High Level of Acceptability
Composite Mean	**4.17**	**0.69**	**High Level of Acceptability**

Legend: 4.21 - 5.00 (Very High Level of Acceptability); 3.41 - 4.20 (High Level of Acceptability); 2.61 - 3.40 (Moderate Level of Acceptability); 1.81 - 2.60 (Low Level of Acceptability); 1.00 - 1.80 (Very Low Level of Acceptability)

The results on the usefulness of AI financial tools revealed that most questions received a high level of acceptability, with mean scores ranging from 4.07 to 4.21 and standard deviations between 0.80 and 0.87. The composite mean and SD were 4.17 and 0.69, still indicating high acceptability. Question 5 obtained the highest mean score, reflecting a very high level of acceptability. This implies that respondents view AI financial tools as beneficial to both users and businesses despite possible risks. Factors such as personnel familiarity with technological tools and their versatility for both work and personal use may have influenced these perceptions. In contrast, Question 7 recorded the lowest mean, suggesting that although personnel recognized the

advantages of AI tools, they also considered the disadvantages, particularly in terms of internal control processes. Such perceptions may stem from personal experiences with technologies that initially offered benefits but later revealed drawbacks. Findings from related studies support these results. Tsai (2015) reported mean values ranging from 3.74 to 4.08, with standard deviations from 0.72 to 0.97, all of which fell within a high level of acceptability. Similarly, Su et al. (2022) reported an average of 4.33 with a standard deviation of 0.72, indicating a very high level of acceptability with minimal variability. These results are consistent with the present findings, as both studies showed similar mean and SD ranges, reinforcing the conclusion that respondents generally perceive AI financial tools as applicable. The minimal variability across studies further validates the reliability of these outcomes.

In Terms of Ease of Use, Grouped by Age, Sex, and Job Position
Table 4 presents the level of acceptability of Artificial Intelligence (AI) financial tools for internal control, categorized by ease of use, age, sex, and job position.

Table 4. *The Level of Acceptability in Terms of Ease of Use When Grouped According to Age, Sex, and Job Position*

Profile	N	Mean	SD	Interpretation
Age				
18 to 25 years old	163	4.11	0.68	High Level of Acceptability
26 to 33 years old	174	4.13	0.77	High Level of Acceptability
34 to 41 years old	41	4.06	0.76	High Level of Acceptability
42 years old and above	17	3.88	0.61	High Level of Acceptability
Sex				
Male	136	4.21	0.75	Very High Level of Acceptability
Female	259	4.05	0.71	High Level of Acceptability
Job Position				
Owner	15	4.11	0.49	High Level of Acceptability
Manager	87	4.01	0.79	High Level of Acceptability
Crew	293	4.11	0.72	High Level of Acceptability

Across all age groups, respondents reported a high level of acceptability, with mean scores ranging from 3.88 to 4.13. Specifically, those aged 26 to 33 years old had the highest score (*M* = 4.13, *SD* = 0.77), while respondents aged 42 and above had the lowest (*M* = 3.88, *SD* = 0.61). In terms of sex, males reported a very high level of acceptability (*M* = 4.21, *SD* = 0.75), whereas females reflected a high level (*M* = 4.05, *SD* = 0.71). For job positions, both owners (*M* = 4.11, *SD* = 0.49) and crew members (*M* = 4.11, *SD* = 0.72) reported high acceptability, while managers had a slightly lower score (*M* = 4.01, *SD* = 0.79), still within the high-level range. These results suggest that younger and middle-aged respondents, males, and specific job groups perceived AI financial tools as easier and more acceptable to use than others.

Varying levels of experience and adaptability can account for the differences observed across age, sex, and job position. Respondents aged 26 to 33 may benefit from a balance of professional experience and technological adaptability, making it easier to adjust to AI tools compared to older groups with more established workflows. Male respondents showed greater ease of use than females, which may be influenced by broader systemic factors, such as the underrepresentation of women in technology-related roles, which limits opportunities for familiarity and confidence with such tools. Owners and crew members also reported higher ease of use compared to managers, possibly due to their direct involvement in operations and oversight. In contrast, managers face more complex tasks that involve integrating and monitoring AI systems, which could affect their perceptions. These findings align with previous studies. Tarhini et al. (2014), Venkatesh et al. (2003), and Wang et al. (2009) similarly noted that older individuals often find new technologies more challenging due to their limited exposure and unfamiliarity with them. Regarding sex differences, Venkatesh and Morris (2000) and Tarhini et al. (2014) observed that women approach new technologies more cautiously and critically, leading them to rate tools as less easy to use. Overall, the results suggest that variations in age, gender, and job roles influence how users assess the ease of adopting AI financial tools, which are primarily shaped by differences in technological exposure, experience, and comfort levels.

In Terms of Ease of Use, Taken as a Whole
Table 5 presents the level of acceptability for AI financial tools for internal control in terms of ease of use when taken as a whole.

Table 5. *The Level of Acceptability in Terms of Ease of Use When Taken as a Whole (n = 395)*

Indicators	Mean	SD	Interpretation
It is easy to learn and user-friendly.	4.28	0.83	Very High Level of Acceptability
I can efficiently utilize the features of AI financial tools without needing external help.	4.04	0.87	High Level of Acceptability
I can effectively use it without feeling overwhelmed or stressed.	4.04	0.84	High Level of Acceptability
I can quickly become skilled at using AI financial tools for internal control.	4.05	0.88	High Level of Acceptability
It has clear instructions that make it easy to use.	4.17	0.83	High Level of Acceptability
It fits nicely into my usual work routine.	4.18	0.88	High Level of Acceptability
I can teach others how to use it without any formal training.	3.97	0.91	High Level of Acceptability
Composite Mean	**4.11**	**0.73**	**High Level of Acceptability**

Legend: 4.21 - 5.00 (Very High Level of Acceptability); 3.41 - 4.20 (High Level of Acceptability); 2.61 - 3.40 (Moderate Level of Acceptability); 1.81 - 2.60 (Low Level of Acceptability); 1.00 - 1.80 (Very Low Level of Acceptability)

Most respondents perceived AI financial tools as easy to use, which also reflects their readiness to adopt such tools. Results showed that question 2 (*M* = 4.04, *SD* = 0.87), question 3 (*M* = 4.04, *SD* = 0.84), question 4 (*M* = 4.05, *SD* = 0.88), question 5 (*M* = 4.17, *SD* = 0.83), question 6 (*M* = 4.18, *SD* = 0.88), and question 7 (*M* = 3.97, *SD* = 0.91) were all interpreted at a high level of acceptability, while only question 1 (*M* = 4.28, *SD* = 0.83) reached a very high level. The composite mean of 4.11 with an SD of 0.73 also fell within a high level of acceptability, suggesting that factors such as age and sex may have influenced responses. Question 1, with the highest mean, highlighted that respondents found AI financial tools user-friendly and easy to learn, likely due to their prior experience with various technologies and the simple methods used in such tools. However, the lower scores in some items indicated that respondents were less confident about teaching others without formal training, as using a tool and teaching it require different skill sets. The findings are supported by previous research. Tsai (2015) and Su et al. (2022) reported similar results when comparing ease of use, showing that respondents across different contexts still regarded technological tools as easy to use and learn. Both studies fell under a very high level of acceptability with minimal variability, aligning with the present study's outcomes. Overall, these results suggest that ease of use remains a consistent factor across different groups, strengthening the evidence that AI financial tools are widely perceived as accessible and manageable.

3.3 Level of Readiness of Fast-food Personnel on AI Financial Tools for Internal Control
In Terms of Optimism Grouped by Age, Sex, and Job Position
Table 6 presents the level of readiness of fast-food personnel regarding AI financial tools for internal control, categorized by optimism, age, sex, and job position.

Table 6. *Level of Readiness of Fast-food Personnel in Terms of Optimism When Grouped According to Age, Sex, and Job Position*

Profile	N	Mean	SD	Interpretation
Age				
18 to 25 years old	163	4.11	0.61	High Level of Readiness
26 to 33 years old	174	4.11	0.72	High Level of Readiness
34 to 41 years old	41	4.05	0.91	High Level of Readiness
42 years old and above	17	3.87	0.49	High Level of Readiness
Sex				
Male	136	4.21	0.67	Very High Level of Readiness
Female	259	4.03	0.69	High Level of Readiness
Job Position				
Owner	15	4.25	0.45	Very High Level of Readiness
Manager	87	4.05	0.76	High Level of Readiness
Crew	293	4.10	0.68	High Level of Readiness

Legend: 4.21 - 5.00 (Very High Level of Readiness); 3.41 - 4.20 (High Level of Readiness); 2.61 - 3.40 (Moderate Level of Readiness); 1.81 - 2.60 (Low Level of Readiness); 1.00 - 1.80 (Very Low Level of Readiness)

Across all age groups, respondents reflected a high level of readiness, with mean scores of 4.11 (*SD* = 0.61) for those aged 18 to 25, 4.11 (*SD* = 0.72) for ages 26 to 33, 4.05 (*SD* = 0.91) for ages 34 to 41, and 3.87 (*SD* = 0.49) for ages 42 and above. In terms of sex, males reported a very high level of readiness (*M* = 4.21, *SD* = 0.67), while females reflected a high level (*M* = 4.03, *SD* = 0.69). For job positions, owners showed a very high level of readiness (*M* = 4.25, *SD* = 0.45), while managers (*M* = 4.05, *SD* = 0.76) and crew members (*M* = 4.10, *SD* = 0.68)

both indicated high levels of readiness. These results suggest that younger individuals, men, and business owners were generally more optimistic and better prepared to adopt AI financial tools.

Several factors may explain the differences. Respondents aged 18 to 33 showed greater optimism compared to older groups, possibly due to their excitement and curiosity about AI financial tools. Male respondents demonstrated higher readiness than females, which may be linked to their ability to find satisfaction and challenge in learning and applying new technologies. Additionally, owners of fast-food restaurants showed stronger readiness, likely because they are responsible for aligning their businesses with modern technological trends and ensuring competitiveness in an evolving market. These findings are consistent with earlier studies. Kaushik and Agrawal (2021) reported that younger individuals are generally more optimistic about adopting new technologies, which contributes to higher readiness levels. Likewise, Na et al. (2021) found that men tend to display greater optimism and openness toward adopting technology compared to women. Together, these studies reinforce the present results, showing that variations in age, sex, and job position can significantly influence readiness to adopt AI financial tools.

In Terms of Optimism, Taken as a Whole
Table 7 presents the level of readiness of fast-food personnel regarding AI financial tools for internal control, categorized by innovativeness, age, sex, and job position.

Table 7. *Level of Readiness of Fast-food Personnel in Terms of Optimism When Taken as a Whole (n = 395)*

Indicators	Mean	SD	Interpretation
I am ready to use AI financial tools as part of our job and internal control.	4.09	0.83	High Level of Readiness
It will be more convenient to use than other methods.	4.05	0.79	High Level of Readiness
The idea of it aiding the internal control assures us of a quality business operation.	4.10	0.78	High Level of Readiness
I feel confident that it will be able to perform the functions for which it was programmed.	4.08	0.82	High Level of Readiness
Learning how to use it is as rewarding as the technology itself.	4.13	0.84	High Level of Readiness
It gives me more freedom and opportunities in my work and workplace.	4.15	0.80	High Level of Readiness
I prefer to use it as part of internal control rather than other methods.	4.06	0.82	High Level of Readiness
Composite Mean	4.09	0.69	High Level of Readiness

Legend: 4.21 - 5.00 (Very High Level of Readiness); 3.41 - 4.20 (High Level of Readiness); 2.61 - 3.40 (Moderate Level of Readiness); 1.81 - 2.60 (Low Level of Readiness); 1.00 - 1.80 (Very Low Level of Readiness)

All questions achieved a high level of readiness, with mean scores ranging from 4.05 to 4.15 and standard deviations ranging from 0.78 to 0.84. The highest-rated item (*M* = 4.15) reflected the belief that AI provides greater freedom and opportunities at work, showing that respondents are confident in AI's potential to improve efficiency, convenience, and assurance in business operations and internal control processes. These results highlight that respondents consistently view AI financial tools as beneficial, with the composite *SD* of 0.69 indicating minimal variability in responses and an overall optimistic outlook toward AI adoption.

The findings suggest that respondents are confident in integrating AI financial tools into internal control systems, perceiving them as tools that allow tasks to be completed more effectively and efficiently. They also recognize AI tools as convenient, offering benefits similar to those provided by other technologies used in the workplace. The slight variability across responses further reinforces a generally positive and unified perception of AI's role in enhancing business processes. Comparative findings from Rusli et al. (2023) reported slightly lower means, ranging from 2.96 to 4.08, with an average mean of 3.83. While still reflecting a high level of readiness, the greater variability in their results, as indicated by several *SD*s above 1.00, suggests differences in technology engagement and readiness levels among respondents. These contrasts highlight that although contexts may differ, the present study demonstrates stronger consensus and higher optimism regarding the adoption of AI financial tools in internal control systems.

In Terms of Innovativeness Grouped by Age, Sex, and Job Position
Table 8 presents the level of readiness of fast-food personnel regarding AI financial tools for internal control, categorized by innovativeness, age, sex, and job position. Across all age groups, respondents demonstrated a high level of readiness, with mean scores ranging from 3.75 to 4.15. Those aged 26 to 33 had the highest mean (*M* = 4.09, *SD* = 0.70), suggesting greater adaptability and innovation in handling new technologies. In contrast, respondents aged 42 and above had the lowest (*M* = 3.75, *SD* = 0.50), possibly due to lower creativity, self-confidence, or motivation to learn. By sex, males scored higher (*M* = 4.15, *SD* = 0.68) than females (*M* = 4.00, *SD* = 0.70), reflecting differences in how each group perceives and approaches technology, with men more likely to

view it as a challenge to overcome. Regarding job position, owners achieved the highest readiness level (*M* = 4.07, *SD* = 0.51), followed by crew members (*M* = 4.06, *SD* = 0.70), while managers scored the lowest (*M* = 4.04, *SD* = 0.71). This suggests that owners are more willing to learn and innovate for the benefit of business processes, while managers may have less direct engagement with AI tools.

Table 8. *Level of Readiness of Fast-food Personnel in Terms of Innovativeness When Grouped According to Age, Sex, and Job Position*

Profile	N	Mean	SD	Interpretation
Age				
18 to 25 years old	163	4.06	0.67	High Level of Readiness
26 to 33 years old	174	4.09	0.70	High Level of Readiness
34 to 41 years old	41	4.02	0.82	High Level of Readiness
42 years old and above	17	3.75	0.50	High Level of Readiness
Sex				
Male	136	4.15	0.68	High Level of Readiness
Female	259	4.00	0.70	High Level of Readiness
Job Position				
Owner	15	4.07	0.51	High Level of Readiness
Manager	87	4.04	0.71	High Level of Readiness
Crew	293	4.06	0.70	High Level of Readiness

Legend: 4.21 - 5.00 (Very High Level of Readiness); 3.41 - 4.20 (High Level of Readiness); 2.61 - 3.40 (Moderate Level of Readiness); 1.81 - 2.60 (Low Level of Readiness); 1.00 - 1.80 (Very Low Level of Readiness)

Overall, these results indicate that, despite differences in age, sex, and job position, all groups exhibited a generally high readiness to adopt AI financial tools. Younger age groups demonstrated stronger innovation and adaptability, while older individuals showed more hesitation. Male respondents displayed higher readiness than females, and owners stood out for their willingness to embrace technological changes for business advantage. These findings align with prior research. Joseph et al. (2021) noted that older individuals often feel less prepared to use emerging technologies, requiring more time to become familiar with them. Kaushik and Agrawal (2021) found that younger individuals are generally more innovative and open to adopting technology. Similarly, Gfrerer et al. (2020) reported that managers are less ready for technological tools than employees, a finding that aligns with the present study's results. Such patterns suggest that readiness is influenced by factors such as age, motivation, exposure, and the level of responsibility associated with adopting technology.

In Terms of Innovativeness, Taken as a Whole
Table 9 presents the level of readiness of fast-food personnel on AI financial tools in terms of innovativeness when taken as a whole.

Table 9. *Level of Readiness of Fast-food Personnel in Terms of Innovativeness When Taken as a Whole (n = 395)*

Indicators	Mean	SD	Interpretation
Usually, I look for more details about a new technology.	4.24	0.80	Very High Level of Readiness
I typically utilize the latest technology to assist with my work.	4.18	0.76	High Level of Readiness
I do not feel that I have many problems using AI financial tools.	3.97	0.86	High Level of Readiness
Other employees come to me for advice on the latest technology.	3.95	0.85	High Level of Readiness
I have resources and sufficient knowledge of AI financial tools for internal control purposes.	3.99	0.81	High Level of Readiness
I enjoy the challenge of keeping up with the latest technologies.	4.07	0.82	High Level of Readiness
Generally, I am among the first in the workplace to adopt the latest technology.	3.97	0.91	High Level of Readiness
Composite Mean	**4.05**	**0.69**	**High Level of Readiness**

Legend: 4.21 - 5.00 (Very High Level of Readiness); 3.41 - 4.20 (High Level of Readiness); 2.61 - 3.40 (Moderate Level of Readiness); 1.81 - 2.60 (Low Level of Readiness); 1.00 - 1.80 (Very Low Level of Readiness)

Most of the questions achieved a high level of readiness (question 2 (*M* = 4.18, *SD* = 0.76), question 3 (*M* = 3.97, *SD* = 0.86), question 4 (*M* = 3.95, *SD* = 0.85), question 5 (*M* = 3.99, *SD* = 0.81), question 6 (*M* = 4.07, *SD* = 0.82), and question 7 (*M* = 3.97, *SD* = 0.91)), except for question 1 (*M* = 4.24, *SD* = 0.80), which reached a very high level of readiness. With a composite mean of 4.05 and an *SD* of 0.69, the results show that respondents are highly prepared to adopt AI financial tools as part of their internal control. This readiness may be influenced by curiosity and willingness to learn, as respondents often seek out information about new technology that can contribute to business success. The *SD* values, ranging from 0.76 to 0.91, with a composite *SD* of 0.69, also suggest minimal variability in responses, indicating general agreement among participants. In comparison, Rusli et al. (2023) reported slightly lower results for innovativeness, with means ranging from 2.74 to 3.85 and an average of 3.43, which is only slightly above moderate readiness on the Likert scale. Their study also showed

greater variability, with several *SDs* above 1.00, suggesting more dispersed responses. The differences between the two studies may be attributed to factors such as respondent demographics, levels of experience, and attitudes toward technology, which could explain why the present findings demonstrate stronger readiness and consistency.

3.4 Differences in the Level of Acceptability of AI Financial Tools for Internal Control
Grouped According to Age
The Kruskal-Wallis test was used to investigate whether the views of different age groups on AI financial tools for internal control differed significantly, specifically in terms of usefulness, ease of use, and overall acceptability. For usefulness, the mean ranks ranged from 152.12 (for individuals 42 years old and above) to 206.64 (for individuals 26–33 years old), with H = 4.1, df = 3, and p = .251.

Table 10. *Differences in the Level of Acceptability When Grouped According to Age*

Age	N	Mean Rank	H	df	Sig.	Decision
Usefulness						
18 to 25 years old	163	193.12	4.10	3	.251	Not Significant
26 to 33 years old	174	206.64				
34 to 41 years old	41	199.76				
42 years old and above	17	152.12				
Ease of Use						
18 to 25 years old	163	196.43	3.39	3	.336	Not Significant
26 to 33 years old	174	205.1				
34 to 41 years old	41	192.48				
42 years old and above	17	153.74				

Legend: The significance level is .05.

For ease of use, mean ranks ranged from 153.74 (for individuals 42 years old and above) to 205.10 (for those 26–33 years old), with H = 3.39, df = 3, and p = .336, indicating no significant differences among the four age groups at the α = .05 level. These results suggest that respondents' views on the usefulness and ease of use of AI financial tools do not vary by age, possibly due to shared exposure to digital tools in the fast-food sector or training programs that enhance technological familiarity. The lack of significant age-related differences further suggests that implementing AI systems may not require age-specific strategies, as all groups appear equally receptive to them. These findings are consistent with Albofera et al. (2024), who also found no significant age-related differences in technology acceptability. However, they contrast with earlier studies (Tarhini et al., 2014; Morris et al., 2005; Taylor & Todd, 1995; Venkatesh et al., 2003; Wang et al., 2009), which highlighted age as a factor influencing technology adoption, with younger users prioritizing usefulness and older users emphasizing ease of use. The present study challenges these assumptions by showing that perceptions of AI financial tools are similar across age groups.

Grouped According to Sex
In this table, the Mann-Whitney U test was utilized to examine the differences between the groups (males and females) for both measures. The difference in usefulness between males and females is not statistically significant because the *p*-value (.056) is greater than the significance level of 0.05, with a mean rank of 213.07 for males and 190.08 for females. The difference in Ease of Use between males and females is statistically significant, as the *p*-value (.015) is less than the significance level of 0.05 and has a mean rank of 217.22 for males and 187.91 for females.

Table 11. *Differences in the Level of Acceptability When Grouped According to Sex*

Sex	N	Mean Rank	U	Sig.	Decision
Usefulness					
Male	136	213.07	15,562	.056	Not Significant
Female	259	190.08			
Ease of Use					
Male	136	217.22	14,998	.015	Significant
Female	259	187.91			

Legend: The significance level is .05.

The results revealed no significant difference between males and females in terms of the perceived usefulness of AI financial tools. However, a notable difference was observed in ease of use, with males showing a higher mean rank, suggesting greater confidence or familiarity compared to females, who may have had fewer opportunities

for training or experience. These findings partly align with those of Tarhini et al. (2014), who also found no gender difference in usefulness but a difference in ease of use. In contrast, Wang et al. (2009) reported the opposite pattern, and Venkatesh et al. (2003) found significant gender differences in both aspects. In contrast, Albofera et al. (2024) found no significant differences in either usefulness or ease of use, indicating that gender effects may depend on the specific technology or context under study.

Grouped According to Job Position
Table 12 used the Kruskal-Wallis test since it is appropriate for comparing more than two independent groups. There is no significant difference in how Owners, Managers, and Crew perceive the usefulness of AI financial tools. The mean ranks in terms of usefulness for owners are 218.27, while managers and crew members have mean ranks of 203.91 and 195.21, respectively, with *an H of 0.89, df of 2, and Sig of 0.640*. In addition, the mean ranks of owners (*M* = 191.50), managers (*M* = 195.69), and crew members (*M* = 199.02) are pretty identical to each other, with *H* = 0.11, *df* = 2, and Sig = .947, suggesting similar views across job positions.

Table 12. *Differences in the Level of Acceptability When Grouped According to Job Position*

Job Positions	N	Mean Rank	H	df	Sig.	Decision
Usefulness						
Owner	15	218.27	.89	2	.640	Not Significant
Manager	87	203.91				
Crew	293	195.21				
Ease of Use						
Owner	15	191.50	.11	2	.947	Not Significant
Manager	87	195.69				
Crew	293	199.02				

Legend: The significance level is .05.

The findings showed no significant differences in the perception of ease of use or overall acceptability of AI financial tools across the three job positions, as indicated by nearly identical mean ranks and *p*-values greater than 0.05. This suggests that job position does not significantly influence how employees perceive AI financial tools, likely due to a shared organizational culture or standard level of technological exposure in the workplace. Although owners generally reported finding these tools more useful, crew members had the highest mean rank and managers the lowest, indicating subtle variations in perception but no significant differences in overall acceptability. These results align with Venkatesh's (2008) emphasis that supportive organizational practices, such as training, user participation, and thoughtful system design, can foster consistent perceptions of IT systems among employees. While the current study did not directly examine such interventions, the observed uniformity in perceptions may reflect similar organizational practices or cultural factors that mirror the effects described in the intervention literature.

3.5 Differences in the Level of Readiness of AI Financial Tools for Internal Control
Grouped According to Age
In Table 13, the Kruskal-Wallis test results indicated that age does not significantly affect the optimism and innovativeness of Artificial Intelligence financial tools for internal control. Both variables showed *p*-values greater than 0.05, concluding that age does not significantly affect how different age groups perceive these aspects of AI financial tools.

Table 13. *Differences in the Level of Readiness When Grouped According to Age*

Age	N	Mean Rank	H	df	Sig.	Decision
Optimism						
18 to 25 years old	163	196.86	3.32	3	.344	Not Significant
26 to 33 years old	174	202.10				
34 to 41 years old	41	204.72				
42 years old and above	17	150.76				
Innovativeness						
18 to 25 years old	163	197.05	4.16	3	.244	Not Significant
26 to 33 years old	174	203.96				
34 to 41 years old	41	198.37				
42 years old and above	17	145.18				

Legend: The significance level is .05.

The results revealed no significant differences in optimism or usefulness across age groups, as indicated by the

mean ranks and *p*-values greater than 0.05, leading to the acceptance of the null hypothesis. While the 34–41 and 26–33 age groups had the highest mean ranks for optimism and innovativeness, respectively, the 42 and above group consistently had the lowest, suggesting that older respondents may be less optimistic and innovative due to a lower desire or confidence to overcome challenges. Nonetheless, the findings indicate that respondents across all age groups are generally optimistic and innovative, ready for AI financial tools in business internal control. Factors such as training, technical workshops, skills development, and supportive work environments may contribute to fostering optimism, innovativeness, and readiness. These findings contrast with Joseph et al. (2021), who reported that age significantly affects technological readiness, and with Gaganao et al. (2022), who emphasized that younger individuals tend to demonstrate higher readiness and optimism toward technology. This suggests that, unlike previous studies, age did not emerge as a significant factor in this context, highlighting a broader inclusivity of AI financial tools across age groups.

Grouped According to Sex
This table examines whether sex influences the level of readiness for AI financial tools for internal control. The test used here is the Mann-Whitney U test, as indicated by the U-statistic and significance values.

Table 14. *Differences in the Level of Readiness When Grouped According to Sex*

Sex	N	Mean Rank	U	Sig.	Decision
Optimism					
Male	136	219.79	14,649	.006	Significant
Female	259	186.56			
Innovativeness					
Male	136	214.15	15,415	.041	Significant
Female	259	189.52			

Legend: The significance level is .05.

The results revealed statistically significant gender-based differences in both optimism and innovativeness regarding the use of AI financial tools. Males demonstrated higher mean ranks than females in optimism (219.79 vs. 186.56, *p* = .006) and innovativeness (214.15 vs. 189.52, *p* = .041), indicating that they are generally more optimistic, perceive AI tools as more innovative, and show greater readiness to adopt them. These findings suggest that societal gender roles, which often stereotype males as more technologically adept, may influence the perception of AI adoption. These results align with previous studies, such as Na et al. (2021), who found that men are more innovative and more likely to adopt new technologies, and Goswami and Dutta (2016), who highlighted the role of gender in technology adoption, particularly in IT-related contexts. The technological confidence of men may contribute to their higher optimism and innovativeness. However, the findings contrast with those of Latif et al. (2021), who reported no significant gender-based differences in readiness, suggesting that the influence of gender may vary depending on the context and type of technology.

Grouped According to Job Position
Table 15 examines whether job position influences the level of readiness for Artificial Intelligence Financial Tools in internal control.

Table 15. *Differences in the Level of Readiness When Grouped According to Job Position*

Job Positions	N	Mean Rank	H	df	Sig.	Decision
Optimism						
Owner	15	221.20	.670	2	.715	Not Significant
Manager	87	195.55				
Crew	293	197.54				
Innovativeness						
Owner	15	204.13	.111	2	.946	Not Significant
Manager	87	195.02				
Crew	293	198.57				

Legend: The significance level is .05

The Kruskal-Wallis test results showed no significant differences in optimism or innovativeness across job positions, with *p*-values above 0.05. Owners had the highest mean ranks in both optimism (221.20) and innovativeness (204.13), followed by crew members (197.54 and 198.57); managers had the lowest ranks (195.55 and 195.02). Although owners appeared slightly more optimistic and innovative, the differences were not statistically significant, suggesting that all groups—owners, managers, and crew members—share relatively

similar levels of readiness to adopt AI financial tools. This uniformity may be influenced by shared workplace exposure, organizational practices, or consistent engagement with technology as part of internal control systems. These findings contrast with those of Gfrerer et al. (2020), who suggested that managers are less ready for technological adoption than employees. While the lower mean ranks of managers in this study reflect that trend, the statistical results ultimately indicated no significant difference among job positions. This suggests that, despite slight variations, readiness for AI financial tools is broadly consistent across roles, with owners' greater responsibility and engagement possibly contributing to their higher optimism and innovativeness.

3.6 Relationship Between the Level of Acceptability and the Level of Readiness

Table 16 shows the relationship between the respondents' level of acceptability and readiness, as measured using Spearman's Rho Correlation Coefficient test. With r = .812 and Sig = < .001, a Significant, powerful positive relationship was observed, indicating that the levels of acceptability and readiness have a strong positive correlation and complement each other in this study.

Table 16. *Relationship Between the Level of Acceptability and the Level of Readiness of the Respondents*

		Readiness			
	r	Description	N	Sig.	Interpretation
Acceptability	.812	Very Strong Positive	395	< .001	Significant

Correlation is significant at the 0.01 level (2-tailed).

The results suggested that when the level of acceptability is high, the level of readiness is also likely to be high, indicating a direct relationship between the two. This means that when an individual accepts something, it is often because they are ready, or if they are ready, it is because they have already accepted it. In the context of a business's internal control, the respondents demonstrated both acceptance of and readiness for AI financial tools, as well as the benefits these tools provide to users and businesses. The consistently high levels of acceptability and readiness across multiple categories further support this finding. A study conducted by Domingo et al. (2022) supports this result, showing that the level of readiness is highly associated with the level of acceptance. Therefore, the higher the level of readiness, the higher the level of acceptability, confirming a direct relationship between the two. Similarly, Quah et al. (2021) concluded that the level of acceptability has a significant and directly proportional relationship with the level of readiness, reinforcing the findings of this study.

4.0 Conclusion

This study showed that fast food personnel in Iloilo City recognize the value of AI financial tools and are psychologically and behaviorally prepared to integrate them into internal control processes. By applying the Technology Acceptance Model (TAM) and Technology Readiness Index (TRI), the study revealed how perceptions of usefulness and ease of use, along with optimism and innovativeness, shape readiness to adopt financial technologies. Results indicate high overall acceptance and readiness, with respondents aged 26 to 33 showing the highest readiness and those aged 42 and above showing the lowest. The 34- to 41-year-old group perceived higher usefulness than the 18- to 25-year-old cohort, but reported lower ease of use, optimism, and innovativeness—male personnel rated ease of use, optimism, and innovativeness higher than females. By job position, owners showed the strongest acceptance and readiness. Although managers rated AI tools as more useful than crew members, they expressed less confidence in ease of use, optimism, and innovativeness. While no significant differences emerged in overall acceptance or readiness by age or job position, gender differences were apparent. Importantly, perceptions of usefulness and ease of use were strongly linked to higher readiness, showing a direct positive relationship between acceptance and adoption. Although centered on fast food establishments, the findings have broader implications for other service industries where non-technical staff interact with digital tools. The stronger receptivity among younger employees and the gender gap in ease of use and confidence suggest the need for tailored training, support, and rollout strategies. Ensuring all employees feel capable and optimistic about AI is essential for smooth transitions across sectors. Applying TAM and TRI in this context provides empirical evidence of a strong link between acceptability and readiness, while also highlighting demographic patterns that can guide decision-making for managers, technology designers, and policymakers. However, the study has limitations. Its use of convenience sampling in one city may restrict generalizability to other regions or industries. The cross-sectional survey design prevents causal inference, and reliance on self-reported measures introduces possible response bias. Moreover, external factors outside the TAM/TRI framework—such as organizational culture, technology infrastructure, and customer expectations—were not examined but may also play significant roles in AI adoption.

5.0 Contributions of Authors

Authors 1, 2, 3, 4, and 5 played a crucial role in developing the research hypothesis, designing the methodology, collecting and analyzing data, writing the initial manuscript, and overseeing the project's progress.

Author 6 provided overall supervision and guidance throughout the study, from the initial concept to its completion. His contributions provided valuable insights and expertise that enhanced the study's conceptual framework and methodological approach. He served a key role in scrutinizing the manuscript, assuring its scientific integrity and consistency.

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7.0 Conflict of Interests

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9.0 References

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