The Influence of Perceived Ease and Usefulness on Students' Behavior Intention in Using Android Accounting Applications

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Abstract:

The current era of disruption affects various fields, including the accounting field. One of the impacts is that technological developments have brought innovation to use of financial report preparation software in the accounting field. This era is marked by the development of Android-based accounting software such as Si Apik, Buku Warung, Accurate websites which can be accessed via mobile phone. In connection with that, we want to examine how the effect of student perceptions on intentions to use an android-based accounting application. To be able to know the results, we used quantitative methods for the purpose of testing the hypothesis. Data were collected through questionnaires, but before the questionnaires were distributed, we tested the validity and reliability of the research instrument. After being declared valid and reliable, questionnaires were distributed to research subjects, namely Accounting Students, Faculty of Economics, State University of Malang who have used applications or websites that can be accessed via mobile phone. Next, we analyzed the data starting with the classical assumption test and continued with simple and multiple regression tests. From the results of data testing, it can be seen that students' perceptions of the usefulness of android-based accounting applications have a positive effect on intention to use. In addition, student perceptions of the ease of use of android-based accounting applications also positively affect intention to use. Finally, the two perceptions, namely the perception of usefulness and ease of use simultaneously affect the intention to use an android-based accounting application. In connection with that, it is hoped that the results of this study can contribute to the development of an Android-based accounting application which can also improve the performance of accountants.

Keywords: Perceived Ease, Perceived Usefulness, Behavior Intention, Android Accounting Applications

Introduction

The era of disruption itself is a change that occurs in almost all fundamental aspects of life (Khoiruddin Bashori, 2018; Bambang Wibisono, 2020). The era of disruption occurred unexpectedly and gave

rise to two important choices, namely change or extinction (Khoiruddin Bashori, 2018). This era of disruption has resulted in destruction or shifts occurring more quickly (Siti Fitriana, 2019). Apart from that, the world is experiencing rapid changes, especially in terms of technology (Daniel Ronda, 2019; Lia Muliawaty, 2019). This results in the replacement of old technology products with new ones (Lia Muliawaty, 2019; Khoiruddin Bashori, 2018; Anak Gde Bagus, 2020). So, we can all know that this era of disruption is a fundamental change in all aspects of life, especially technology, quickly and unexpectedly, which has given rise to new technology to replace old technology.

The era of disruption can be analogous to a devil or angel who is invisible but is everywhere, unpredictable and cannot be caught (Anak Gede Bagus, 2020). It is considered a devil because its existence can reduce profits and jobs and eliminate hope for conventional players who were once established, while an angel because it can give birth to new, futuristic opportunities, innovation and creativity (Anak Gde Bagus, 2020). In connection with the analogy above, it can be concluded that this era of disruption has had positive and negative impacts on all areas of life.

The positive and negative impacts of the analogy above are also felt in the field of accounting. This is because the use of new technology will increase the effectiveness and efficiency of work more than before (Anak Gde Bagus, 2020). An example is the emergence of Android-based accounting applications. Where the emergence of this new technology will make it easier for accountants to prepare financial reports without having to have a PC/Laptop that has an accounting application installed. Several Android-based accounting applications include BukuKas, BukuWarung, Finansialku, Money Lover, and so on. The Android-based accounting application can be downloaded via the Google Play Store. In this regard, Android-based accounting applications are usually used by companies whose scale is not so large. The features and facilities offered by Android-based accounting applications are simpler compared to PC/Laptop-based accounting applications. Thus, this Android-based accounting application is considered more suitable for managing personal finances and small to medium scale companies (MSMEs) (Yuni Fitriani, 2021). This is because transactions and user needs are still relatively minimal compared to large companies.

In line with the explanation above, we want to find out how students' perceptions influence their intention to use Android-based accounting applications. Considering the increasingly massive development of technology, as prospective educators, accounting education students are required to master various kinds of accounting software innovations. Apart from that, students also have a role in advancing MSMEs in the future. Lastly, students need information regarding Android-based accounting applications to help them manage their finances.

To answer the questions above, we use the Technology Acceptance Model (TAM). TAM is an information system acceptance designed and adapted from the Theory of Reasoned Action or TRA (Davis et al., 1989). The reason use TAM is because TAM is able to provide a strong and simple explanation for the acceptance of information technology. Apart from that, according to Davis (1989) in Putra et al (2019) TAM is a very popular model and is often used to explain user acceptance. In this regard, Davis et al (1989) also explained that the main points in TAM are perceived usefulness and perceived ease of use. The first point is a construct regarding (perceived usefulness), while the second point is a construct regarding (perceived ease of use) or perceived ease of use. Where these two constructs influence behavioral intentions to use technology (Davis et al, 1989). This opinion is in line with the results of research from (Darmaningtyas and Suardana, 2017) which explains that the auditor's intentions are greater as the software used becomes easier. Apart from that, it was also found that the auditor's intention to use the latest accounting software would increase the quality of their performance (Darmaningtyas and Suardana, 2017). In line with that, Hermanto and Patmawati (2017) found that the two main constructs above have a positive effect on attitude, where this attitude also has a positive effect on the intention to use accounting software. The same results were also found by (Andreuw K. Pantow et al,. 2021) that perceived usefulness influences the intention to use the MYOB accounting application. In contrast to previous research Kartika (2009) it was found that perceived usefulness and attitudes did not influence intentions, while perceived ease of use did not influence attitudes. Likewise, research (Mahardika, 2019) explains that the construct of perceived ease of use does not have a positive effect on the intention to use accounting applications. Lastly Andreuw K. Pantow et al,. (2021) also found that perceived ease of use had no effect on intention to use accounting applications. So, it can be concluded that the use of the TAM model in information system acceptance research produces different findings.

In connection with the differences in results explained in the previous paragraph, the aim of this research is to find out how each of the two constructs above influences the intention to use an Android-based accounting application. So it can be concluded that first we will examine the influence of students' perceptions regarding the usefulness of Android-based accounting applications on their intention to use them. Next, we will examine the influence of students' perceptions regarding the ease of use of Android-based accounting applications on their intention to use. Finally, we will examine the influence of students' perceptions regarding the usability of the application and the ease of use of the Android-based accounting application on intention to use. With this research, we hope to be able to contribute to the development of Android-based accounting applications. Thus, the performance of accountants who use this application also increases in quality, effectiveness and efficiency.

Literature Review

Student Perceptions

Jogiyanto (2007) in Uwani et al (2017) expressed the definition of perception in the form of how deep a person's confidence is in using technology to improve the performance of the work they do. The perception of ease of use believes that the use of an information system is a system that does not require much effort to achieve. This makes students as a generation of information system users more inclined to use the system to take action. If a system is easy to use then it will not require much effort to use it, this is included in the ease of use of the system. Indicators of Perceived Ease of Use acording to Davis (1989) in Putra et al (2019), namely: 1) Easy to Learn, 2) Easy to operate, 3) Flexible, 4) Controllable, 5) Ease of Use.

The user's perception of technology getting better day by day is characterized by the existence of a system that is considered to provide benefits in helping both internal and external aspects of business activities. An Android-based accounting application that provides benefits and helps improve the recording system attracts the perception of students who want to record using the system. Indicators of Perceived Usefulness according to Davis (1989) in Putra et al (2019) namely: 1) Work More Quikly, 2) Job Performance, 3) Increasing Productivity, 4) Effectiveness, 5) Make Job Easier, 6) Useful.

Intention to Use

In Indra's (2018) research, it is stated that intention is a disposition of behavior, so that later it will provide an opportunity at the right time and opportunity to make it happen in an action. This intention arises from a strong desire to do something that is formed within the individual. This illustrates that intention can be related to a person's self-motivation to act.

The intention to use comes from an individual's desire for something so that the resulting action is the use of that something. In connection with the intention to use an Android-based accounting application, there needs to be motivation that comes from him to encourage him to carry out accounting records well. According to Purba et al (2020), in providing a statement regarding perceived ease of use, it refers to a person's confidence in using a particular system in their business. Intention to use tends to adopt technology that is easy to use. Using an Android-based accounting application can provide many benefits in supporting the business activities it carries out.

Android Based Accounting Application

Many business people nowadays use Android-based smartphones. Easy use of smartphones and affordable prices are the reasons for using Adroin for business. Apart from that, many features have also been developed to make things easier for users, such as developments in financial features and social media (Windayani et al, 2018). These various features can be used to make it easier for business actors to manage their finances and promote their products.

This is confirmed again by research conducted by Rinandiyana et al (2020) which states that the level of smartphone use by the public is getting higher over time. This use is used as a useful medium in supporting the improvement of people's abilities in various fields, including MSMEs which often experience problems with financial recording, which can easily improve their understanding through an Android-based accounting application.

Financial recording using a manual recording system, the results of financial reports are often less accurate and there are several parts that do not comply with applicable financial reporting standards. Meanwhile, financial recording using an Android-based system has been proven to produce accurate financial reports. The operation of the Android-based accounting application is easy to use and the resulting documents can be used as attachments when applying for capital at financial institutions such as banks (Ria, 2018)

Research conducted by Rinandiyana et al (2020) found that accounting applications have various expected benefits in providing clearer and more precise information. This can ultimately improve the management of the business they run. It is hoped that an Android-based accounting application like this can improve and expand access to utilize financing facilities provided by financial institutions so that the business being run also experiences development towards a better direction.

Research Methodology

Types of research

Quantitative research is a method that is defined as a research method based on the philosophy of positivism, used to research certain populations or samples. This research method uses sampling techniques on quantitative or statistical data analysis research instruments with the aim of testing the hypothesis that has been applied (Sugiyono, 2018, p. 7 in (Nanicova, 2019)). The type of research in this article is carried out in a quantitative descriptive manner which will describe or provide an overview of the object to be researched through data or samples that have been collected as is, by taking samples

from a population and using a Google Form questionnaire as the main data collection tool that will be filled in. by student application users.

Population is a place consisting of objects and subjects, where these have certain quantities and characteristics determined by research to be studied and conclusions drawn. The population in this research are students who use Android-based accounting applications. According to Sugiyono (2018:81) in (Nanicova, 2019) the sample is part of the number and characteristics of the population. The sample from this research is users who have used Android-based accounting applications.

Data Analysis Method: Classic Assumption Test

According to Ghozali (2018:161) in (Nanicova, 2019) the normality test is a test that aims to find out whether the independent and dependent variables have a normal distribution or not. A good regression model is one with a normal or close to normal distribution. To test normality in this study, the One Sample Solgomorov Sminov Test was used. The basis for decision returns is that if 2-tailed > 0.05, then the regression model meets the normality assumption and vice versa.

The multicollinearity test was carried out to determine whether the independent variables were multicollinear or not and whether in the regression a high or perfect correlation was found between the independent variables (Ghozali, 2018: 107) in (Nanicova, 2019). A good regression model is a model that is free from multicollinearity. The presence or absence of multicollinearity can be detected by The R square (R2) value is very high, but individually the regression between the independent variables and the dependent variable is not significant. The correlation between the independent variables is very high, above 0.80.

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another, it is called homoscedasticity and if it is different it is called heteroscedasticity (Ghozali, 2018: 137) in (Nanicova, 2019). A good regression model is one that is homoscedastic or does not have heteroscedasticity. To test heteroscedasticity using the Glejser test. Whether or not there is heteroscedasticity can be seen from the significance probability. If the significance value is above the 5% confidence level, it can be concluded that it does not contain heteroscedasticity.

The Autocorrelation Test aims to find out whether in the regression model there is a regression between confounding errors in period (t) and period t-1 (previously). If there is a correlation then there is a correlation problem. This problem arises because the residuals (nuisance errors) are not independent from one observation to another. A good regression model is one that is free from autocorrelation. The method that can be used to detect the presence or absence of autocorrelation is the Durbin Watson (DW)

test. To make a decision on whether or not there is autocorrelation in a model, the benchmark value of the calculated DW is close to 2. If the calculated DW value is close to or around 2 then the model is free from the classic assumption of autocorrelation (Ghozali, 2018: 111) in (Nanicova, 2019) . The decision making criteria for autocorrelation testing are as follows: A DW value between 0 and 1.5 means there is positive autocorrelation, A DW value between 1.5 and 2.5 means there is no autocorrelation, A DW value between 2.5 to 4 means there is negative autocorrelation.

Data Analysis Method: Hypothesis Testing

T test is used to determine that the independent variables, namely company size and ROA, have a partial effect on the dependent variable, namely the Android mobile accounting application. The test criteria are: If the probability is <5% or 0.05 significance level; then H0 is rejected (there is a significant influence). If the probability > significance level is 5% or 0.05; then H0 is accepted (no significant influence) Partial Influence Test (t test) between the Company Size Variable (X1) on the Android mobile accounting application (Y).

Correlation analysis used to determine between the independent variable and the dependent. This is to find out correlation of the variable. The R value varies between –1 to 1 (-1 ≤ R ≤ 1) meaning that if R = - 1 is close to –1, it shows that the relationship between a number of independent variables (X) together with the dependent variable (Y) is completely negative or in the opposite direction. . If R = 0 or close to 0, it indicates there is no relationship between a number of independent variables (X) together with the dependent variable (Y). If R = 1 or close to one, then the relationship between the independent variable (X) and the dependent variable (Y) is perfect and in the same direction or positive.

Results and Discussions

The data collected was obtained from the results of distributing questionnaires. 30 questionnaires were collected with all complete data. Respondents consisted of students from the Department of Accounting, State University of Malang, with details of 24 undergraduate students in Accounting Education (70.6%) and 6 students from the Bachelor of Accounting study program (29.4%).

Data Analysis

Classic Assumption Test

The normality test results in the figure are the results of the Kolmogorov-Smirnov normality test, which has the advantage of not causing differences in perception between one observer and another observer.

In the One-Sample Kolmogorov-Smirnov Test on Figure 1 it can be seen that the value of Asymp. Sig. (2-tailed) is 0.118 or greater than 0.05, which means that the data is normally distributed.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.56658114
Most Extreme Differences	Absolute	.217
	Positive	.096
	Negative	-.217
Kolmogorov-Smirnov Z		1.189
Asymp. Sig. (2-tailed)		.118

a. Test distribution is Normal.

b. Calculated from data.

Figure 1. *Data Normality Test Results*

Muticolinearity Test

Based on the output in Figure 2, it is known that the significant value (sig.) for the PEU variable (X1) is .480. Meanwhile, the significant value (sig.) for the PU variable (X2) is .176. Because the significance value of the two variables above is greater than 0.05, in accordance with the basis for decision making in the heteroscedasticity test, it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.650	1.835		-.354	.726
	PEU (X1)	-.035	.049	-.148	-.716	.480
	PU (X2)	.104	.075	.287	1.388	.176

a. Dependent Variable: abs_RES

Figure 2. *Multicolinearity Test Results*

Heteroscedasticity Test

From the coefficient in Figure 3 below, it can be seen that the tolerance value of Perceive Usefulness and Perceive Ease of Use is 0.807, which means this value is greater than 0.10 or 0.807 > 0.10, so it can be said that there is no multicollinearity in the data. Likewise with the FIV value of the variables Perceive Usefulness and Perceive Ease of Use, each of which has a value of 1.239, which means this value is smaller than 10.00 or 1.239 < 10.00, meaning that there is no multicollinearity in the data.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.907	2.968		.642	.526		
	Perceived Usefullness	.351	.122	.349	2.888	.008	.807	1.239
	Perceived Ease of Use	.404	.080	.610	5.041	.000	.807	1.239

a. Dependent Variable: Behavioral Intention

Figure 3. *Heteroscedasticity Test Results*

Hypothesis Testing and Multiple Regression Testing

The SPSS "Coefficients" output table below shows that the Significance Value (Sig) of the PEU Variable (X1) is 0.000. Therefore, it can be concluded that there is an influence of Perceived Ease of Use (PEU) (X1) on Behavioral Intention (BI) (Y).

Based on the SPSS "Coefficients" output Figure 4 below, it is known that the Significance Value (Sig) of the Perceived Usefulness (PU) Variable (X2) is 0.008. Therefore, it can be concluded that there is an influence of Perceived Usefulness (PU) (X2)) on Behavioral Intention (BI) (Y).

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.825[a]	.681	.658	1.624

a. Predictors: (Constant), PU (X2), PEU (X1)

b. Dependent Variable: BI (Y)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	152.029	2	76.014	28.837	.000[a]
	Residual	71.171	27	2.636		
	Total	223.200	29			

a. Predictors: (Constant), PU (X2), PEU (X1)

b. Dependent Variable: BI (Y)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.907	2.968		.642	.526
	PEU (X1)	.404	.080	.610	5.041	.000
	PU (X2)	.351	.122	.349	2.888	.008

a. Dependent Variable: BI (Y)

Figure 4*. T-Test Result*

Based on the Model Summary Table 1 below, it can be seen that the Adjusted R Square value is 0.658, which means that variable Intention (BI) of 65.8%.

Table 1. *Coefficient of Determination Test Results*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.825[a]	.681	.658	1.624

a. Predictors: (Constant), PERCEIVED USEFULLNESS (PU), PERCEIVED EASE OF USE (PEU)

Table 2. *F-Test Result*

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	152.029	2	76.014	28.837	.000[a]
	Residual	71.171	27	2.636		
	Total	223.200	29			

a. Predictors: (Constant), PERCEIVED USEFULLNESS (PU), PERCEIVED EASE OF USE (PEU)

b. Dependent Variable: BEHAVIOR INTENTION (BI)

Based on the ANOVA on Table 2, it can be seen that the significance value is 0.00. The significance value is smaller than it should be, namely 0.05. So, it can be concluded that H0 is rejected and H3 is accepted because the variables Perceived Ease of Use (PEU) and Perceived Usefulness have an influence on Behavior Intention (BI).

Table 3. *X2-Y Simple Regression Test Results*

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.251	3.958		1.327	.195
	PERCEIVED USEFULLNESS (PU)	.621	.150	.617	4.152	.000

a. Dependent Variable: BEHAVIOR INTENTION (BI)

Based on the Table 3, it can be seen that the significance value is 0.00. The significance value is smaller than it should be, namely 0.05. So, it can be concluded that H0 is rejected and H2 is accepted because the Perceived Usefulness (PU) variable has an influence on Behavior Intention (BI).

Based on the Table 4, it can be seen that the significance value is 0.008. The significance value is smaller than it should be, namely 0.05. So, it can be concluded that H0 is rejected and H3 is accepted because the variables Perceived Ease of Use (PEU) and Perceived Usefulness have a positive influence on Behavioral Intention (BI).

Hypothesis 1 is accepted. **Perceived Ease of Use has a positive influence on Behavioral Intention**. This is due to the ease of using an Android-based accounting application which gives points for the level of ease of use, can be understood by all groups and can be remembered easily. This perception makes users want to maintain continuous use of Android-based accounting applications and those who have not used this application want to immediately install it on their Android device.

Table 4. *Multiple Regression Test Results*

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.907	2.968		.642	.526
	PERCEIVED EASE OF USE (PEU)	.404	.080	.610	5.041	.000
	PERCEIVED USEFULLNESS (PU)	.351	.122	.349	2.888	.008
a. Dependent Variable: BEHAVIOR INTENTION (BI)						

Hypothesis 2 is accepted. Perceived Usefulness has a positive influence on behavioral intention. The research results show that users of Android-based accounting applications feel that the use of this information system increases the effectiveness and efficiency of accounting activities carried out by users. This is because the benefits obtained from using accounting applications influence students' interest in behavior. This interest refers to the desire to use Android-based accounting applications anywhere, anytime and on an ongoing basis.

Hypothesis 3 is accepted. Perceived Ease of Use and Perceived Usefulness have a positive influence simultaneously on Behavioral Intention. The research results show that the ease and effectiveness of using an Android-based accounting application makes users' desire to use the application even higher because in terms of convenience, the application has made it easier for users in terms of understanding and use. Furthermore, in terms of use, it can improve performance, productivity and effectiveness. This can simultaneously have a positive influence on behavioral interest.

Conclusion

This research conducted aims to determine the influence of students' perceptions on their intention to use Android-based accounting applications with the population in the research being students using Android-based accounting applications and the sample from the research being users who have previously used Android-based accounting applications. Based on the problem formulation and data analysis and discussions that have been carried out, it can be concluded that: Perceived ease of use (Perceived Ease of Use) has an influence on behavioral intention (Behavior Intention). Perceived Usefulness has a positive influence on behavioral intention. Perceived ease of use and perceived usefulness have a positive influence simultaneously on behavioral intention.

This research has several limitations, including: In this research only two variables were used, the period in this research was only carried out in the 2021 period, data from this research was taken from distributing a Google Form questionnaire with a limited sample, only uses 3 parts of the 6 TAM Models

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