Technology Acceptance Model Analysis on Software E-Financial Solutions

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Abstract. This study examines the perceptions of student behavior interest as prospective accountants towards the use of *E-Solution Financial Software* by using the Davis Model, namely the Technology Acceptance Model (TAM) approach. This TAM model can explain *Perceived Ease of Use* and *Perceived of Usefulness* of *E-Solution Financial Software* which can affect *Attitude Toward Using* and *Behavior Intention to Use* by students who have studied the software. The population in this study were 338 students while the number of samples involved in the study were 184 respondents. The sampling technique used stratified random sampling. Hypothesis testing was conducted by using simple regression analysis. The results provide the evidence that *Attitude Toward Using* and *Perceived of Usefulness* influence the *Behavior Intention* in using *E-Solution Financial Software*.

Keywords: Attitude Toward Using; Behavior Intention to Use; Perceived Ease of Use; Perceived of Usefulness; TAM.

1 Introduction

Information technology can meet business information needs very quickly, timely, relevant and accurately (Wilkison and Cerullo, 1997). Every entity, both public and private, is currently paying more special attention and developing information technology as a more effective and efficient medium in gathering and disseminating information to various groups. However, in the implementation of information technology among students, it turns out that there are often various obstacles that affect the information process. There are many people who may not be able to operate information technology absolutely, or there may also be errors in the system process so that information becomes irrelevant and untimely. System errors often occur from problematic databases to inadequate personal abilities (Romney and Steinbart, 2003).

User factor is a factor that underlies the success and usefulness of information technology. Users who are able to operate an information technology system well can feel the benefits. The user is a core of a system, with a system based on AI (Artificial Intelligent), someone can get results that are automatically processed by a system, the use of the If command (if-then) can facilitate processing of information, if the user is ready to accept technology information then a system can be said to be successful or not (Mcleod and George, 2009). Because information technology can be used with ease and usefulness factors, the behavior of using

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information technology depends on the incidence of how easy and useful information technology is in an entity, so research on the behavior of the use of information technology adapts the use of the Technology Acceptance Model (TAM).

TAM offers a strong and simple explanation for technology acceptance and user behavior (Venkatesh and Moris, 2000). The Technology Acceptance Model (TAM) was developed by Davis (1989) who adopted the TRA model, (Davis, Bagozzi, & Warshaw, 1989) defines perceptions of usefulness as "a level where someone believes that using the system can improve their performance. at work ". The TAM model is a model that is often used to analyze usage behavior in using IT which is formed from two key variables, namely the ease and usefulness variables. The original form of TAM is formed from perceived usefulness, perceived ease of use, attitude, behavioral intention, and actual use (Davis et al., 1989). TAM is used to examine whether perceived of usefulness and perceived ease of use have an effect on behavioral intention of use. TAM (Technology Acceptance Model) is a model that can be used to analyze the factors that influence the acceptance of an information system.

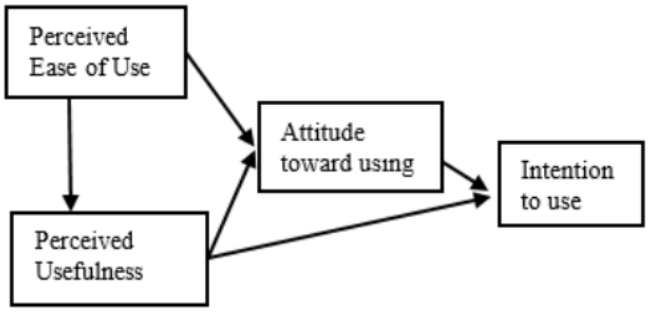

Figure 1. Original Model of *Davis et al.* (1989)

Before the TAM model appeared, there was a theory known as Theory of Reasoned Action (TRA) developed by Martin Fishbein and Icek Ajzen (1975, 1980). The two main constructs that distinguish the TRA model and the TAM model are perceived ease of use and perceived usefulness. Perceived ease of use explains how technology users' perceptions of getting the results they expect by relying on the lowest possible effort. Whereas perceived of usefulness is a user's subjective perspective when using a certain system, he feels it can improve his performance in an organization. Factors that can determine the use of a technology are behavioral intention (BI) in which BI is influenced by attitude toward using (A) and perceived usefulness (U). Previously, perceived ease of use (EOU) was used as a hypothesis in research and had a significant effect. Therefore, TAM has two basic mechanisms, namely EOU and U which affect attitude and behavior.

2 Methodology

The research method used in this research is descriptive method and verification method. According to Moh. Nazir (2003: 54) descriptive method is a method in examining the status of human groups, an object, a condition, a system of thought or a class of events in the present.

The descriptive method aims to make a systematic, actual and accurate description of the facts, properties and influences between the phenomena being studied. The descriptive method used in this study is to describe perceived usefulness, perceived ease of use, attitude toward using, and behavioral intention.

While the verification method according to Sugiyono (2013: 6) is a method of research through proof to test the hypothesis of descriptive research results with statistical calculations so that the results of evidence that show the hypothesis is rejected or accepted are obtained. The verification method used in this study is to test the proposed hypothesis, namely to test the effect of *perceived ease of use* on *the perceived usefulness of E-Solution Financial software*, the effect of *perceived ease of use* on attitude toward *using E-Solution Financial software*, the effect of *perceived usefulness* on attitude toward *using E-Solution Financial softwar*e, the effect of *perceived usefulness* on *Intention to use E-Solution Financial software* and the effect of *attitude* toward using on *Behavioral Intention to use E-Solution-Financial software*.

The population in this study were all active students of the Accounting Study Program at the Faculty of Economics, University of Kuningan for the 2019/2020 academic year who had taken the computer accounting I and computer accounting courses II, namely students in the class of 2017 and 2018. Based on existing data shows the number of active students in the Study Program. Accounting for the Faculty of Economics, University of Kuningan for the 2019/2020 academic year which has taken accounting computer I and accounting computer II courses, namely 338 students of class 2017 and 2018.

According to Sugiyono (2014: 116), the definition of a sample is part of the number and characteristics possessed by the population to be studied. Determination of the sample size in this study using the Slovin formula as follows:

$$n = \frac{N}{1+N.e2}$$

Based on the Slovin formula above, the sample size in this study was 184 respondents. The sampling technique uses stratified random sampling, which is a stratified random sampling method taking samples based on a certain level. Meanwhile, the data collection technique used in this study was a questionnaire distributed to 184 respondents.

The statements submitted are in the form of positive and negative statements. This study uses a Likert scale. Likert scale according to Sugiyono (2010: 93) is a scale used to measure attitudes, opinions and perceptions of a person or group of people about social phenomena. The respondent's answer to each statement will be given a score.

In data analysis, descriptive analysis is used to find out a description of the perceived use of perceived usefulness, perceived ease of use, attitude toward using, and behavioral intention of students of the Accounting Study Program. Faculty of Economics, University of Kuningan which has taken courses in accounting computer I and computer accounting II and provides information about the characteristics of respondents. The descriptive analysis carried out includes the number of respondents, the maximum, minimum, standard deviation, mean and other values of the respondents as well as the maximum, minimum, standard deviation, mean and other values of each variable.

3 Result and Discussion

The questionnaire used in this study has been tested for validity and reliability. In addition, the questionnaire has passed the classic assumption tests such as normality, heteroscedasticity and autocorrelation. Testing the research model is done by doing the t test. There are 5 simple

regression models presented in this study. All of these models have met the requirements of the classical assumptions so that they can be continued to perform the t test or effect test. Table 1 presents the results of the t test for each of the regression models in this study.

Table 1. T test (Simple Regression Test of Research Model)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
Model 1	(Constant)	1.690	.193		8.741	.000
	EU	.481	.056	.538	8.601	.000
Model 2	(Constant)	1.303	.181		7.216	.000
	PU	.550	.048	.645	11.373	.000
Model 3	(Constant)	1.278	.199		6.429	.000
	EU	.707	.058	.673	12.282	.000
Model 4	(Constant)	.930	.214		4.340	.000
	PU	.600	.057	.613	10.462	.000
Model 5	(Constant)	.966	.236		4.097	.000
	ATU	.653	.070	.569	9.331	.000

Based on the results of the t test that has been done, *Perceived Easy of Use* has a positive and significant effect on the *Perceived Usefulness of E-Solution Financial Software*. This means that the easier it is to use the E-Solution Financial Software, the more useful it will be for its users.

Meanwhile, based on the t test results, *Perceived Easy of Use* has a positive and significant effect on *Attitude Toward Using E-Solution Financial Software*. This means that the easier it is to use an information system, the more it will increase the acceptance of the information system by its users.

Furthermore, based on the results of the t test, *Perceived Usefulness* has a positive and significant effect on *Attitude Toward Using E-Solution Financial Software*. This shows that the use of the E-Solution Financial Software which is felt to be more useful will lead to an acceptance of the software.

In addition, based on the results of the t test it also shows that *Perceived Usefulness* has a positive and significant effect on *Behavioral Intention to Use E-Solution Financial Software*. This shows that the more usefulness of the E-Solution Financial software, the more it will be of interest to its users.

Finally, based on the results of the t test, it shows that *Attitude Toward Using* has a positive and significant effect on *Behavioral Intention to Use E-Solution Financial Software*. This shows that an acceptance towards E-Solution Financial Software will further increase the interest of its users. Attitude toward using from users indicates an attitude of acceptance or rejection of a system used. Based on the research results, it shows that most of the users have an accepting attitude towards the E-Solution Financial Software which is used in completing the preparation of financial reports of a business unit. This is because users find it easy to learn and use the software so that it is useful for them to do their job. With the perceived benefits for users, it will show an acceptance of the software and an increased interest from users to continue using the E-Solution Financial Software.

4 Conclusion

Based on the research results described in the previous chapter, it can be concluded that *Perceived Easy of Use* has a positive and significant effect on *Perceived Usefulness of E-Solution Financial Software*. In addition, Perceived Easy of Use has a positive and significant effect on *Attitude Toward Using E-Solution Financial Software*. Furthermore, it can be concluded that *Perceived Usefulness* has a positive and significant effect on *Attitude Toward Using E-Solution Financial Software*. Then, *Perceived Usefulness* has a positive and significant effect on *Behavioral Intention to Use E-Solution Financial Software.* And it can also be concluded that *Attitude Toward Using* has a positive and significant effect on *Behavioral Intention to Use E-Solution Financial Software*.

Based on the above conclusions, the researcher proposes several suggestions. The first suggestion is that because the E-Solution Financial software is felt to be easy to learn and use as well as the benefits felt by accounting students in completing their work as an accountant, it is suggested to the head of the Accounting Study Program at the Faculty of Economics, University of Kuningan to continue using the E-Solution Financial software as a support for accounting computer I and accounting computer II courses. In addition, research on user behavior towards technology acceptance using TAM is expected to be further developed by further researchers by combining other theories from the fields of social, economic, psychology or other fields of science.

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