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The Variables affecting Accounting Student Capability to use Zahir Software for Training

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ABSTRACT

This research was conducted to determine the impact of technology readiness, acceptance of student technology, training using the Zahir program, and accounting courses on student capabilities. It involved the use of a quantitative method by collecting data directly using a questionnaire which was designed by modifying the technology readiness questionnaire from Parasuraman and Colby and the technology acceptance questionnaire from Davis. Furthermore, information related to learning outcomes in class, readiness programs from the computer laboratory, and students' ability after attending Zahir's accounting program were also added after which they were distributed to the participants and 101 were reported to have been completed. Validity and reliability were tested using the Pearson correlation and Cronbach coefficient through multivariate application SPSS version 24 while the pathway analysis was conducted by AMOS 18. The results showed the technology readiness, perceptions of ease of use, training conducted, and lecture results have a positive impact on student capabilities while the perception of usefulness has a negative impact. This means the students are very ready for the technology (Zahir) but their acceptance has not been very satisfying.

Keywords
Technology readiness, technology acceptance, Zahir, adequacy of training, Adequacy of lecture, student capability.

Introduction

The understanding and application of accounting and management knowledge in higher education have passed the use of manual methods in the Industrial 4.0 era. This means software is required to speed up accounting calculations in order to ensure the quick performance of financial analysis and one of these is Zahir software which is created by Indonesians. A student is expected to understand accounting faster using the software and the requirement for its use is passing an accounting course.

Ubhara Jaya with its economic faculties has a computer laboratory to improve the competence of accounting and management students in applying their acquired as well as computational accounting skills. The laboratory is equipped with Zahir which has been reported to be one of the accounting software widely used in different companies (Sarwani, Nurfiah, & Fara, 2018).

Several factors are, however, required to support the students' abilities towards becoming skilled and some of these include their readiness to use and acceptance of technology related to accounting, understanding of accounting courses at lecture time, and training programs made on Accounting Lab.

In the era of industry 4.0, technology readiness which indicates an individual is ready to use a particular technology is a necessity as well as technology acceptance. Four factors are attached to the concept of technology readiness and they include optimism, innovativeness, discomfort, and insecurity. The first two are positive supporting factors to better equip an individual with technology and, at a higher magnitude, such individual is more prepared for tech. The other two are factors inhibiting a person from technology and, at a higher magnitude, an individual is prevented from being ready for the technology.

The acceptance of technology is an individual's perception of its ease of use and benefits and as long as these factors are high, there is an increase in the level of acceptance. Meanwhile, the detention of students in accounting courses during class time depends on the syllabus with up-to-date lecture materials, lecturers' teaching method, assignments as well as practice questions during lectures which produce good performance during Mid and Final tests and, ultimately, a very satisfying final score. This is,

however, not enough to be a capable student and this means considerable training in computer labs is also required.

The formation of student expertise in accounting at the Computer Lab depends on the training module, the Zahir program, a good explanation from the instructor to ensure easy understanding, supporting computer facilities, and sufficient training time.

This research was, therefore, conducted to determine the factors with positive and significant influence on the capabilities of students in accounting after being trained in a Computer Lab. The problem involved determining the effects of the technology readiness and acceptance, adequacy of accounting lectures, and the sufficiency of the Zahir training conducted in the lab on the ability of students after participating in the training. This research was expected to reveal the success rate of computer labs in training accounting students using the Zahir software.

Literature Review

This research was supported by the theory of technology readiness and technology acceptance developed by Parasuraman and Davis in the technology readiness-acceptance model (TRAM), learning in the classroom, and the adequacy of the laboratory practice.

Accounting

Accounting is a process of recording, classifying, summarizing, processing, and presenting data, transactions, and events related to finance to ensure its ease use and understanding by the people for decision making and other purposes (Reni Susanti, 2014). Its application is in every company and the activities and processing of financial data in recent times very much require computerized accounting or applications (Ninik Lukiana, 2013). One accounting application widely applied in different companies is the Zahir Accounting Software (Desmahary & Kuswara, 2016) which is reported to involve data input, processing, output, storage of documents related to finances, and production of reports according to company needs (Ida, Aryanto, & Sunandar, 2018). The use of the application is a solution to financial management and observed to be more effective and efficient since it is a computerized system (Anisa Yustia, 2018; Rahman & Muryani, 2017; Mulyaningsih, Faizah, & Solecha, 2018).

Zahir Accounting

Zahir Accounting is a software which is used to make financial reports through integrated and highly competitive facilities as well as graphical report and financial risk analyses considered useful for corporate management decisions (Ida et al., 2018). The software is designed for entrepreneurs to ensure they have the ability to manage and have full control of their business without previous knowledge of accounting theories. It has several advantages and a variety of easy to use tools allowing entrepreneurs and management to make business decisions quickly and accurately. Some of the strengths of Zahir, according to Rachmawati & Nurjanah (2017), include an easy update of goods and stock information, effective management of accounts receivable accompanied by complete information, adequate management of cash flow with a known financial condition in real terms, generation of instant and fast financial statements, and accurate and easy-to-understand financial analysis. Zahir is innovatively combined with financial accounting and management software as a Decision Support System (Hermaliani & Narulyta, 2018). The major highlights of its advantages include the ease with which it can be used without having to study accounting theory and the ability to make business decisions quickly and accurately.

Technology readiness

Technology Readiness (TR) is the concept attached to people to owning and using new technology for a purpose in their home, lives, and work. According to Parasuraman (2000a), this personality dimension influences people to take and use new technology. Moreover, optimism and innovation are mental boosters while discomfort and insecurity are mental barriers to receiving new technology. This means TR is a combination of positive and negative traits and beliefs have been discovered to vary between individuals while coexisting beliefs have also been reported to generally determine a person's predisposition to interact with new technology (Parasuraman, A., &

Colby, 2001). The four dimensions of TR are (Parasuraman, A., & Colby, 2001):

- Optimism which is a positive view of technology attached to the belief it has the ability to increase control, flexibility, and efficiency in their activities.
- Innovative is the tendency to be a technology pioneer and a major thinker.
- Discomfort is a feeling of being overwhelmed, worried, and afraid of using technology and not controlled.
- Insecurity is distrust of technology and skepticism about its ability to work effectively.

A high magnitude of optimism and innovation indicates a high readiness for the technology while a significant magnitude of discomfort and insecurity shows the readiness is low. These four dimensions are quite independent and make a unique contribution to an individual's readiness for a particular technology (Parasuraman, A., & Colby, 2001).

Technology Acceptance Model

This concept was introduced by F. D. Davis (1989) with two factors including perceived usefulness and perceived ease of use. The perceived usefulness is a person's belief in a technological system to improve performance while perceived ease of use is the belief it is easier to use (F. D. Davis, 1989). TAM was designed specifically to explain computer usage behavior based on the adaptation of Fishbein and Azjen's (Fishbein, M., & Ajzen, 1975) theory of reasoned action (TRA), which has successfully predicted and explained behavior in general (Yi & Hwang, 2003; Malhotra, Y., & Galletta, 1999). In line with the theoretical basis of TRA, these perceived characteristics are expected to influence intensions to use a system which, in turn, affects the actual system usage (Davis, D., Bagozzi, R. P., & Warshaw, 1989). Furthermore, the perceived ease of use is hypothesized to influence perceived usefulness based on the logic that improvements in ease of use of a system contribute to increased usefulness due to saved effort (Davis, D., Bagozzi, R. P., & Warshaw, 1989). The TAM has received considerable support over the years and validated over a wide range of systems with its factors proven to be reliable and valid cognitive dimensions (King, W. R., & He, 2006; Burton-jones & Hubona, 2006).

The TRI integrated with TAM was used in this study to predict technology acceptance and the influence on behavioral intention which represents the actual use. The integrated model was named TRAM (Technology Readiness-Acceptance Model) and has been used by Davis, D., Bagozzi, R. P., & Warshaw (1989), Venkatesh (2000), and Schepers, J., & Wetzels (2007). Several others have also applied this model and some of them are:

1. Murat et al. (Murat Esen, 2014) focused on e-HRM: the mediating role of perceived usefulness
2. Kuang-Ming Kuo et al. (Kuo, Liu, & Ma, 2013) used The TRAM model to investigate the effect of nurses' use of mobile electronic medical record systems.
3. Mimin Nur Aisyah, et al. (Mimin Nur Aisyah, Mahendra Adhi Nugroho, 2013) conducted TRAM research at UMKM in Yogyakarta.
4. Magnus Kvale et al. (Kvale & Husa, 2009) used the TRAM framework in a social media context by measuring attitudes towards consumer-company interaction using Norwegian social media users as a case study.
5. Rita Walczuch et al. (Walczuch, Lemmink, & Streukens, 2007) researched the effect of service employees' technology readiness on technology acceptance.
6. Issham Ismail, et al. (Ismail, Bokhare, Azizan, & Azman, 2013) focused on teaching via mobile phone using Malaysian teachers as a case study.
7. Yen. (Yen & Chen, 2010) researched the TRAM model on e-Learning by analyzing the chain and franchise industry in Taiwan.
8. Nadine Guhr, et al. (Guhr, Loi, Wiegard, & Breitner, 2013) researched mobile payment as an empirical study in Finland, Germany, the USA, and Japan.
9. Rorim Panday (Panday, 2015c) researched the use of TRAM in Services Delivery of Academic Information System.
10. Rorim Panday (Panday, 2015a), used TRAM in geodesy student's use of geo-information system software.

11. Rorim Panday (Panday, 2015b) used TRAM on project management activity.

This study, however, implemented TRAM to students' capability after being trained on how to use Zahir software in a computer lab and this is different in objective and scope from previous studies.

Methods

This research was conducted quantitatively with the data collected directly using a questionnaire (Rorim Panday, 2019) designed by modifying the technology readiness questionnaire from Parasuraman and Colby and the technology acceptance questionnaire from Davis. Furthermore, information related to learning outcomes in class, readiness programs from the computer laboratory, and students' ability after attending Zahir's accounting program training were also added. The questionnaire was translated into Indonesian and distributed to students participating in the Zahir training. Technology readiness was assessed through the use of the 36-item Technology Readiness Index (TRI) scale developed by Parasuraman (2000; 2000b) using a Likert type scale with responses ranging from Strongly Agree (5) to Strongly Disagree (1) to explain how and why students adopt the technology. The focus was on the forces attracting and repelling individuals away from the Zahir technology. Moreover, the Technology Acceptance variable was assessed by using 6 items each for perceived usefulness and perceived ease of use while other 6 items focused on the lesson of accountancy in the classroom, 6 items on the adequacy of Zahir training program in the lab, and the last 5 assessed the students' capability after the training. Meanwhile, 101 completed questionnaires were retrieved from the participants after which the data were tested for validity and reliability using the Pearson correlation and Cronbach coefficient through the multivariate SPSS version 24 application (Rorim Panday, 2019; 2001). Pathway analysis was used to calculate the model using AMOS 18 as shown in the following figure:

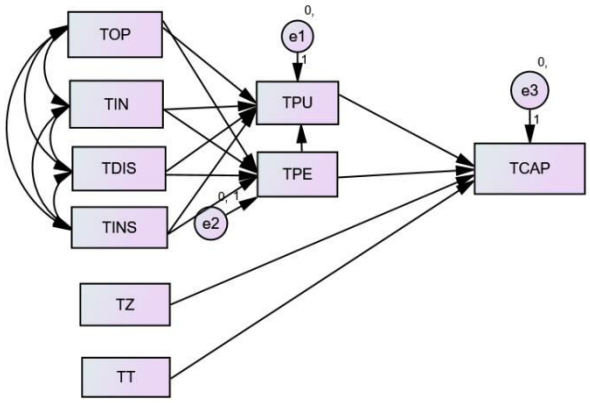

Figure 1. The integrated extended model of TRAM

Note:
TOP: Optimism
TIN: Innovativeness
TDIS: Discomfort
TINS: Insecurity
TPU: Perceived usefulness
TPE: Perceived ease of use
TZ: Adequacy in lectures
TT: Adequacy in Zahir training
TCAP: Student Capability

In line with Parasuraman, A. & Colby (2001) and Tsikriktsis (2004), the hypothesized formulated are as follows:

H1. Optimism is positively related to perceived usefulness.
H2. Innovativeness is positively related to perceived usefulness.
H3. Optimism is positively related to perceived ease of use.
H4. Innovativeness is positively related to perceived ease of use.
H5. Discomfort is not significantly related to perceived usefulness.
H6. Discomfort is negatively related to perceived ease of use.
H7. Insecurity is negatively related to perceived usefulness.
H8. Insecurity is negatively related to perceived ease of use.

The effects of perceived ease of use on perceived usefulness have been assessed by King, W. R. & He (2006), Lin, C.-H., Shih, H.-Y. and Sher (2005), McFarland, D. J. (2006), Schepers, J. & Wetzels (2007), F. Davis & Venkatesh (2000),

and Yang & Yoo (2004). Based on the assumptions that it is possible to perceive some user-friendly applications as useful but not all useful applications are user-friendly, the following hypothesis was developed:

H9. Perceived ease of use is positively related to perceived usefulness.

In line with Fred D Davis (1989) and Schepers, J., & Wetzels (2007), the following hypotheses were also formulated:

H10. Perceived usefulness is positively related to capability.

H11. Perceived ease of use is positively related to capability.

H12. Adequacy in lecturing is positively related to capability.

H13. Adequacy in training is positively related to capability.

Results and Discussion

The sample included 101 students of the Faculty of Economics, Bhayangkara University, Jakarta Raya consisting of 45 accounting students and 56 management students. The respondent's profile is presented in Table-1.

Table 1. Respondent profile

		Frequency	Percent
Department	Accounting	45	44.6
	Management	56	55.4
Gender	Male	19	18.8
	Female	82	81.2
Age	18	7	6.9
	19	45	44.6
	20	26	25.7
	21	12	11.9
	22	5	5.0
	23	3	3.0
	24	1	1.0
	30	2	2.0
	Total	101	100.0
Laptop	Yes	85	84.2
	No	16	15.8
Desktop	Yes	48	47.5
	No	53	52.5
Smartphone	Yes	101	100.0
Gadget	Yes	90	89.1
	No	11	10.9

They are made up of 19 male and 82 female students with those within the age range of 19 to 21 observed to be predominant, 85 had laptops, 48 had desktops, they all had smartphones, and 90 had gadgets. These show all the students have technological tools including those associated with digital, information, or computer.

Validity and Reliability Test

Table 2. Validity Test

OPT1	OPT2	OPT3	OPT4	OPT5	OPT6	OPT7	OPT8	OPT9	OPT10
.320**	.405**	.499**	.333**	.447**	.435**	.401**	.421**	.310**	.247*
INN1	INN2	INN3	INN4	INN5	INN6	INN7			
.645**	.391**	.661**	.651**	.655**	.672**	.562**			
DISC1	DISC2	DISC3	DISC4	DISC5	DISC6	DISC7	DISC8	DISC9	DISC10
.561**	.635**	.636**	.658**	.590**	.485**	.428**	.634**	.705**	.526**
INS1	INS2	INS3	INS4	INS5	INS6	INS7	INS8	INS9	
.325**	.568**	.503**	.764**	.713**	.697**	.605**	.626**	.597**	
PU1	PU2	PU3	PU4	PU5	PU6				
.816**	.893**	.871**	.864**	.897**	.888**				
PE1	PE2	PE3	PE4	PE5	PE6				
.840**	.838**	.818**	.802**	.764**	.866**				
Z1	Z2	Z3	Z4	Z5	Z6				
.830**	.819**	.776**	.810**	.802**	.849**				
T1	T2	T3	T4	T5	T6				
.790**	.825**	.853**	.814**	.870**	.774**				
CAP1	CAP2	CAP3	CAP4	CAP5					
.879**	.907**	.816**	.841**	.829**					

Note:
OPT: Optimism
INN: Innovativeness
DISC: Discomfort
INS: Insecurity
PU: Perceived usefulness
PE: Perceived ease of use
Z: Adequacy in lectures
TT: Adequacy in Zahir training
CAP: Student Capability

Table 2 shows the value of Pearson correlation is significant at 0.01 as indicated by counting the output value with the sign **. This, therefore, means all the indicators or statements in the questionnaire are valid.

Table 3 Reliability Test

OPT	INN	DISC	INS	PU	PE	Z	T	CAP
.842	.714	.782	.783	.940	.902	.897	.903	.907

The Cronbach value for each variable presented in Table 3 is greater than 0.6 and this means they are all reliable. The validity and reliability tests, therefore, showed it was possible to analyze the data obtained using the questionnaire using statistical methods and, in this case, the path analysis.

Path Analysis Result

The results of the path analysis model count are shown in Figures 2 and 3.

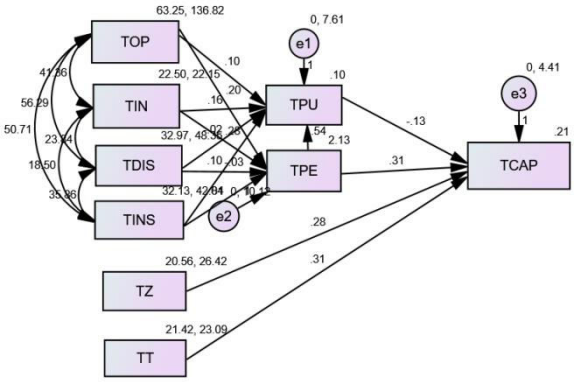

Figure 2. Path Analysis results

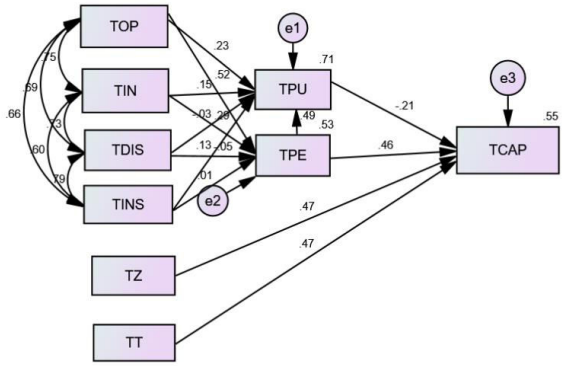

Figure 3. Path Analysis results calculated using standard values

Note	TOP: Optimism
	TIN: Innovativeness
	TDIS: Discomfort
	TINS: Insecurity
	TPU: Perceived usefulness
	TPE: Perceived ease of use
	TZ: Adequacy in lectures
	TT: Adequacy in Zahir training
	TCAP: Student Capability

The coefficient values for the path from Figure 2 are presented in the coefficient estimate column while the path values from Figure 3 are in the Standardized Regression Weights column of Table 4. It is, however, possible to determine the significant path coefficient using Figures 2 and 3 as well as Table 4.

Table 4 Coefficient estimates and Standardized Regression Weights

			Coefficient Estimate	S.E.	C.R.	P	Standardized Regression Weights
Perceived ease	<---	Optimism	.205	.045	4.533	***	.517
Perceived ease	<---	Innovativeness	.283	.114	2.472	.013	.287
Perceived ease	<---	Discomfort	-.035	.087	-.400	.689	-.052
Perceived ease	<---	Insecurity	.008	.082	.101	.920	.012
Perceived useful	<---	Optimism	.102	.043	2.364	.018	.231
Perceived useful	<---	Innovativeness	.160	.102	1.564	.118	.146
Perceived useful	<---	Discomfort	-.023	.076	-.298	.766	-.030
Perceived useful	<---	Insecurity	.099	.071	1.390	.165	.126
Perceived useful	<---	Perceived ease	.542	.087	6.246	***	.487
Capability	<---	Perceived useful	-.125	.067	-1.853	.064	-.206
Capability	<---	Perceived ease	.314	.075	4.186	***	.464
Capability	<---	Studying adequacy	.285	.041	6.865	***	.468
Capability	<---	Training Adequacy	.308	.044	6.951	***	.473

Table 4 shows 9 out of the 13 hypotheses were supported by the results with the insecurity which was expected to have a negative effect on perceptions of ease of use and perceived usefulness found to have a positive and non-significant influence. Moreover, innovativeness was observed to have a positive effect on perceived usefulness but it is not significant while perceived ease has a negative effect on capability. Optimism has a positive and significant effect on perceived ease of use and perceived usefulness, innovativeness thinking has a positive and

significant influence on perceived ease while discomfort was discovered to have a negative and non-significant effect on the perception of ease and perception of usefulness. Meanwhile, perceived ease has a positive and significant influence on perceived usefulness and capability while perceived usefulness has a negative and insignificant effect on capability. The adequacy of learning facilities, as well as ease of training, were both reported to have a positive and significant influence on capability.

The students are not sure the use of Zahir technology has the ability to improve their abilities but are more confident in their ease of use. This means their insecurity is high despite the ease of use and the usefulness of Zahir and were also observed to be lacking innovation in terms of the usefulness.

Table 5 Squared Multiple Correlations

	Estimate
TPE	.528
TPU	.712
TCAP	.550

The contribution of technology readiness to the perception of ease was 52.8% and the perception of usefulness was 71.2% while the perception of ease, perceived usefulness, adequacy of learning, and adequacy of training contributed 55% to capability.

Table-6 Total, Direct, and Indirect Effects

Standardized Total Effects								
	TINS	TDIS	TIN	TOP	TPE	TT	TZ	TPU
TPE	.012	-.052	.287	.517	.000	.000	.000	.000
TPU	.132	-.056	.286	.483	.487	.000	.000	.000
TCAP	-.022	-.013	.075	.141	.364	.473	.468	-.206
Standardized Direct Effects								
	TINS	TDIS	TIN	TOP	TPE	TT	TZ	TPU
TPE	.012	-.052	.287	.517	.000	.000	.000	.000
TPU	.126	-.030	.146	.231	.487	.000	.000	.000
TCAP	.000	.000	.000	.000	.464	.473	.468	-.206
Standardized Indirect Effects								
	TINS	TDIS	TIN	TOP	TPE	TT	TZ	TPU
TPE	.000	.000	.000	.000	.000	.000	.000	.000
TPU	.006	-.026	.140	.252	.000	.000	.000	.000
TCAP	-.022	-.013	.075	.141	-.100	.000	.000	.000

Table 6 shows the biggest total effect on student capabilities was Zahir training followed by the adequacy of learning in class and the perception of ease of use. The effects were not more than 50% as evident in the contribution of training which was only 47.3%, learning in class 46.8%, and perception of ease was only 36.4%. Meanwhile, the total effect of technology readiness was 14.1% for Optimism, 7.5% for Innovativeness, -1.3% for Discomfort, and -2.2% for Insecurity and the addition of these values produced a positive value of 18.1% which means the technological readiness of students has a positive effect on their capabilities with 18.1%. It also has a positive effect on their perceptions of the ease of using Zahir technology with 76.4% and usefulness by 84.5%. Moreover, the perception of usefulness was observed to have a negative effect on capability and this means the students are unsure of Zahir's ability to increase their capabilities.

The analysis showed the students' technology readiness positively influenced their capabilities, perceived ease of use, and perceived usefulness and this means this variable very good and has no problems. Meanwhile, perceived ease of use also has a positive impact on student capabilities while the perceived usefulness has a negative impact and this means the students' acceptance of the technology is not good. The implementation of Zahir training and lectures in the class has a positive impact on the capabilities and this indicates the lecturers are doing excellent work in the classroom. The negative impact recorded by the perceived usefulness on students' capabilities means the instructors need to explain better and convince students on the usefulness of the Zahir program in improving their capabilities, especially at the workplace.

Conclusion

Zahir's training program was implemented to improve the ability of accounting and management students, especially during the practical application of their theoretical skills. The results showed the students' technology readiness, perceived ease of use, training conducted, and lectures have positive impacts on their capabilities while perceived usefulness was negative. This, therefore, means the students are very ready for

the Zahir technology but their acceptance has not been very satisfying.

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