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Gen Z Students' Acceptance of Accurate and Zahir Accounting Software Using the UTAUT Model

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ABSTRAK

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Meningkatnya penggunaan perangkat lunak akuntansi dalam pendidikan akuntansi menuntut pemahaman yang lebih baik mengenai penerimaan mahasiswa terhadap berbagai aplikasi akuntansi. Namun, penelitian sebelumnya sebagian besar masih berfokus pada adopsi satu platform saja sehingga bukti komparatif antar sistem perangkat lunak akuntansi masih terbatas. Penelitian ini bertujuan untuk menganalisis niat perilaku (behavioral intention) mahasiswa Generasi Z dalam menggunakan perangkat lunak akuntansi Accurate dan Zahir berdasarkan kerangka Unified Theory of Acceptance and Use of Technology (UTAUT). Penelitian difokuskan pada tiga determinan utama, yaitu *Performance Expectancy (PE)*, *Effort Expectancy (EE)*, dan *Facilitating Conditions (FC)*. Penelitian ini menggunakan pendekatan kuantitatif eksplanatori dengan data primer yang diperoleh melalui kuesioner kepada 119 mahasiswa sarjana yang telah mengikuti praktikum komputer akuntansi menggunakan kedua aplikasi tersebut. Analisis data dilakukan menggunakan *Partial Least Squares Structural Equation Modeling (PLS-SEM)* dengan bantuan SmartPLS 3. Hasil penelitian menunjukkan bahwa *Facilitating Conditions* dan *Performance Expectancy* berpengaruh positif terhadap Behavioral Intention pada kedua aplikasi. Namun, *Effort Expectancy* hanya berpengaruh signifikan pada aplikasi Accurate dan tidak berpengaruh signifikan pada aplikasi Zahir. Temuan ini menunjukkan bahwa mahasiswa Generasi Z dapat mengevaluasi perangkat lunak akuntansi secara berbeda berdasarkan persepsi kemudahan penggunaan dan pengalaman pembelajaran yang mereka rasakan.

Keywords :

UTAUT;
Behavioral
Intention;
Accounting
Software;
Generation Z;
Accurate
Accounting; Zahir
Accounting.

ABSTRACT

The increasing use of accounting software in accounting education requires a better understanding of students' acceptance of different accounting applications. However, previous studies have mainly focused on single-platform adoption, providing limited comparative evidence between accounting software systems. This study examines the behavioral intention of Generation Z students toward the use of Accurate and Zahir accounting software within the Unified Theory of Acceptance and Use of Technology (UTAUT) framework. The study focuses on three main determinants: Performance Expectancy (PE), Effort Expectancy (EE), and Facilitating Conditions (FC). A quantitative explanatory approach was employed using primary data collected through questionnaires from 119 undergraduate students who had completed computerized accounting practicum sessions using both applications. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3. The results indicate that Facilitating Conditions and Performance Expectancy positively influence Behavioral Intention in both applications. However, Effort Expectancy influenced Behavioral Intention only in the Accurate application and showed no significant effect in the Zahir application. These findings suggest that Generation Z students may evaluate accounting software differently based on usability perceptions and learning experiences.

INTRODUCTION

The development of financial management and reporting software in Indonesia has significantly accelerated along with the adoption of digital technology in various sectors. Despite the increasing integration of accounting software into accounting education, differences in students' acceptance of various accounting platforms remain insufficiently understood. Local software such as Jurnal By Mekari, Accurate Online, and Zahir Accounting have become popular solutions for businesses, from MSMEs to large companies (Tambunan, 2023). These accounting software applications are designed to meet the specific needs of the Indonesian market, such as tax management integrated with local tax regulations, recording transactions in various currencies, and financial reporting according to PSAK standards. Accounting students are required to learn digital-based accounting software because such systems are an integral part of the accounting information system (AIS) used in the modern business world. AIS combines technology and accounting to manage financial data efficiently, from recording transactions to reporting (Al-Hattami et al., 2024; Hamdy et al., 2025).

Despite the widespread use of accounting software in accounting education, students may respond differently to different software platforms. Understanding these differences is important because students' acceptance of accounting software influences the effectiveness of

technology-based accounting education. Learning accounting software such as Accurate and Zahir enables students to understand automated accounting processes, financial data integration, internal control, and standardized financial reporting, thereby enhancing both their technical competencies and readiness for professional practice (Fitriani, 2021; Ningtiyas et al., 2022). Therefore, examining students' perceptions toward accounting software is essential for developing learning strategies that better prepare them for technology accounting environments (Granić, 2022; Xue et al., 2024).

The UTAUT (Unified Theory of Acceptance and Use of Technology) model is employed because it comprehensively explains the factors influencing technology acceptance and usage (Venkatesh et al., 2003; Wang et al., 2022). UTAUT is more suitable for examining the adoption of productivity-oriented software like Zahir and Accurate Accounting, as it focuses on perceived usefulness, ease of use, and supporting conditions. Therefore, UTAUT provides a more accurate framework to analyze behavioral intention toward technology usage among users with functional and professional goals. Although UTAUT has been widely applied in technology adoption studies, prior research in accounting education has primarily focused on evaluating a single accounting platform or system. Prior studies in accounting education have largely focused on single-platform technology adoption, leaving limited understanding of whether UTAUT determinants operate consistently across different accounting software systems among Generation Z students. This study addresses this gap by examining the explanatory roles of UTAUT constructs in two accounting software platforms within the same educational context. As digitally experienced users, Generation Z students may evaluate technology differently, particularly regarding usability expectations and perceived functional value.

This study focuses on Performance Expectancy, Effort Expectancy, and Facilitating Conditions because these constructs capture students' functional evaluation of accounting software as a learning tool. In contrast, Social Influence was not included because students' decisions to use accounting software in this study are expected to be based primarily on academic tasks and individual learning experiences rather than interpersonal pressure. According to Venkatesh et al. (2003), Social Influence is more influential when individuals perceive that important others expect them to use a particular technology. Previous studies have indicated that the adoption of accounting software in educational settings is largely determined by academic and functional learning objectives rather than social pressure or interpersonal influence (Fitriah & Garbo, 2024; Tambunan, 2023). The findings are expected to assist educators and higher education institutions in designing more effective accounting software

learning strategies aligned with students' technological expectations. Therefore, this study examines the behavioral intention of Generation Z students toward Accurate and Zahir Accounting within the UTAUT framework to explore technology acceptance patterns in accounting education contexts. By comparing two widely used local accounting platforms, this study contributes to the technology acceptance literature by examining whether key UTAUT determinants operate consistently across different accounting software environments among digital-native students.

LITERATURE VIEW

A. Generation Z

Generation Z refers to a group of individuals generally born between the mid-1990s and the early 2010s. This cohort is often described as digital natives because they have been familiar with digital technology and the internet since childhood. Their continuous exposure to technology has developed a high level of adaptability toward digital innovations (Alruthaya et al., 2021). They also tend to prefer user experiences that are fast, responsive, and interactive (Koteczki & Balassa, 2025). Furthermore, Generation Z is inclined to choose software that offer ease of use and efficiency in fulfilling their daily activity needs (Alfa'izy et al., 2023).

In terms of usability, this generation prefers simple, intuitive, and user-friendly interfaces that allow for efficient and seamless interaction (Koteczki & Balassa, 2025). They also expect digital tools to provide direct and tangible benefits that support their daily activities. In educational and professional contexts, particularly in the field of accounting, Generation Z is required to possess strong digital literacy, data analysis skills, and readiness to adapt to technological changes. This includes the ability to embrace automation, digital integration, and the use of technology-based accounting information systems to enhance their professional competence (Alruthaya et al., 2021).

B. Zahir and Accurate Accounting Software

Zahir and Accurate Accounting is a locally developed accounting software from Indonesia that supports the digital process of recording, managing, and reporting financial transactions. The software is specifically designed to meet the needs of various business sectors, ranging from micro, small, and medium enterprises (MSMEs) to medium-sized companies, with user-friendly features that comply with Indonesian Financial Accounting Standards (PSAK) (Dwi Hapsari et al., 2024). Zahir and Accurate offers a wide range of modules, including general ledger, cash and bank management, sales, purchases, inventory, and automated financial reporting (Arie Pratama et al., 2020). As accounting platforms with

different interface designs and system environments, Zahir and Accurate provide a relevant context for examining whether technology acceptance determinants operate consistently among digital-native users. Zahir and Accurate Accounting is a relevant object of study for analyzing user acceptance, particularly among Generation Z, due to its alignment with the ongoing digital transformation in accounting practices. As a locally developed system with user-friendly features, real-time data processing, and integration with Indonesian accounting standards, Zahir and Accurate reflects the characteristics of digital tools that appeal to tech-savvy users (Arie Pratama et al., 2020; Rahmawati et al., 2024).

C. UTAUT

The Unified Theory of Acceptance and Use of Technology (UTAUT), introduced by Venkatesh et al. (2003), was developed by synthesizing eight prior models of technology acceptance, including the Technology Acceptance Model (TAM), the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB), and the Innovation Diffusion Theory (IDT). This model aims to explain the key factors that determine an individual's behavioral intention and actual usage behavior toward a specific technology. It highlights that technology adoption is shaped not only by personal perceptions but also by social influences and organizational support. Due to its integrative framework and strong explanatory power, UTAUT has become a widely applied model in research on information systems and digital technology adoption across various fields. In the context of accounting software adoption, UTAUT is particularly relevant because accounting systems are productivity-oriented technologies that require users to evaluate both functional usefulness and operational ease.

The Unified Theory of Acceptance and Use of Technology (UTAUT) framework identifies four primary constructs (Venkatesh et al., 2003); Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, that significantly shape individuals' behavioral intentions and actual usage behaviors toward technology adoption. Performance Expectancy concerns the perceived degree to which technology use can enhance efficiency and productivity, while Effort Expectancy reflects the extent of ease and simplicity associated with utilizing the system. Social Influence captures the perceived social pressure or expectations from significant others to engage with the technology, whereas Facilitating Conditions encompass the organizational and technical resources that support effective usage. Together, these constructs offer a comprehensive explanation of how users form intentions and behaviors in adopting emerging digital technologies (Wang et al., 2022). This study focuses on Performance Expectancy, Effort Expectancy, and Facilitating Conditions to examine students' evaluations of accounting software in terms of its usefulness, ease of use, and supporting

resources during the learning process. Social Influence was excluded from the proposed research model because students' intention to use accounting software in this study is expected to be driven primarily by academic requirements and individual learning experiences rather than by interpersonal or social pressure.

D. Performance Expectancy to Behavioral Intention

Performance expectancy reflects the degree to which users believe that system use enhances job performance. In accounting software adoption, PE consistently emerges as a key predictor of BI (Sarasmitha et al., 2022; Venkatesh et al., 2003, 2012)). Empirical evidence from (Karenina Azzahra, 2026; Malik Muneer Abu Afifa et al., 2023) further confirms the significant effect of PE on BI in the context of accounting software usage.

H1a: PE has a positive effect on BI in the use of Zahir.

H1b: PE has a positive effect on BI in the use of Accurate.

E. Effort Expectancy to Behavioral Intention

Effort expectancy refers to the perceived ease of using a system. Within UTAUT, EE is particularly critical during the initial stages of technology adoption (Venkatesh et al., 2003, 2012). In accounting systems, perceived ease of use has been empirically shown to significantly influence BI (Al-Hattami et al., 2024; Ningtiyas et al., 2022)

H2a: EE has a positive effect on BI in the use of Zahir.

H2b: EE has a positive effect on BI in the use of Accurate.

F. Facilitating Conditions to Behavioral Intention

Facilitating conditions refer to users' perceptions of the availability of technical infrastructure, support, and system compatibility (Venkatesh et al., 2003, 2012). In clou based accounting and information systems, FC has been shown to significantly influence BI (Haleem, 2020; Permatasari et al., 2024).

H3a: FC has a positive effect on BI in the use of Zahir.

H3b: FC has a positive effect on BI in the use of Accurate.

G. Conceptual Framework

Figure 1 presents the conceptual framework of this study based on the UTAUT model. The framework illustrates the relationships between Performance Expectancy (PE), Effort Expectancy (EE), and Facilitating Conditions (FC) on Behavioral Intention (BI) in the use of Accurate and Zahir accounting software among Generation Z students.

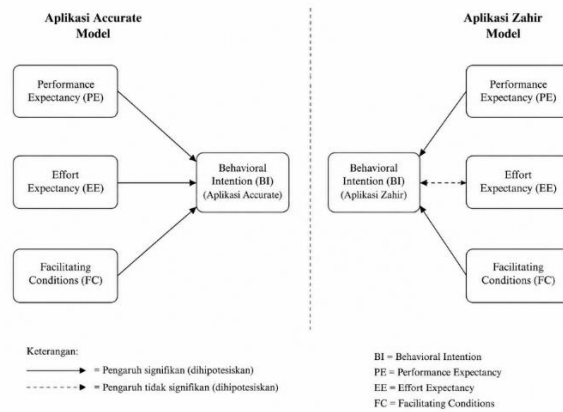


Figure 1 Conceptual Framework

RESEARCH METHODOLOGY

1. Data Source

This study employs a quantitative explanatory approach using primary data collected through a structured questionnaire. The population of this study consists of students who have completed a computerized practicum using Zahir and Accurate accounting software. The respondents were undergraduate students belonging to the Generation Z cohort. The purposive sampling technique was applied with the following criteria (1) students who had completed practicum using both software; (2) students who regularly attended and participated in the computerized accounting practicum sessions; (3) Students who completed the questionnaire adequately.

2. Operational Definition and Measurement of Variables

The variables used in this study were developed based on the constructs of the UTAUT model and adapted to the context of accounting software utilization among students. Each variable was operationalized through several indicators measured using a five-point Likert scale ranging from strongly disagree to strongly agree. Tabel 1 show the operational definition used in this study:

Table 1 Definition Variable

Variable name	Type	Definition
Performance Expectancy (PE)	Independent variable	The degree to which users believe that using the Zahir and Accurate accounting software enhances learning effectiveness in preparing financial statements.
Effort Expectancy (EE)	Independent variable	The degree to which users perceive the Zahir and Accurate accounting software as easy to learn and use in the financial reporting process.
Facilitating Conditions (FC)	Independent variable	The degree to which users believe that adequate technical and institutional support is available to facilitate the use of the Zahir and Accurate accounting software.
Behavioral Intention (BI)	Dependent Variable	The degree of users' intention to use Zahir and Accurate accounting software in accounting learning and financial reporting activities

3. Analysis Method

Hypothesis testing was performed using Partial Least Squares (PLS) analysis with SmartPLS 3 software. PLS-SEM was selected due to its suitability for predictive and exploratory research models and its ability to handle relatively small sample sizes. The data analysis process involved evaluating both the outer model and the inner model. The measurement items were adapted from previous UTAUT (Venkatesh et al., 2003, 2012) related studies and evaluated using PLS-SEM procedures. Indicators that did not satisfy the recommended validity and reliability thresholds based on PLS-SEM guidelines were excluded from further analysis.

Outer Model Evaluation

The outer model evaluation was conducted to assess the validity and reliability of the research instruments. Convergent validity is evaluated using outer loadings (≥ 0.70) and Average Variance Extracted ($AVE \geq 0.50$). Discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT) criterion and cross-loadings, where indicator loadings on their assigned constructs should exceed loadings on other constructs. Construct reliability is assessed using Cronbach's Alpha and Composite Reliability, with acceptable values of ≥ 0.70 .

Inner Model Evaluation

The inner model evaluation is used to examine the relationships among constructs. The model's explanatory power is assessed using R^2 . Hypothesis testing is performed using the bootstrapping technique, with significance determined by p-values < 0.05 .

RESULTS AND DISCUSSION

The research involved students who had completed a computerized accounting practicum using Zahir and Accurate. From a total of 163 students, 38 were excluded due to did not regularly attend and participate in the computerized accounting practicum sessions, while 6 responses were removed due to incomplete questionnaire responses. Consequently, the final sample consisted of 119 respondents who met all predefined inclusion criteria. The table 2 presents the sample selection process used in this study:

Table 2 Purposive Sampling

No	Description	Amount
1	Total students who had completed the computerized accounting practicum using the Zahir and Accurate software	163
2	Students who did not regularly attend and participate in the computerized accounting practicum sessions	(38)
3	Students who did not complete the questionnaire in full	(6)
	Final sample (students who met all criteria)	119

Outer Model Evaluation

Gen Z Students' Acceptance of Accurate

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Accurate Accounting Software – Model Evaluation

Convergent Validity

Several indicators were removed from the model because their outer loading values were below the recommended threshold of 0,70. The remaining indicators satisfied the convergent validity and reliability criteria.

Table 3 Indicator

Construct	Code	Measurement Items
Performance Expectancy (PE)	PE2	The software enables me to learn financial statement preparation more quickly.
	PE3	The software improves my productivity in learning financial statement preparation.
	PE4	The software makes it easier to learn financial statement preparation.
Effort Expectancy (EE)	EE1	The software is easy to learn.
	EE2	Preparing accounting reports using the software is easy to do.
Facilitating Conditions (FC)	FC1	I have the necessary resources and facilities to use the software.
	FC2	I have the knowledge required to use the software.
	FC3	I have access to personnel who can assist me when I encounter difficulties in using the software.
	FC4	The software is compatible with my learning needs.
Behavioral Intention (BI)	BI1	I intend to continue using the software in future financial statement preparation learning activities.
	BI2	I plan to use the software in the future.
	BI3	I predict that I will continue using the software.

Note: The term “software” refers to both Accurate and Zahir Accounting.

Table 4 Outer Loading (I) – Accurate Software

	Effort Expectancy (EE)	Facilitating Condition (FC)	Behavioural Intention (BI)	Usage Behavioral (UB)	Performance Expectancy (PE)
BI1			0,893		
BI2			0,933		
BI3			0,896		
EE1	0,864				
EE2	0,901				
EE3	0,879				
FC1		0,858			
FC2		0,856			
FC3		0,688			
FC4		0,864			
PE1					0,879
PE2					0,924
PE3					0,917
PE4					0,915
UB1				0,834	
UB2				0,856	
UB3				0,862	

Table 4 showed that almost all indicators exceeded the recommended threshold, with outer loading values ranging from 0,834 to 0,933. However, one indicator of the Facilitating Conditions construct (FC3) exhibited an outer loading value of 0,688, which was below the recommended threshold of 0,70. Following the recommendation of PLS-SEM measurement model evaluation, FC3 was subsequently trimmed from the model due to its insufficient outer loading. Table 5 presents the final outer loading values after the measurement model refinement.

Table 5 Outer Loading (II) - Accurate Software

	Behavioral Intention (BI)	Effort Expectancy (EE)	Facilitating Condition (FC)	Performance Expectancy (PE)
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BI1	0,891			
BI2	0,932			
BI3	0,898			
EE1		0,923		
EE2		0,929		
FC1			0,884	
FC2			0,888	
FC4			0,856	
PE2				0,931
PE3				0,932
PE4				0,921

As shown in Table 5, all remaining indicators achieved outer loading values above the recommended threshold. All constructs obtained AVE values above the recommended threshold of 0.50. Overall, the outer loading results indicate that all indicators in the measurement model for the Accurate software are valid and suitable for further structural model analysis.

Table 6 Heterotrait-Monotrait Ratio (HTMT) - Accurate Software

	Behavioral Intention (BI)	Effort Expectancy (EE)	Facilitating Condition (FC)
Behavioral Intention (BI)			
Effort Expectancy (EE)	0,786		
Facilitating Condition (FC)	0,860	0,864	
Performance Expectancy (PE)	0,788	0,725	0,882

Based on table 9 for HTMT results for the Accurate Accounting software, all construct correlations are below the recommended threshold of 0.90. Therefore, all constructs in the measurement model for the Accurate Accounting Software satisfy the discriminant validity requirement and are suitable for further structural model analysis.

Table 7 Reliability Result – Accurate Software

	Cronbach's Alpha	Composite Reliability
Behavioral Intention (BI)	0,893	0,933
Effort Expectancy (EE)	0,834	0,923
Facilitating Condition (FC)	0,849	0,908
Performance Expectancy (PE)	0,920	0,949

Based on table 10 about the the evaluation was conducted using Cronbach's Alpha and Composite Reliability values. These values exceed the recommended threshold of 0.70, indicating that all construct has excellent reliability and strong internal consistency.

Table 8 Total Effect - Accurate Software

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Notes
Effort Expectancy (EE) -> Behavioral Intention (BI)	0,239	0,242	0,092	2,581	0,010	H2b Accepted
Facilitating Condition (FC) -> Behavioral Intention (BI)	0,360	0,361	0,109	3,304	0,001	H3b Accepted
Performance Expectancy (PE) -> Behavioral Intention (BI)	0,286	0,285	0,098	2,919	0,004	H1b Accepted

The hypothesis testing results were obtained from the total effects output of the bootstrapping analysis in the SmartPLS. The results indicate that all hypothesized relationships in the Accurate model had positive and significant effects on Behavioral Intention (BI), as evidenced by t-statistics above 1.96 and p-values below 0.05. Effort Expectancy (EE) significantly influenced BI ($\beta = 0.239$; $p = 0.010$), followed by Performance Expectancy (PE) ($\beta = 0.286$; $p = 0.004$) and Facilitating Condition (FC) ($\beta = 0.360$; $p = 0.001$). Among the predictors, Facilitating Condition showed the strongest effect on Behavioral Intention. The results of the hypothesis testing can also be seen in the figure below.

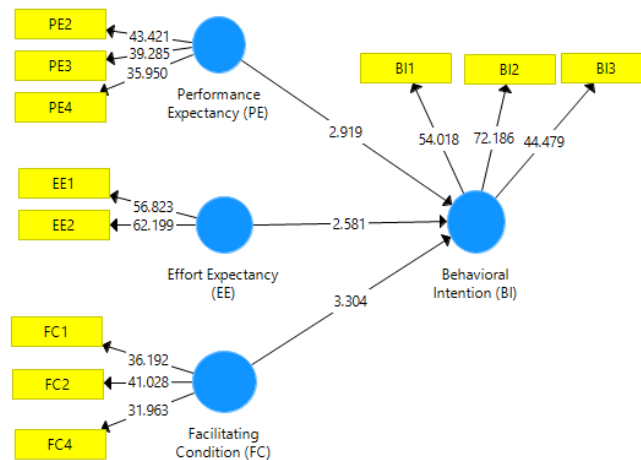


Figure 3 Bootstrapping Result - Accurate Software

Zahir Accounting Software - Model Evaluation

Based on the outer loading results for the Zahir Accounting application, all indicators across each construct demonstrate loading values above 0.70. This indicates that all indicators possess strong convergent validity and are capable of representing their respective constructs effectively.

Table 9 Outer Loading - Zahir Software

	BI	EE	FC	PE
BI1	0,932			
BI2	0,953			
BI3	0,922			
EE1		0,952		
EE2		0,948		
FC1			0,902	
FC2			0,869	
FC4			0,841	
PE2				0,925
PE3				0,939
PE4				0,947

Based on the Average Variance Extracted (AVE) results for the Zahir Accounting application, all constructs obtained AVE values above the recommended threshold of 0.50. This

indicates that each construct demonstrates adequate convergent validity, meaning that the indicators are able to explain the variance of their respective constructs satisfactorily. Based on the cross loading results for the Zahir Accounting application, all indicators demonstrate satisfactory discriminant validity. An indicator is considered to have good discriminant validity when its loading value on its assigned construct is higher than its loadings on other constructs. Based on the Heterotrait–Monotrait Ratio (HTMT) results for the Zahir Accounting application, all construct correlations are below the recommended threshold of 0.90. This indicates that the measurement model demonstrates satisfactory discriminant validity.

Table 10 Heterotrait-Monotrait Ratio (HTMT) - Zahir Software

	Behavioral Intention (BI)	Effort Expectancy (EE)	Facilitating Condition (FC)
Effort Expectancy (EE)	0,756		
Facilitating Condition (FC)	0,852	0,892	
Performance Expectancy (PE)	0,775	0,804	0,898

Based on the construct reliability and validity results for the Zahir Accounting application, all constructs demonstrate high levels of reliability and internal consistency. The evaluation was conducted using Cronbach's Alpha and Composite Reliability values.

Table 11 Reliability Result – Zahir Software

	Cronbach's Alpha	Composite Reliability
Behavioral Intention (BI)	0,929	0,955
Effort Expectancy (EE)	0,891	0,948
Facilitating Condition (FC)	0,841	0,904
Performance Expectancy (PE)	0,931	0,956

Based on the total effects results for the Zahir Accounting application, the relationships between the independent variables and Behavioral Intention (BI) were evaluated using path coefficients, T-statistics, and P-values.

Table 12 Total Effect Result - Zahir Application

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Notes
Effort Expectancy (EE) -> Behavioral Intention (BI)	0,186	0,187	0,096	1,949	0,052	H2a Rejected
Facilitating Condition (FC) -> Behavioral Intention (BI)	0,404	0,410	0,106	3,816	0,000	H3a Accepted
Performance Expectancy (PE) -> Behavioral Intention (BI)	0,267	0,264	0,090	2,951	0,003	H1a Accepted

The relationship between **Effort Expectancy (EE)** and BI shows a path coefficient of 0.186, with a T-statistic value of 1.949 and a P-value of 0.052. Although the relationship is positive, the P-value is slightly above the significance threshold of 0.05, indicating that EE does not have a statistically significant effect on Behavioral Intention. This finding suggests that

perceived ease of use is not a strong determinant of students' intention to use the Zahir application.

Furthermore, the relationship between **Facilitating Conditions (FC)** and BI demonstrates a path coefficient of 0.404, with a T-statistic value of 3.816 and a P-value of 0.000. Since the T-statistic exceeds 1.96 and the P-value is below 0.05, FC has a positive and significant effect on Behavioral Intention. This result indicates that adequate supporting facilities, resources, and technical infrastructure strongly influence students' intention to use the Zahir application.

The relationship between **Performance Expectancy (PE)** and BI also shows a positive and significant effect, with a path coefficient of 0.267, a T-statistic value of 2.951, and a P-value of 0.003. These findings indicate that students are more likely to intend to use the Zahir application when they perceive that the application can improve their performance and productivity.

Accordingly, the results indicate that Facilitating Conditions and Performance Expectancy significantly influence Behavioral Intention in using the Zahir application, while Effort Expectancy does not show a statistically significant effect.

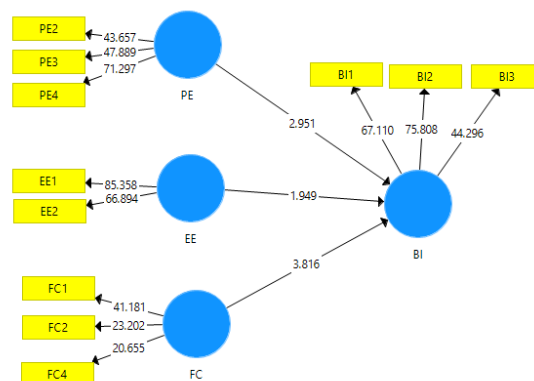


Figure 2 Bootstrapping Zahir Accounting Software

Discussions

A comparison between the structural model results of Accurate and Zahir Accounting reveals several interesting insights regarding students' acceptance of accounting software applications, particularly among Generation Z students who are highly familiar with digital technology and interactive learning environments.

In both models, Facilitating Conditions (FC) emerged as the strongest predictor of Behavioral Intention (BI). This finding indicates that students' intention to use accounting software is highly dependent on the availability of supporting infrastructure, technical assistance, learning resources, and institutional support. The consistency of this result across

both applications suggests that external support systems remain a critical factor in technology adoption within accounting education environments. For Generation Z students, who are accustomed to fast access to information and technology-assisted learning, adequate facilities and system support may significantly influence their willingness to continuously engage with digital learning platforms (Alfa'izy et al., 2023; Alruthaya et al., 2021)

Similarly, Performance Expectancy (PE) significantly influenced Behavioral Intention in both applications. Students tended to show stronger intention to use the software when they perceived that the application could improve their academic performance, accounting skills, and productivity. This finding reinforces the argument that perceived usefulness remains a central determinant of technology acceptance, particularly for practice-oriented accounting software (Haleem, 2020; Permatasari et al., 2024). This result is also consistent with the characteristics of Generation Z, who generally prefer technologies that provide practical value, efficiency, and immediate benefits in supporting their learning activities.

However, the most notable difference between the two applications lies in the role of Effort Expectancy (EE). In the Accurate model, EE had a positive and significant effect on Behavioral Intention, indicating that perceived ease of use was still an important consideration for students when deciding to adopt the application (Koteczki & Balassa, 2025). Unlike the Accurate model, Effort Expectancy did not significantly influence Behavioral Intention in the Zahir model.

This difference provides an interesting theoretical implication. One possible explanation is that students may already perceive the Zahir application as sufficiently easy, visually familiar, and intuitive to use. As digital natives, Generation Z students are generally accustomed to interactive and visually engaging digital interfaces. Therefore, ease of use may no longer be considered a determining factor in shaping their intention to use Zahir because usability has become a basic expectation rather than a distinguishing advantage. In this context, students may place greater emphasis on the practical benefits of the application and the availability of supporting facilities rather than on usability aspects alone.

On the other hand, the significant role of EE in the Accurate model indicates that usability considerations still influence students' adoption decisions. This suggests that students may still actively evaluate whether Accurate is easy to learn, operate, and understand during the learning process. Consequently, perceived ease of use remains an important factor affecting their behavioral intention toward Accurate.

Another possible interpretation of these findings is that the findings may reflect differences in students' cognitive evaluation processes toward each application. For Zahir, students appear to focus more on outcome-oriented factors such as usefulness and external support. Meanwhile, for Accurate, students evaluate both functional benefits and operational ease simultaneously. This indicates that even though both applications are categorized as accounting software, students may experience different psychological and learning responses toward each platform (Karenina Azzahra, 2026). These findings also suggest that Generation Z users do not merely evaluate technology based on functionality, but also based on how naturally the technology integrates into their digital learning habits and experiences.

These findings provide practical implications for accounting educators and software developers. For applications such as Zahir, improving supporting facilities, training, and integration with practical accounting tasks may be more important than emphasizing ease of use features alone. In contrast, for Accurate, improving interface simplicity, user guidance, and learning accessibility could further strengthen students' intention to adopt the software. Additionally, developers may need to consider the digital preferences of Generation Z users, such as interactive interfaces, visual attractiveness, and user-centered learning experiences, to improve software acceptance in educational settings. Overall, the comparison demonstrates that technology acceptance among students is not solely determined by technical functionality, but also by how Generation Z users cognitively perceive usability, usefulness, digital experience, and environmental support within the learning context.

CONCLUSIONS AND SUGGESTIONS

This study examined Generation Z students' behavioral intention to use Accurate and Zahir accounting software based on the UTAUT framework. The findings indicate that Facilitating Conditions and Performance Expectancy positively and significantly influenced Behavioral Intention in both applications, with Facilitating Conditions emerging as the strongest predictor. In contrast, Effort Expectancy significantly influenced Behavioral Intention only in Accurate, suggesting differences in students' perceptions of software usability. These findings imply that accounting curricula should not only introduce accounting software but also provide adequate learning facilities, technical support, and hands-on practice to strengthen students' digital accounting competencies and better prepare them for technology-driven professional environments.

This study is limited by its focus on students from a single university and on behavioral intention rather than actual software usage. Future research is encouraged to involve more

diverse educational settings, examine actual technology use, compare additional accounting software, and extend the UTAUT model by incorporating variables such as digital literacy, self-efficacy, computer anxiety, social influence, or habit to provide a broader understanding of accounting software adoption in higher education.

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