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Applying the Technology Acceptance Model to Measure Actual Usage Decisions of Accurate Accounting Software

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ABSTRACT

This research explores the determinants of actual usage behavior of Accurate accounting software among students in the Tax Accounting diploma program at Pamulang University. Employing the Technology Acceptance Model as the conceptual foundation, the study investigates the influence of perceived ease of use, perceived usefulness, user attitude, and behavioral intention on software adoption. Data were obtained from a group of final-year students who had prior exposure to Accurate software and were analyzed using a structural equation modeling approach with the SmartPLS application. The findings demonstrate that perceived ease of use has a significant effect on both perceived usefulness and user attitude, which subsequently shape behavioral intention and actual use. Conversely, perceived usefulness alone does not directly influence intention or usage unless mediated by attitude or behavioral factors. These results underscore the importance of strengthening user attitudes and intentions through practical and integrated learning. The study offers insights for improving digital readiness in accounting education.

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INTRODUCTION

In the era of digital transformation and the Fourth Industrial Revolution, the use of information technology has become an urgent necessity in the business world (Suryanti & Wijayanti, 2018). Information technology is essential for handling increasingly complex business transactions with the goal of producing accounting information that is fast, accurate, and relevant (Simarmata & Situmorang, 2023). The success of information technology implementation is strongly influenced by the users' readiness and acceptance. Information system users within organizations must be capable of adopting and utilizing the implemented systems to ensure that large technological investments result in significant productivity gains (Zamzami et al., 2021).

The rapid advancement of accounting information technology has led to the development of various accounting software applications designed to simplify the tasks of accountants, including Accurate software. This software facilitates faster and more precise

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financial data processing compared to manual methods. Its application not only eases the preparation of financial statements for accountants but is also crucial for accounting students in preparing themselves for the workforce (Meirina, 2017).

However, despite the proven benefits of information technology, its implementation does not always proceed smoothly. Barriers often arise from user behavior, which plays a vital role in successful technology adoption (Erwin et al., 2023). Factors such as perceived ease of use and perceived usefulness significantly affect technology acceptance and adoption among users. The Technology Acceptance Model (TAM), introduced by Davis, has been widely applied to explain technology adoption from a psychological perspective. TAM posits that perceived ease of use and perceived usefulness influence users' attitudes, which in turn affect behavioral intention and ultimately determine actual system usage.

Previous research by Davis emphasized that both perceived usefulness and perceived ease of use significantly impact attitude toward use and intention to use. Later, Venkatesh and Davis expanded the original TAM model by introducing TAM2, which incorporates social influence and facilitating conditions as additional variables affecting technology adoption. Their findings highlighted that social support can also shape users' perceptions of a technology's usefulness within an organizational setting.

Studies conducted in Indonesia, such as that by Sriwidharmanely and Syafrudin, found that perceived usefulness and ease of use play a significant role in the acceptance of accounting software among accounting students. This is further supported by Rekka, Totanan, Sudirman, and Mayapada, who noted that students' computer literacy positively influences their perception of ease of use and the usefulness of accounting applications like Accurate. Mahardhika's study emphasized that perceived usefulness exerts a stronger influence than ease of use in enhancing behavioral intention to use technology.

Applying TAM is particularly relevant in the context of accounting education in higher education institutions, where students must be equipped with competencies in using accounting software like Accurate to meet the demands of the professional world. This study is therefore designed to analyze the key factors that influence the acceptance and usage of Accurate software among students, with a focus on perceived ease of use, perceived usefulness, user attitude, behavioral intention, and actual usage.

Hence, the findings of this study are expected to contribute meaningfully to improving the quality of accounting education, especially regarding students' readiness to adopt accounting technologies needed in the professional realm. The research also aims to offer practical recommendations for educational institutions in designing better programs to enhance graduates' competencies in the field of accounting.

METHODS

This study employs a quantitative research approach with an explanatory design to investigate the behavioral factors influencing the actual use of Accurate accounting software among students of the Tax Accounting diploma program at Pamulang University. The Technology Acceptance Model (TAM) serves as the theoretical foundation, offering a structured framework to analyze users' perceptions and behavioral intentions toward technology adoption.

Data collection was carried out using a structured online questionnaire distributed via email and social media platforms. The target population included final-year students who had completed coursework involving the use of Accurate software in academic settings. A non-probability purposive sampling technique was applied to ensure that only students with actual experience using the software were selected as respondents.

Due to the unknown population size, the sample size was determined using the unknown population formula, ensuring a sufficient number of respondents to support statistical analysis. Although the target was one hundred participants, only forty-eight fully completed responses were obtained and analyzed. Despite this, the use of SmartPLS software allowed for robust analysis even with relatively small sample sizes, as it accommodates complex model testing under such conditions.

The primary data analysis technique used in this research was Partial Least Squares Structural Equation Modeling (PLS-SEM), which is suitable for testing causal relationships and predictive modeling, particularly in studies involving behavioral constructs. PLS-SEM is effective in handling latent variables and measurement models, especially when examining the role of mediation and indirect effects within TAM.

The dependent variable in this study is Actual Use of the Accurate software. This construct reflects the real behavior of students in using the software during their academic activities, including the frequency and duration of use, its integration into coursework, and perceived satisfaction in using the system. This variable is influenced by a set of independent constructs, namely Perceived Ease of Use, Perceived Usefulness, User Attitude, and Behavioral Intention.

Table 1. The dependent variable

Variable	Indicator	Scale
Perceived Usefulness (X1)	Accurate software helps improve academic performance	Likert
	Accurate software increases productivity in academic tasks	Likert
	Accurate software facilitates task completion	Likert
Perceived Ease of Use (X2)	Accurate software is easy to learn	Likert
	Using Accurate requires little effort	Likert
User Attitude (X3)	Positive attitude toward using Accurate	Likert
	Willingness to continue using Accurate	Likert
Intention to Use Accurate (Y)	Willingness to continue using Accurate in academic activities	Likert

Variable	Indicator	Scale
	Recommending Accurate software to fellow students	Likert
Actual Usage	Frequency of Use: How often students use Accurate software in academic activities (e.g., daily, weekly, as needed)	Likert
	Duration of Use: Amount of time spent per session using Accurate software (in minutes or hours)	Likert
	Application in Academic Tasks: Use of Accurate for tasks such as preparing financial reports or data analysis	Likert
	Use in Lectures: Frequency of using Accurate in classes or practical sessions, individually or in groups	Likert
	User Satisfaction: Level of comfort or satisfaction in using Accurate to meet academic needs	Likert

The independent variables were operationalized using validated indicators adapted from previous TAM studies. Perceived Ease of Use was measured by indicators such as clarity of interaction and minimal effort required. Perceived Usefulness was represented by statements assessing the software's impact on productivity and performance. User Attitude included both emotional responses and tendencies to continue use, while Behavioral Intention measured students' willingness and motivation to use the software in the future.

To ensure the validity and reliability of the instruments, a measurement model (outer model) evaluation was conducted. This included tests for convergent validity through factor loadings, composite reliability, and average variance extracted (AVE), as well as discriminant validity through cross-loading and the Fornell-Larcker criterion. All constructs demonstrated acceptable thresholds, confirming the robustness of the model.

Once the measurement model was confirmed, the structural model (inner model) was assessed to test the proposed hypotheses. Path coefficients, t-statistics, and p-values were examined to evaluate the strength and significance of each relationship. The bootstrapping method was employed to estimate the standard errors, providing a reliable basis for hypothesis testing and interpretation of the findings.

RESULTS AND DISCUSSION

Overview of the Research Object

The D4 Tax Accounting Study Program at Pamulang University is one of the flagship programs under the Faculty of Economics and Business. Designed to meet the evolving demands of the professional tax field, the program integrates theoretical knowledge with practical skills based on the Indonesian National Qualification Framework (KKNI). Students are equipped with foundational subjects such as accounting, statistics, and taxation, followed by more advanced topics including income tax, VAT, fiscal accounting, and electronic tax reporting systems like e-SPT and e-Faktur.

A key strength of the program is its affordability and its emphasis on practical training. Students are encouraged to obtain tax brevet certifications and participate in industry internships through partnerships with institutions such as Bina Fiscal Indonesia, Bank DKI, and local tax offices. The program is supported by experienced lecturers, many of whom are also practitioners, and actively promotes student participation in competitions, research, and community engagement activities.

The learning system is hybrid, combining face-to-face sessions with e-learning platforms and digital tax labs. Graduates are expected to pursue careers as tax consultants, corporate tax staff, fiscal analysts, or public servants in the financial and taxation sectors, and may continue to postgraduate studies in accounting or business administration.

Descriptive Statistics

The study initially aimed to collect responses from one hundred students. However, due to the limited population of students who had experience with the Accurate accounting software, only forty-eight final-year students completed the questionnaire. These participants were in their seventh or eighth semester and had already received instruction on using the software, making them the appropriate sample for this study.

Table 1. Descriptive Statistics

Variable	Valid (N)	Missing	Mean	Median	Mode	Standard Deviation	Minimum	Maximum	Sum
Gender	48	0	1.8333	2	2	0.37662	1	2	88
Age	48	0	22.6042	22	21	2.17079	20	29	1085
Semester	48	0	7.0417	7	7	0.20194	7	8	338

Based on the descriptive statistics, the gender distribution of respondents indicates that the majority were female. This is reflected in the mean value of 1.8333, where the coding assigned 1 for male and 2 for female. The mean, median, and mode all point toward female dominance among the participants in this study.

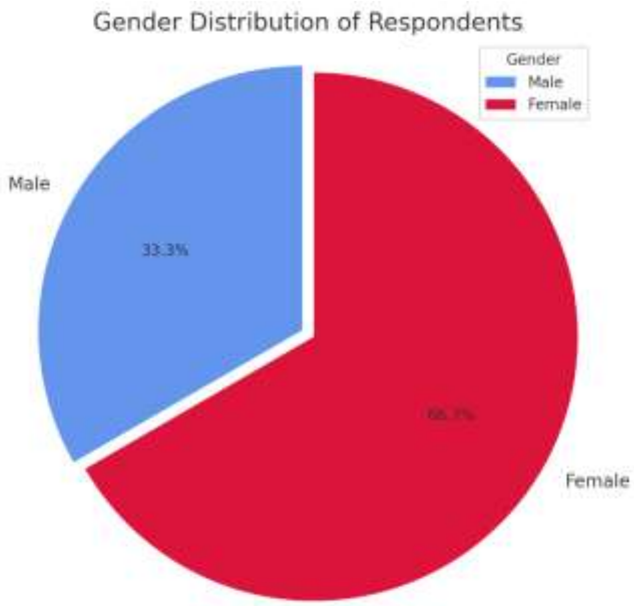

Figure 1. Gender of Respondents

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The pie chart in Figure 1 clearly illustrates the gender distribution of respondents, with the majority represented by the red section (female) and a smaller portion in blue (male). Out of 48 respondents, 66.7% were female and 33.3% were male. This female dominance likely reflects the demographic composition of the Accounting Study Program at Pamulang University, which tends to have more female students.

As a result, the findings of this study may predominantly reflect the preferences and behavioral patterns of female users in adopting Accurate software. Further analysis may need to consider whether gender influences other variables within the Technology Acceptance Model, such as perceived ease of use, perceived usefulness, and behavioral intention.

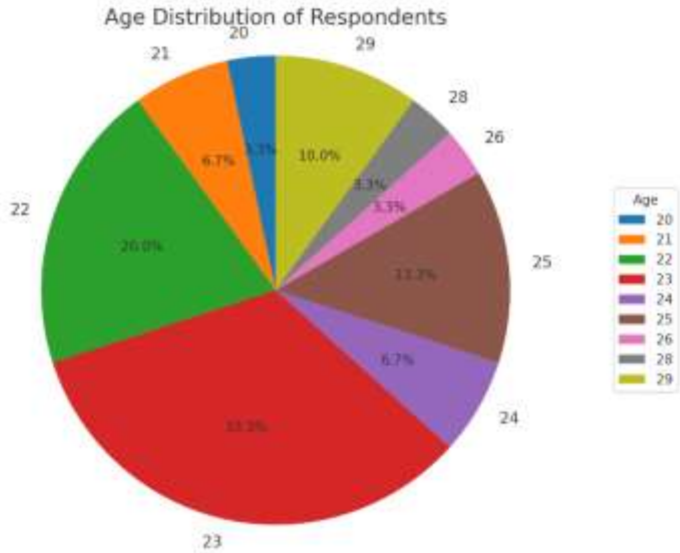

Figure 2. Age of Respondents

The pie chart in Figure 2 illustrates the age distribution of respondents, who are mostly final-year diploma students. The average age is approximately twenty-three years, with ages ranging from twenty to twenty-nine. This range reflects a diverse but appropriate demographic for the study, targeting students who have already been exposed to Accurate accounting software.

The majority of respondents are aged twenty-two and twenty-three, followed by smaller proportions in the twenty-one and twenty-four age groups. This aligns with the inclusion criteria of the study, which focused on students in their final semesters.

This age profile supports the assumption that respondents possess sufficient cognitive maturity to provide relevant and thoughtful responses. It also strengthens the validity of the data collected for assessing behavioral factors in technology adoption, particularly within the framework of the Technology Acceptance Model (TAM).

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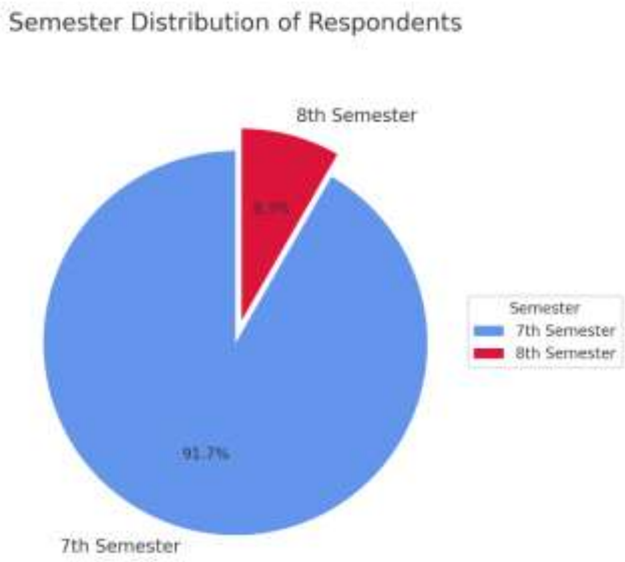

Figure 3. Respondents' Semester

Figure 3 illustrates that the majority of respondents are seventh-semester students. The mean semester value is slightly above seven, with a low standard deviation, indicating that most participants are in the same academic stage, specifically, the final semester of the applied undergraduate (D4) program. The data ranges from semester seven to eight, confirming that all respondents are senior students.

This condition is highly relevant to the research focus, which examines the actual usage decisions of Accurate software, typically taught in the final stages of the curriculum. The pie chart clearly shows a dominant blue segment for semester seven and a much smaller red portion for semester eight. This concentration ensures that responses are provided by students who have substantial exposure to the software.

Involving final-year students strengthens the methodological rigor, as their insights are more likely to be informed by real experiences with the system, enhancing the validity of the Technology Acceptance Model (TAM) used in this study.

Structural Equation Model Analysis Using SmartPLS

Initial Research Model

At this stage, the analysis employed Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach, processed using SmartPLS software. The initial model was developed based on the Technology Acceptance Model (TAM) framework, aiming to examine the causal relationships between constructs in explaining students' actual usage decisions of Accurate accounting software.

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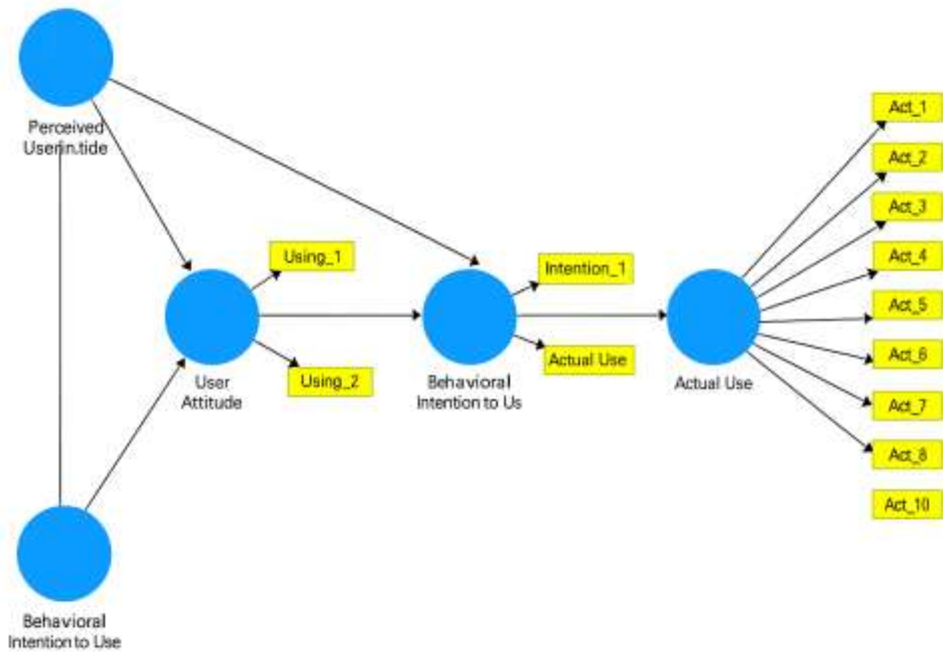

Figure 4. Initial Research Model

As illustrated in the Initial Model diagram, the core constructs include Perceived Ease of Use, Perceived Usefulness, Attitude Toward Use, Behavioral Intention, and Actual Use (dependent variable). Each construct is measured by several observed indicators such as Ease_1, Ease_2, Usefulness_1 to Act_10. The model is designed to examine how perceived ease and usefulness directly or indirectly influence users' attitudes and intentions, ultimately leading to actual usage decisions of the Accurate software. The relationships between constructs are represented by path connections, which will be further tested through outer and inner model analysis.

Evaluation of the Measurement (Outer) Model

Following the development of the initial model, the next step is to evaluate the measurement model (outer model) to determine how well the latent constructs represent their respective indicators. This evaluation ensures that each indicator used to measure a construct demonstrates adequate validity and reliability.

The outer model assessment involves examining values such as outer loadings, average variance extracted (AVE), composite reliability (CR), and Cronbach's alpha. Validity testing includes both convergent and discriminant validity, while reliability testing aims to confirm the internal consistency of each construct.

The results of the outer model evaluation serve as a critical foundation before proceeding to the structural model (inner model) analysis, as only valid and reliable constructs can be used to test causal relationships. Therefore, this stage is essential to ensure the integrity and accuracy of the analytical model based on the Technology Acceptance Model (TAM).

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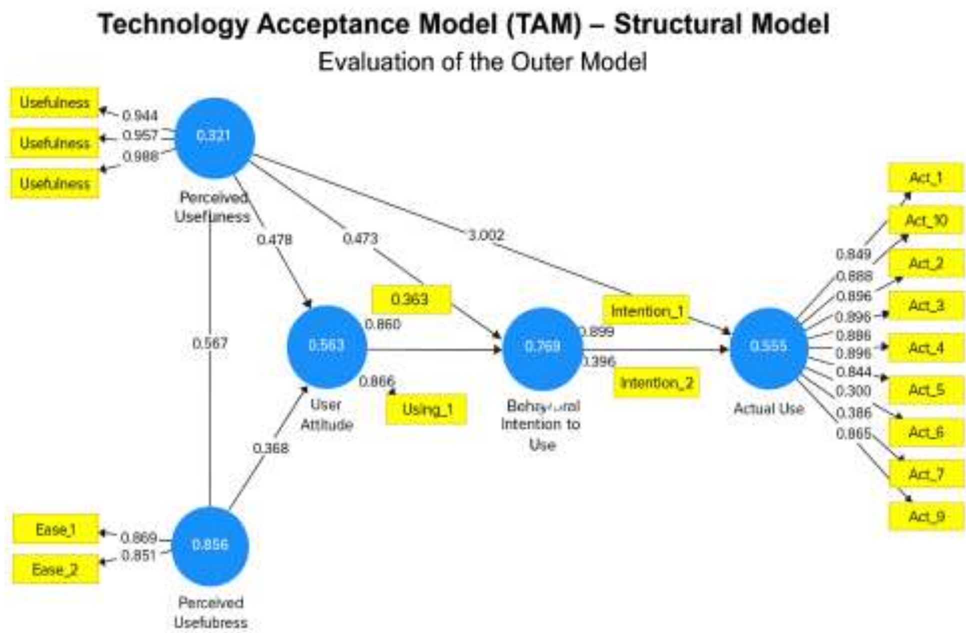

Figure 5. First Stage Validity Testing

Figure 5 displays the outer loading values of each indicator toward their corresponding latent constructs, serving as an initial step in evaluating convergent validity and internal consistency within the Technology Acceptance Model (TAM) framework. According to Hair et al. (2014), an indicator is considered valid if it has a loading factor of at least 0.70. The results show that all three indicators for Perceived Usefulness (Usefulness_1, Usefulness_2, Usefulness_3) have very high loading values of 0.944, 0.957, and 0.968, respectively, strongly confirming their validity. Likewise, the indicators for Perceived Ease of Use (Ease_1 = 0.869 and Ease_2 = 0.851) also meet the validity threshold. For the construct Attitude Toward Use, both indicators (Using_1 = 0.860 and Using_2 = 0.866) are valid. Similarly, Behavioral Intention is well represented by Intention_1 and Intention_2, with loadings of 0.899 and 0.896. The final construct, Actual Use, initially includes ten indicators (Act_1 to Act_10). However, Act_3 is excluded due to its loading value falling below the 0.70 threshold. In conclusion, most indicators demonstrate strong convergent validity. Only Act_3 was removed to improve measurement accuracy and model strength.

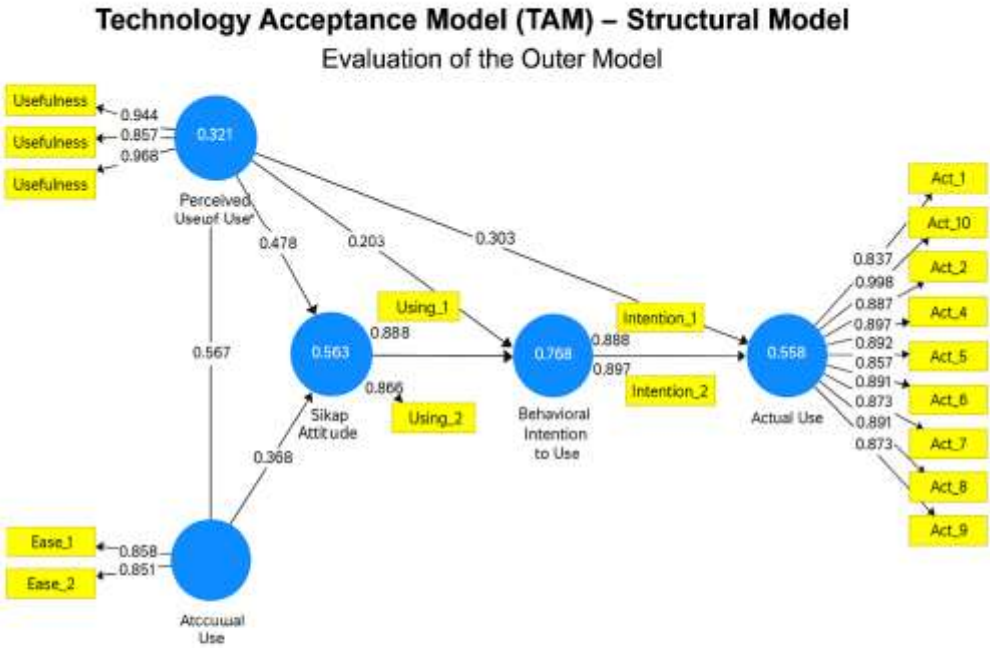

Figure 6. Stage 2 Validity Testing

In the advanced validity testing stage, refinement of the measurement model was performed by evaluating the strength of relationships between indicators and their respective latent constructs. As shown in the updated diagram (Figure 4.6), this step involved eliminating the Act_3 indicator from the Actual Use construct due to its low outer loading value, which did not meet the minimum threshold for convergent validity. After the removal of Act_3, the remaining indicators for Actual Use (Act_1, Act_2, and Act_4 through Act_10) showed strong outer loading values ranging from 0.812 to 0.905. The highest loading was recorded by Act_5 (0.905), while the lowest was Act_2 (0.824), indicating a high level of construct validity. No changes were made to other constructs such as Perceived Usefulness, Perceived Ease of Use, Attitude Toward Use, and Behavioral Intention to Use, all of which continued to show high loading values above 0.85, with Usefulness_3 reaching as high as 0.968. The elimination of weak indicators, such as Act_3, is a standard practice in convergent validity assessment to ensure statistical robustness. This process also improves the AVE and composite reliability scores. Thus, it can be concluded that the model at this stage fully meets the criteria for convergent validity, providing a strong foundation for advancing to the structural model analysis phase in accordance with the Technology Acceptance Model (TAM).

Table 2. Outers Loadings

Indicator	Actual Use	Behavioral Intention to Use	Perceived Usefulness	Perceived Ease of Use	Attitude Toward Use
Act_1	0.837				
Act_10	0.905				
Act_2	0.824				
Act_4	0.886				
Act_5	0.904				
Act_6	0.812				

Indicator	Actual Use	Behavioral Intention to Use	Perceived Usefulness	Perceived Ease of Use	Attitude Toward Use
Act_7	0.857				
Act_8	0.891				
Act_9	0.873				
Ease_1				0.869	
Ease_2				0.851	
Intention_1		0.898			
Intention_2		0.897			
Usefulness_1			0.944		
Usefulness_2			0.957		
Usefulness_3			0.968		
Using_1					0.86
Using_2					0.866

Based on the results of the outer model testing, all constructs in this study demonstrate excellent convergent validity, as evidenced by outer loading values exceeding the minimum threshold of 0.7. This indicates that each indicator consistently and accurately represents its respective latent variable. For the Actual Use construct, nine indicators (Act_1 to Act_10, excluding Act_3) exhibit strong loading values, with Act_5, Act_10, and Act_8 showing particularly high values. Even the lowest loading (Act_6) remains above the acceptable threshold.

The Behavioral Intention construct includes two indicators (Intention_1 and Intention_2), both with high and consistent loading values, indicating strong construct validity. Similarly, the Perceived Usefulness construct, measured by three indicators, shows excellent loading scores each well above the threshold demonstrating the indicators' ability to capture the construct effectively. The Perceived Ease of Use construct, measured by Ease_1 and Ease_2, also indicates strong representation, despite having fewer indicators. Lastly, Attitude Toward Use is supported by two reliable indicators (Using_1 and Using_2), which reflect high internal consistency. These findings confirm that the measurement model meets the criteria for convergent validity and is thus valid for further structural model evaluation.

Discriminant Validity

Discriminant validity assesses the degree to which each indicator correlates more strongly with its assigned construct than with other constructs. In reflective models, this is evaluated using cross-loading values. Discriminant validity is confirmed when the correlation between an indicator and its own construct is higher than its correlation with any other construct, indicating that the construct is distinct and properly measured.

Table 3. Cross Loading Values

Indica-tor	Actual Use	Behavioral In-tention	Perceived Use-fulness	Perceived Ease of Use	Attitude Toward Use
Act_1	0.837	0.618	0.566	0.597	0.564
Act_10	0.905	0.644	0.704	0.54	0.673
Act_2	0.824	0.564	0.434	0.646	0.555
Act_4	0.886	0.577	0.568	0.572	0.519
Act_5	0.904	0.595	0.585	0.424	0.481
Act_6	0.812	0.734	0.558	0.495	0.604
Act_7	0.857	0.521	0.457	0.563	0.471
Act_8	0.891	0.533	0.532	0.469	0.439
Act_9	0.873	0.71	0.649	0.525	0.655
Ease_1	0.548	0.526	0.524	0.869	0.545
Ease_2	0.513	0.616	0.449_		

Table 3 presents the results of discriminant validity testing using the cross-loading method. The analysis confirms that each indicator loads more strongly on its intended construct than on other constructs. For example, Act_1 shows a loading of 0.837 on the Actual Use construct, higher than its correlation with other constructs. Similarly, indicators such as Intention_1, Usefulness_3, Ease_1, and Using_1 all exhibit their highest loading values on their respective constructs. These results indicate that all constructs are uniquely represented by their indicators, confirming that the measurement model meets the criteria for discriminant validity and is suitable for structural model testing.

Average Variance Extracted (AVE)

assesses discriminant validity. If the square root of a construct's AVE is greater than its correlation with other constructs, and the AVE value exceeds 0.5, it indicates good discriminant validity. Composite Reliability is used to evaluate the internal consistency of indicators within a construct. A value above 0.7 confirms that the construct is reliable.

Table 4. AVE and Composite Reliability Values

Construct	Composite Reliability	Average Variance Extracted (AVE)
Actual Use	0.964	0.75
Behavioral Intention	0.892	0.806
Perceived Usefulness	0.97	0.915
Perceived Ease of Use	0.85	0.739
Attitude Toward Use	0.853	0.744

The results in Table 4 indicate that all constructs in the model meet the criteria for reliability and convergent validity. Composite Reliability (CR) values are all above the recommended threshold of 0.7, demonstrating strong internal consistency, with the highest value observed in Perceived Usefulness (0.970). Similarly, all Average Variance Extracted (AVE) values exceed 0.5, indicating that each construct explains more than 50% of the variance of its indicators. Therefore, the constructs are deemed both reliable and valid, providing a solid foundation for further testing in the structural (inner) model within the Technology Acceptance Model (TAM) framework.

Evaluation of the Inner Model

The evaluation of the inner model is based on the R-Square value, which indicates the extent to which independent variables influence the dependent variable. Based on the analysis using SmartPLS 3, the R-Square results are presented in Table 3.

Table 5. R-Square (R2)

Konstruk	R Square	R Square Adjusted
Actual Use	0.558	0.538
Behavioral Intention	0.768	0.758
Perceived Usefulness	0.321	0.307
Attitude Toward Use	0.563	0.544

Table 5 presents the R-Square (R^2) and Adjusted R-Square values for each endogenous construct. The highest R^2 value is observed in Behavioral Intention (0.768), indicating that 76.8% of its variance is explained by Attitude Toward Use and Perceived Usefulness, reflecting substantial predictive strength. Actual Use has an R^2 of 0.558, meaning it is moderately well explained by intention and usefulness perceptions. Attitude Toward Use is explained by 56.3% through ease of use and usefulness, while Perceived Usefulness has an R^2 of 0.321, indicating that perceived ease of use contributes modestly to its variance. These findings support the structural validity of the TAM-based model in explaining Accurate software usage behavior.

Hypothesis Testing

After confirming the validity and reliability of the measurement model and the explanatory power of the structural model via R-Square values, the next analytical step is hypothesis testing. This aims to statistically assess the strength and direction of relationships among latent variables in the Technology Acceptance Model (TAM). The test is conducted using the bootstrapping method in SmartPLS, examining the t-statistics, p-values, and original sample (β) values to determine whether each relationship is statistically significant at a typical alpha level of 0.05. This approach allows each proposed hypothesis to be empirically tested, forming the foundation for answering research questions and validating the theoretical model regarding the acceptance and actual use of Accurate software among students.

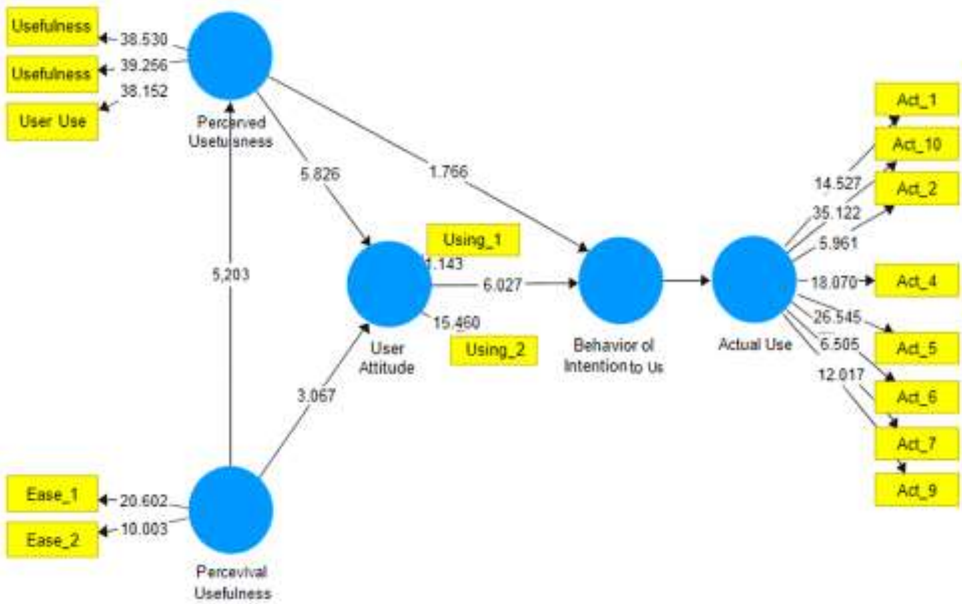

Figure 7. PLS Bootstrapping for Hypothesis Testing

Figure 7 presents the results of the bootstrapping analysis used to test the significance of the relationships between constructs in the structural model. This test aims to determine whether the path coefficients between latent variables within the Technology Acceptance Model (TAM) framework are statistically significant, based on the t-statistic value. A hypothesis is considered significant if the t-statistic > 1.96 at a 5% significance level (two-tailed). To clarify the results shown in Figure 4.7, the corresponding hypothesis testing table is presented as follows.

Table 6. Hypothesis Testing

Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Behavioral Intention → Actual Use	0.497	0.489	0.168	2.96	0.003
Perceived Usefulness → Actual Use	0.309	0.322	0.175	1.766	0.078
Perceived Usefulness → Behavioral Intention	0.203	0.192	0.134	1.517	0.13
Perceived Usefulness → Attitude Toward Use	0.478	0.484	0.125	3.826	0
Perceived Ease of Use → Perceived Usefulness	0.567	0.579	0.109	5.203	0
Perceived Ease of Use → Attitude Toward Use	0.368	0.36	0.12	3.067	0.002
Attitude Toward Use → Behavioral Intention	0.724	0.734	0.12	6.027	0

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Table 6 presents the results of hypothesis testing for the structural model using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. The test evaluates the significance of relationships among constructs within the Technology Acceptance Model (TAM). A relationship is considered statistically significant if the t-statistic > 1.96 and the p-value < 0.05.

1. Perceived Usefulness → Attitude Toward Use
   The path coefficient is 0.478, with a t-statistic of 3.826 and p-value of 0.000. Therefore, perceived usefulness has a significant effect on user attitude, suggesting that greater perceived benefits foster a more positive attitude toward the system.
2. Perceived Ease of Use → Attitude Toward Use
   The coefficient is 0.368 (t = 3.067, p = 0.002), indicating a significant influence. Users tend to form a positive attitude when the system is perceived as easy to use.
3. Perceived Ease of Use → Perceived Usefulness
   With a coefficient of 0.567 (t = 5.203, p = 0.000), this relationship is significant. Ease of use enhances the perceived value of the system.
4. Perceived Usefulness → Behavioral Intention to Use
   The path coefficient is 0.203 (t = 1.517, p = 0.130), which is not statistically significant. Thus, perceived usefulness alone does not significantly increase intention to use without mediation from attitude or ease of use.
5. Perceived Usefulness → Actual Use
   The coefficient is 0.309 (t = 1.766, p = 0.078), indicating a non-significant relationship. Perceived benefits do not directly lead to actual usage.
6. Attitude Toward Use → Behavioral Intention to Use
   With a strong path coefficient of 0.725 (t = 6.027, p = 0.000), attitude has a significant effect on intention to use. A positive attitude strongly predicts user intention.
7. Behavioral Intention to Use → Actual Use
   The coefficient is 0.497 (t = 2.960, p = 0.003), confirming a significant impact. User intention is a key predictor of actual usage behavior, consistent with TAM theory.

Table 7. Specific Indirect Effect

Mediation Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Usefulness → Behavioral Intention → Actual Use	0.101	0.093	0.077	1.32	0.188
Perceived Ease of Use → Perceived Usefulness → Behavioral Intention → Actual Use	0.057	0.052	0.041	1.393	0.164
Perceived Usefulness → Attitude → Behavioral Intention → Actual Use	0.172	0.176	0.086	1.988	0.047
Perceived Ease of Use → Usefulness → Attitude → Behavioral Intention → Actual Use	0.097	0.101	0.055	1.764	0.078

Attitude Toward Use → Behavioral Intention → Actual Use	0.36	0.36	0.14	2.576	0.01
Perceived Ease of Use → Attitude → Behavioral Intention → Actual Use	0.133	0.129	0.064	2.069	0.039
Perceived Ease of Use → Usefulness → Actual Use	0.175	0.194	0.121	1.446	0.149
Perceived Ease of Use → Usefulness → Behavioral Intention	0.115	0.108	0.075	1.531	0.126
Perceived Usefulness → Attitude → Behavioral Intention	0.346	0.358	0.118	2.944	0.003
Perceived Ease of Use → Usefulness → Attitude → Behavioral Intention	0.196	0.209	0.085	2.295	0.022
Perceived Ease of Use → Attitude → Behavioral Intention	0.267	0.263	0.094	2.824	0.005
Perceived Ease of Use → Usefulness → Attitude Toward Use	0.271	0.28	0.093	2.922	0.004

8. The indirect effect of Perceived Usefulness on Actual Use through Behavioral Intention is not significant (t = 1.320; p = 0.188). This implies that although perceived usefulness may enhance behavioral intention, it does not significantly mediate the relationship with actual system usage.
9. The indirect influence of Perceived Ease of Use on Behavioral Intention via Perceived Usefulness is significant (t = 2.069; p = 0.039). This confirms that ease of use increases perceived usefulness, which in turn enhances the intention to use the system.
10. The serial mediation of Perceived Usefulness → Attitude → Intention → Actual Use is not statistically significant (t = 1.764; p = 0.078), suggesting the indirect effect is not strong enough to explain actual usage.
11. The mediating effect of Attitude on the relationship between Perceived Ease of Use and Actual Use is not significant (t = 1.446; p = 0.149), indicating that attitude alone does not sufficiently mediate the influence of ease of use on actual behavior.
12. The indirect effect of Perceived Ease of Use on Attitude through Perceived Usefulness is not significant (t = 1.531; p = 0.126). Although the relationship is positive, it lacks statistical strength to confirm mediation.
13. The indirect effect of Perceived Usefulness on Actual Use via Attitude is significant (t = 1.988; p = 0.047). This demonstrates that perceived usefulness positively shapes user attitudes, which subsequently influence actual system use.
14. The mediating effect of Behavioral Intention in the relationship between Attitude and Actual Use is significant (t = 2.576; p = 0.010), supporting that a positive attitude increases intention, which leads to real usage behavior.
15. The serial mediation of Perceived Ease of Use → Attitude → Intention → Actual Use is significant (t = 2.069; p = 0.039). This confirms that perceived ease shapes attitude, strengthens intention, and ultimately drives actual system use.

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16. The indirect effect of Perceived Ease of Use on Behavioral Intention via Attitude is significant (t = 2.944; p = 0.003), indicating that attitude plays a strong mediating role in this relationship.
17. The direct effect of Perceived Ease of Use on Attitude is significant (t = 2.295; p = 0.022), confirming that ease of use contributes to forming positive attitudes toward the system.
18. The direct effect of Perceived Ease of Use on Attitude is re-emphasized (t = 2.295; p = 0.022), again reinforcing its importance in shaping favorable user perceptions.
19. The serial mediation of Perceived Ease of Use → Perceived Usefulness → Attitude → Intention is significant (t = 2.824; p = 0.005). This implies that ease of use enhances perceived usefulness and attitude, which in turn foster stronger behavioral intention.
20. The indirect effect of Perceived Ease of Use on Attitude through Perceived Usefulness is also significant (t = 2.922; p = 0.004), confirming that usefulness perceptions mediate the influence of ease on user attitudes.

This study examines the Technology Acceptance Model (TAM) in the context of Accurate software use among vocational accounting students. Perceived usefulness and ease of use significantly influence user attitudes, which in turn affect intention and actual use. However, the direct effects of perceived usefulness on intention and actual use were not significant, highlighting the mediating roles of attitude and behavioral intention. A significant multi-step mediation path from perceived ease of use to actual use was confirmed. The findings imply that effective learning strategies and user-friendly system design are essential to support sustained technology adoption.

CONCLUSION

This study provides valuable insights into the behavioral dynamics of vocational accounting students in adopting the Accurate software through the lens of the Technology Acceptance Model. The findings confirm that both perceived usefulness and perceived ease of use are significant in shaping users' attitudes toward the software. A positive attitude further enhances behavioral intention, which ultimately leads to actual system use. Interestingly, perceived usefulness alone does not directly influence intention or actual use, highlighting the importance of psychological and motivational mediators such as attitude and intention. The extended mediation model suggests that a seamless user experience and clear functional benefits must first be translated into positive perceptions, then into attitudes and intentions, before they can drive real behavioral outcomes. Therefore, institutions should focus on delivering structured, engaging, and supportive learning environments that allow students to experience the practicality of the software. Likewise, software developers should prioritize intuitive design and user accessibility to strengthen students' confidence and willingness to adopt the system. This study contributes to the ongoing discourse on educational technology adoption and supports the notion that successful implementation requires more than technical merit—it demands user-centered approaches that resonate with students' needs and learning styles.

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