

Accounting Software Application: Understanding Behavioural Intention to Use and the Moderating Role of Gender

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Abstract

Over the years, employers have raised concerns over their dissatisfaction with the skills and knowledge demonstrated by accounting graduates that enter the workforce. One of the IT skills that practitioners felt insufficient was the graduates' capability to use accounting software applications. This study investigates the moderating effect of gender on the behavioural intention to use accounting software among university students. The technology acceptance model and theory of planned behaviour were used to develop a research model. Data from 438 students, analysed using partial least square structural equation modelling technique, suggested that perceived usefulness, attitude, and perceived behavioural control can influence students' likelihood to use the accounting software. Gender only moderates the relationship between ease of use and accounting software use intention. The study's findings benefit accounting professional bodies, managers, software vendors, and technology consultants in promoting the use of accounting software in higher education institutions.

Keywords:

Accounting Software, Behavioral Intention, Gender, Moderator, Higher Education

INTRODUCTION

Over the years, employers have raised concerns about their dissatisfaction with the skills and knowledge demonstrated by accounting graduates joining the workforce. Fischer and Friedman (2015) have shown that in addition to generic skills (e.g., teamwork and communication skills), employers are looking for accounting graduates with a higher level of technical or information technology (IT) accounting skills to gain advantages in the global setting. However, one of the IT skills that practitioners felt was insufficient was the ability of the graduate to use accounting software applications (Atanasovski, Trpeska, & Lazarevska, 2019; Chen, 2013).

Accounting software refers to computerised software used to capture, process business transactions, and present financial data. Although the graduates are better trained in word-processing and communications software skills, employers expect them to be able to use the accounting packages (Tanaka & Sithole, 2015; Vien, 2021). In supporting this view, Low, Botes, Rue, and Allen (2016) stated that employers expect employees to have at least a basic comprehension of technical accounting skills.

The growth of technologies has changed the way accountants do their jobs; these technologies take on many of the roles that accountants usually perform. While a computerised accounting system can efficiently manage financial data, its true value lies in its ability to quickly generate many reports (Amidu, Effah, & Abor, 2011). Simple tasks, such as data entry and electronic document creation, can be taken over and performed by the software. Therefore, using the technology could enable accountants to conduct value-added activities that include analysing and designing, evaluating, and using information systems to produce better quality and timely reports to support informed decision-making (Amirul, Mail, Bakar, & Ripain, 2017; Yürekli & Haşiloğlu, 2017). Nizam (2018) asserted that businesses must use accounting software to ensure their survival and sustainability in an increasingly competitive environment and improve the competency and efficiency of their company processes.

However, according to a 2016 report by the Association of Chartered Certified Accountants, in addition to lacking the necessary skills to deal with the new corporate reporting requirements, most professional accountants believe that they also lack the technical skills required. Moreover, prior studies found that most of the accounting students on internship had issues with accounting software (Machera & Machera, 2017), indicating that the accounting graduates were ill-prepared (Atanasovski et al., 2019; Nori, Kassim, Ahmad, & Nasir, 2016). This has led to a call for specific needs in equipping accounting graduates with the IT knowledge and skills required by accounting practice.

Lai (2008) suggested that accounting educators need to integrate information and communication technology into the curriculum effectively. Despite this call, accounting education curricula still ignore computer usage as a tool in the learning process. This situation is largely due to budgetary and timetable constraints (Al-Khadsah & Al-Bishtawi, 2010), lack of awareness on the potential benefits of the technology, and lack of knowledge and expertise in using the technology (Sinarasri, 2019). Uyar and Gungormus (2011) argued that old curricula and teaching methods are no longer enough to meet the demands of employers. This has prompted growing concern about the mismatch or discrepancies between universities and the job market needs.

The use of accounting software applications, however, depends on the integration strategy of the students' institutions (Marriott, Marriort, & Selwyn, 2004). In Machera and Machera's (2017) study, students believed that a computerised accounting software curriculum should be implemented to meet the industry's expectations. Boulianne (2014) found that students completing a case with accounting software gained better knowledge than those who did manually.

In tandem with the global call by the International Federation of Accountants (IFAC), the Malaysian accounting profession must move to ensure that the profession responds appropriately to technology. Technology will continue to enhance the profession's credentials as a trusted adviser (MIA Digital Technology Blueprint, 2018). The Blueprint reported that accounting software is one of the technologies that will be used in the forthcoming years. Accordingly, accounting graduates should have this skill because this skill is a prerequisite for becoming a junior accountant (Amirul et al., 2017). Yusof and Jaafar (2018) identified software as one of the challenges in their study of the opportunities and challenges faced by the Malaysian public sector in implementing accrual-based accounting.

Existing studies have largely been concentrating on the accounting software adoption or implementation by organisations (Alamin, Yeoh, Warren, & Salzman, 2015; Muneerali, 2020; Putra, 2019; Rahman, Ahammed, Rouf, & Uddin, 2017; Rahmayanti & Rahmawati,

2018; Soni, Saluja, & Vardia, 2018). Studies concentrating on the adoption of accounting software from the perspectives of students or in the education discipline are, however, scarce. Accordingly, the state of which the students are ready to fulfil the expectations of employers regarding their ability to use accounting software remains unknown. Furthermore, very few of the prior studies have tested the moderating effect of gender on the behavioural intention towards using accounting software. This study, therefore, addresses these gaps. Prior works (Alamin et al., 2015; Al-Khadash & Al-Bishtawi, 2010) found no moderating effect of gender on the relationship between the determinants and the accounting information systems (AIS) use. However, Al-Khadash and Al-Bishtawi (2010) reported that males had more experience and more favourable attitudes towards computers than females did.

RESEARCH MODEL AND HYPOTHESES

This study builds on two of the most widely cited theoretical frameworks in the IS literature on technology acceptance, namely, the technology acceptance model (TAM) (Davis, 1989) and the theory of planned behaviour (TPB) (Ajzen, 1988) (see Figure 1). TAM offers a theoretically sound and parsimonious approach to evaluate existing systems or systems in progress (Morris & Dillon, 1997). The information on user perceptions of a system’s usefulness and ease of use could be used to accurately assess the acceptance of the users of such systems. While TAM focuses on user acceptance towards usage, TPB delineates how an individual’s intention to perform the behaviour of interest could be determined by his/her attitudes, perceived behavioral control (PBC), and subjective norms (SN). These two models, when used together, provide strong empirical support to technology adoption studies (Aboelmaged & Gebba, 2013).

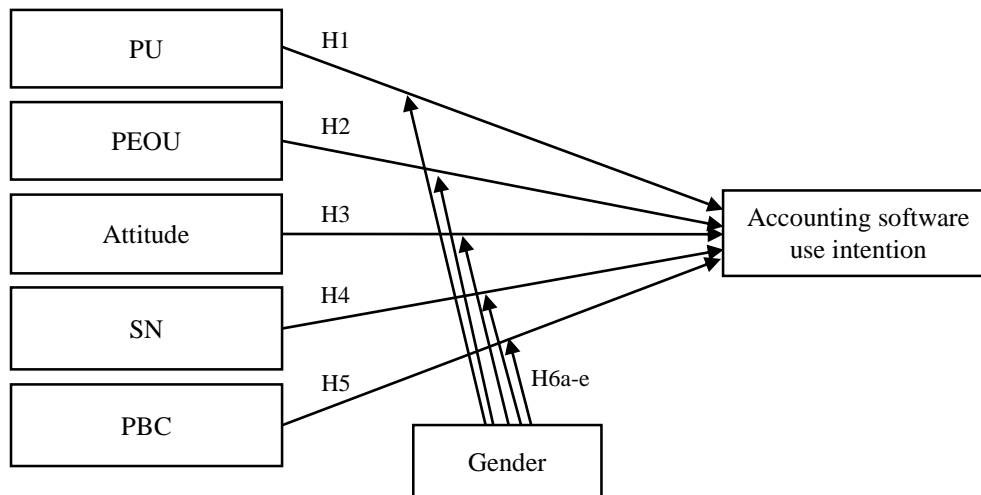


Figure 1: The research model

This study focuses on the intention to use the system rather than the actual use. Ajzen and Fishbein (1980) indicated that attitudes towards an object have an impact on intentions; intentions subsequently influence behaviour (i.e., its use). Davis, Bagozzi, and Warshaw (1989) and Nelvia and Harahap (2009) supported this reasoning finding that behavioural intention to use a system is substantially related to usage. Behavioural intention is a major factor of user behaviour (Davis et al., 1989), hence, a reasonable indicator of future system use (Jackson, Chow, & Leitch, 1997).

PU and PEOU

TAM suggests that attitudes toward a new technology are a factor in its adoption or use. TAM comprises two important factors: perceived usefulness (PU) and perceived ease of use (PEOU). PU is the extent to which a user believes that using technology would improve his/her work performance (Davis et al., 1989). PEOU refers to the extent to which a user believes that usage will be effortless (Davis et al., 1989). An accounting system, which is perceived useful and easy to use, is more likely to be considered by the users. Therefore, the following hypotheses are posited:

H₁ : PU positively affects accounting software use.

H₂ : PEOU positively affects accounting software use.

The TPB, an extension of the theory of reasoned action (TRA), is used to predict behaviour that is based on motivation (intention) and ability (behavioural control), which is characterised by the presence of social norms. The central factor in the TPB is the intention of an individual to perform a certain behaviour. It provides an understanding of someone's attitudes in predicting his/her deliberate or planned behaviour by measuring his/her attitude towards specific behaviour, his/her SN, and his/her PBC.

Attitude

Attitude refers to the judgment of a person as to whether it is good or bad to perform a behaviour. Individual attitude on technology use reflects instrumentality and extrinsic motivation for using technology (Venkatesh, Morris, & Ackerman, 2000). The more positive the attitude, then the stronger the behavioural intention should be. Hence, the following hypothesis is formulated:

H₃ : Attitude positively affects accounting software use.

SN

SN refers to perceived pressures on a person to perform or not to perform a behaviour. The normative pressure of superiors and peers in early behavioural stages is expected to weigh heavily on the intention of using technology. In the prior studies of IS/IT adoption and use (Wang, Wu, & Wang, 2009), the path from SN to intention to use was significant. This suggests that the more favourable the SN about the technology, then the more positive intentions toward using the accounting software will be. Accordingly, the following hypothesis is formulated:

H₄ : SN positively affects accounting software use.

PBC

PBC refers to the degree to which an individual believes that he/she has control over personal or external factors that may either enable or inhibit behavioural performance (Ajzen, 1991). An individual who believes himself capable of using a particular technology will exhibit correspondingly a behavioural intention to use that technology. According to Hagger and Chatzisarantis (2005), PBC may serve as a proxy for actual control and may, therefore, predict behaviour directly. Accordingly, the following hypothesis is proposed:

H₅ : PBC positively affects accounting software use.

Gender as a Moderator

In addition to PU, PEOU, attitude, SN, and PBC as independent variables, the model identifies gender as a moderator. Prior studies have indicated that men and women vary in the way in which they make decisions related to technology adoption and use. For example, Dong and Zhang (2011) found that men's decisions on technology usage were affected by their SN and women were affected by their attitudes. Venkatesh and Moris (2000) found that the decisions to use the technology by men were influenced by their perceptions of usefulness. Women, on the other hand, are impacted by SN and views of ease of use. Nevertheless, Tarhini, Hone, and Liu (2014) failed to find support that the association between PU and students' behavioural intention to use e-learning technology was moderated by gender. However, the study found that gender moderates PEOU and SN towards behavioural intention that both were stronger for females. Therefore, gender differences have contributed to the understanding and explaining the intention and decision of an individual to use new technology. It is then proposed that gender will moderate the PU, PEOU, attitude, SN, and PBC towards the student's behavioural intention to use accounting software. The following hypothesis is, therefore, posited.

H_{6a-e} : Gender moderates all relationships among variables in the research model and accounting software use, such that the relationships are stronger for females than males.

METHODOLOGY

Survey Instrument

Data were collected by administering questionnaire surveys to university students in Malaysia. The questionnaire was developed by adapting items from previous studies in the field to measure PU (Davis, 1989), PEOU (Davis, 1989), attitude (Venkatesh et al., 2000), SN (Venkatesh et al., 2000), PBC (Venkatesh et al., 2000), and behavioural intention to use (Aboelmaged & Gebba, 2013). Each variable is set as reflective and uses a 7-point Likert-type scale, ranging from strongly disagree (1) to strongly agree (7).

Population

All 603 accounting students from the third semester were chosen as key respondents of the study. These students had completed two fundamental accounting courses (i.e., accounting foundation and AIS) in their first year of studies and are, therefore, expected to have fundamental knowledge in accounting and AIS. As a result, students were expected to comprehend and accurately answer the survey questions.

The questionnaire was pre-tested with seven lecturers from the AIS unit at the university. Minor amendments were made to the wording of certain questions in response to the comments. Overall, 498 responses were received. Sixty responses were, however, excluded from the data set: four questionnaires with missing values of more than 10%, eight respondents were in semesters one and two, while 48 questionnaires were completed by non-accounting students. Hence, the usable responses used for data analysis was 438 (a response rate of 73%).

FINDINGS

Measurement Model

Data analysis was carried out using the Partial Least Square (PLS) technique. PLS is suitable when research is exploratory and when the model is relatively large in terms of the number of constructs. The analysis was carried out using a two-step approach: measurement model and structural model. Construct reliability, convergent validity, and discriminant validity were used to assess the measurement model.

For construct reliability, the composite reliability (CR) of each latent variable exceeds the recommended value of .70 (Chin, 1998), indicating that the model is reliable (Table 1). For convergent validity, none of the items' loadings was lower than a cut-off value of .40 (Hair, Hult, Ringle, & Sarstedt, 2014), suggesting that they measure the same construct. The average variance extracted (AVE) value of each construct was higher than the Fornell and Larcker (1981) recommended threshold value of .50, implying convergent validity.

Table 1: Item loading, CR, and AVE

Construct	Item	Loading	CR	AVE	Construct	Item	Loading	CR	AVE	
PU	PU1	.899	.968	.833	SN	SN1	.765	.927	.644	
	PU2	.917				SN2	.775			
	PU3	.917				SN3	.806			
	PU4	.927				SN4	.820			
	PU5	.916				SN5	.833			
	PU6	.900				SN6	.794			
PEOU	PEOU1	.826	.946	.743	PBC	SN7	.820	.904	.580	
	PEOU2	.873				PBC1	.716			
	PEOU3	.887				PBC2	.784			
	PEOU4	.868				PBC3	.801			
	PEOU5	.865				PBC4	.460			
	PEOU6	.853				PBC5	.837			
ATT	ATT1	.927	.950	.827	PBC	PBC6	.828	.959	.853	
	ATT2	.877				PBC7	.833			
	ATT3	.925				BI	BI1			.910
	ATT4	.908					BI2			.933
							BI3			.931
							BI4			.921

Table 2: Discriminant validity

	ATT	BI	PEOU	Gender	PBC	PU	SN
ATT	.909						
BI	.612	.924					
PEOU	.590	.537	.862				
Gender	.014	-.015	.106	Single-item construct			
PBC	.484	.549	.567	-.036	.761		
PU	.642	.528	.634	.042	.374	.912	
SN	.481	.467	.554	.021	.572	.435	.802

Discriminant validity demonstrates that the constructs are not related to each other. For this purpose, the square root of AVE is examined by comparing all the inter-construct

correlations. There is no discriminant validity issue as the AVE value of each construct is greater than the cross-correlations between them (Table 2).

Structural Model

For the structural model, the hypotheses were tested using a bootstrap procedure of 1,000 as suggested by Deng, Allison, Fang, Ash, and Ware (2013). First, the main effect model was examined in which the moderator was excluded (Table 3). Overall, the results indicate that PU ($\beta=.159; p<.01$), students’ attitude ($\beta=.391; p<.01$), and PBC ($\beta=.270; p<.01$) positively affect their behavioural intention to use the accounting software. Nevertheless, no effect was found on the relationship between PEOU and SN on the students’ behavioural intention to use accounting software. The model accounted for 48.6% of the variance.

Table 3: Results of the main effect model

Hypothesis	β	SD	T-stat	p-value	Result
H1 : PU → BI	.159	.054	2.941	.00**	Supported
H2 : PEOU → BI	.069	.059	1.170	.242	Not supported
H3 : ATT → BI	.314	.060	5.228	.000**	Supported
H4 : SN → BI	.056	.051	1.083	.279	Not supported
H5 : PBC → BI	.267	.057	4.658	.00**	Supported

Note: **t-values>2.58 ($p<.01$).

The moderation effect of gender was tested in another model known as an interaction model (Hair et al., 2014). For this purpose, gender was divided into male and female for the entire data set. The findings indicate that the path coefficients for all interaction terms, other than PEOU ($\beta=.690; p<.05$), are insignificant ($p>.05$) (Table 4).

Table 4: Results of the interaction model

Hypothesis	β	SD	T-stat	p-value	Result
H6a : PU → Gender → BI	.101	.276	.386	.713	Not supported
H6b : PEOU → Gender → BI	.690	.342	2.018	.044*	Supported
H6c : ATT → Gender → BI	-.223	.291	.767	.443	Not supported
H6d : SN → Gender → BI	-.104	.313	.332	.740	Not supported
H6e : PBC → Gender → BI	-.047	.276	.172	.864	Not supported

Note: *t-value>1.96 ($p<.05$).

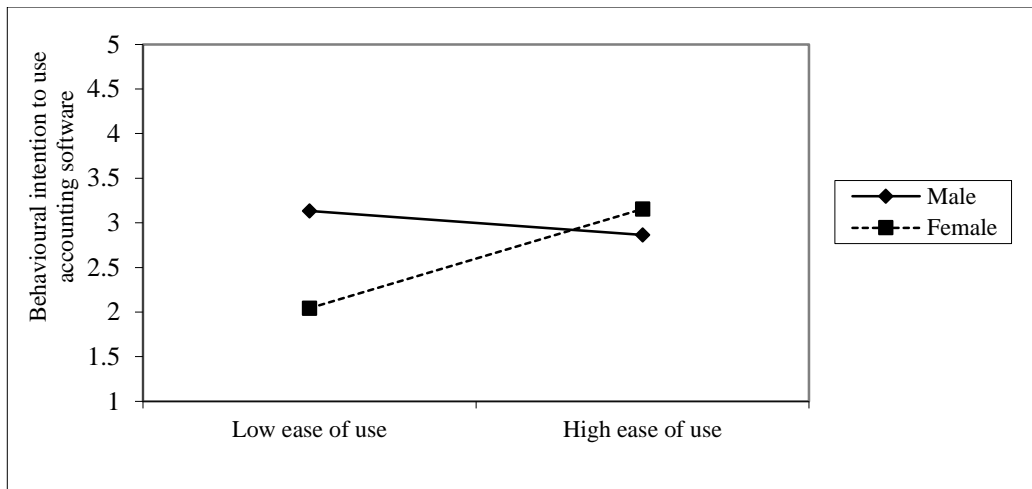


Figure 2: The interaction effect of gender in behavioural intention to use accounting software

The finding suggests that the relationship between PEOU and students’ behavioural intention to use accounting software is stronger for females than males (Figure 2). Female students tend to use accounting software more when the PEOU of the software is high. Overall, the results showed that the inclusion of the interaction terms improved the model as the R-square (R^2) increased from .486 to .496.

DISCUSSION

The findings of the main effect model suggest that PU, attitude, and PBC were significant in shaping the behavioural intention of students to use accounting software. The strongest predictor of accounting software use intention is the attitude, followed by PBC, and PU. The effects of PEOU and SN are, however, not significant.

The positive impact of PU on the behavioural intention to use accounting software is in line with the findings of Abate (2018), Pantow, Sungkowo, Limpeleh, and Tandi (2020), and Saroia and Gao (2019). This finding suggests that students will continue using the accounting software as they perceived that the software could assist them in improving the effectiveness and efficiency in performing accounting tasks and generating a reliable report.

The insignificant effect of PEOU on the behavioural intention to use could be explained by the changing calculation functionality in the accounting software. Accounting software with GST was introduced in Malaysia, replacing Sales and Services Tax (SST), effective 1 April 2014. GST, also known as Value Added Tax (VAT) in other countries, is chargeable on all taxable supplies of goods and services made in the course of a taxable person’s business in Malaysia. However, the SST was then re-introduced as part of a fiscal reform initiative by Malaysia’s new federal government in May 2018. The changing requirement for accounting reporting from SST-GST-SST and the complex nature of the accounting software with GST/SST compliance may have caused students to be unfamiliar with the software and, therefore, perceive the software as not easy to understand and use. This finding is consistent with Pantow et al. (2020); however, it contradicts prior studies (Alamin et al., 2015; Saroia & Gao, 2019).

Hassan, Mohamad, Ali, Talib, and Hsbollah (2018) reported that gender plays no role in students’ academic performance in higher institutions. However, a more in-depth

examination of gender as the moderator between PEOU and behavioural intention to use accounting software turned out to be significant. This result is consistent with Wang et al. (2009), who revealed that gender differences moderated the effect of PEOU and accounting software use intention. The relationship between PEOU and behavioural intention to use accounting software appears to be stronger among females than male students. This result is in line with Chinyamurindhi and Louw (2010), who also found that women's acceptance for using technology was higher than men.

The relative importance of attitude on the behavioural intention to use the accounting software indicates that the software benefits accounting students. As a result, they tend to use it regularly. This finding is in line with Saroia and Gao's (2019) study, which found a positive and significant relationship between students' attitudes and intentions.

Prior studies, such as Wang et al. (2009), have suggested that SN is significant in determining an individual's intention to use new technology. Nevertheless, the finding of the current study indicates that SN was not significant. A plausible reason for this finding is that the students may be unfamiliar with the accounting software, making them less likely to be influenced by their close friends in using the software. A similar finding was found by Cheung and Vogel (2013) in their study of students' acceptance of collaborative technologies at the Hong Kong Polytechnic University.

In the context of PBC, evidence exists to support the importance of PBC on the accounting software use intention. This finding is consistent with that of Lee, Cerreto, and Lee (2010) who found PBC to have a significant effect on a teacher's intention to use computers to create and deliver lessons.

CONCLUSIONS, IMPLICATIONS OF THE STUDY, AND FUTURE STUDY

This study integrated two prominent theories in studying the IT adoption behaviour of individuals, namely, TAM and TPB, to investigate the behavioural intention of students to use accounting software. The study's findings contribute to the literature in several ways. First, this study enriches the existing literature on TAM and TPB by empirically examining the behavioural factors underlying the intention to use accounting software. The study revealed that PU, attitude, and PBC were significant in influencing such behaviour. This empirical evidence demonstrates that students will use accounting software if they perceive it as useful and continue to use it because of its positive impact, aided by the belief that they can use the technology.

Second, this study expands the current knowledge in technology adoption and behavioural literature in which attitude was discovered to be the strongest predictor of accounting software use intention. In other words, the perceptions related to accounting software will lead to a positive attitude, which, in turn, will encourage students to use it regularly. Third, this study discovered the insignificant role of SN on accounting software use intention. Hence, the results present an opportunity for future studies to examine the role of SN on behavioural intention towards other IT adoption among students. Lastly, by adding a moderator, this study sheds new light on the current knowledge in terms of the role of gender in moderating the ease of use's effect towards accounting software use intention.

This study also has important managerial implications for practitioners. The main practical implication is on the suggestions for how people's intentions could be improved with respect to using any new accounting software in the future. In this context, several suggestions

can be made. A focus should be given to promoting the usefulness of the software by providing a demonstration video on how such a system could help users in completing their tasks. A trial version of a system could be released to help potential users to experience a system by themselves and to see the results of utilising that system. Besides, experience in using a trial version could nurture a positive attitude towards the intention to use a system. To stimulate PBC among new users, communicating the benefits of the new accounting system over existing ones in the market might be useful. System developers could also provide flexibility by providing users with the ability to customise certain reports. Doing so could enhance the sense of behavioural control over a new system among new or potential users, thereby positively influencing behavioural intention and actual behaviour.

The conclusions drawn from this study should be interpreted in a limited way. First, this study focused only on one institution and only on accounting graduates. Studies on the same issue could be carried out at different institutions and levels of study. Second, the IT skills covered in this study were limited to accounting software use only. Other IT skills, such as spreadsheet skills, audit (e.g., generalised audit software), and tax software, were excluded. Hence, any generalisation of the study's findings to other types of IT skills should be done with caution. Third, gender was the only factor used to moderate the effect of all the variables on the behavioural intention to use accounting software. Further study could include factors, such as technology awareness, as the moderator. Prior studies have suggested that when technology awareness is present, the system would be highly penetrated.

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