

# THE USE OF THE EXTENDED TECHNOLOGY ACCEPTANCE MODEL (TAM) TO MEASURE BEHAVIORAL INTENTION USERS OF ZAHIR ACCOUNTING SOFTWARE

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**Abstract:** Accountants who have good competence can prepare financial reports with good quality. Optimization of the preparation of financial statements described above can be further realized by using software in the preparation of financial statements. One of the applications or software that can be used in the preparation of financial statements is "Zahir Accounting". The purpose of this study is to determine the user's perspective on zahir accounting applications with an extended technology acceptance model (ETAM). The population in this study were Trainees in the Preparation of Financial Statements with the Zahir Accounting Application with a total sample of 85 people. The study has five main topics: perceived ease of use, usefulness, trust, enjoyment, behavioral intentions. The data collection technique is a questionnaire through a google form. Data analysis using the Smart PLS application with hypothesis testing, namely structural models or inner models. The results showed that all eight hypotheses were received with a positive influence with the original value of the sample being positive, but hypotheses 5 and 7 did not have a significant effect because the significant value was more than 0.05.

**Keywords:** Zahir Accounting, Extended Technology Acceptance Model (ETAM)

**Abstrak:** Akuntan yang memiliki kompetensi yang baik dapat melakukan penyusunan laporan keuangan dengan kualitas yang baik. Optimalisasi penyusunan laporan keuangan yang telah dijelaskan di atas dapat diwujudkan lebih lanjut dengan menggunakan perangkat lunak dalam penyusunan laporan keuangan. Salah satu aplikasi atau software yang dapat digunakan dalam penyusunan laporan keuangan adalah "Zahir Accounting". Tujuan dari penelitian ini adalah untuk mengetahui perspektif pengguna terhadap aplikasi akuntansi zahir dengan extended technology acceptance model (ETAM). Populasi dalam penelitian ini adalah Peserta Pelatihan dalam Penyusunan Laporan Keuangan dengan Aplikasi Akuntansi Zahir dengan jumlah sampel sebanyak 85 orang. Penelitian ini memiliki lima topik utama: kemudahan penggunaan yang dirasakan, kegunaan, kepercayaan, kenikmatan, niat perilaku. Teknik pengumpulan data adalah kuesioner melalui formulir google. Analisis data menggunakan aplikasi Smart PLS dengan pengujian

hipotesis, yaitu model struktural atau inner model. Hasilnya menunjukkan bahwa kedelapan hipotesis diterima dengan pengaruh positif dengan nilai original sampel bernilai positif, tetapi hipotesis 5 dan 7 tidak memiliki efek yang signifikan karena nilai signifikan lebih dari 0.05.

**Kata Kunci:** Zahir Accounting, Extended Technology Acceptance Model (ETAM)

## INTRODUCTION

Recently, various media outlets provide information about human professions and occupations that have a diminishing role. The main cause is the development of information technology, robots, computerization, and other automation (Barclays, 2018; Forbes, 2018; Guardian, 2018; Money, 2018). One profession that will experience an impact on technological development is accountant. This condition is explained by Business Insider (2018) which explains that the work of accountants and auditors will be taken over by the role of robots or computers in the next 20 years. Based on figure 1 below presents that the percentage of jobs and professions of accountants and auditors to be taken over by robots or computers with a probability percentage of 94% is certain and is in second place after telemarketers.

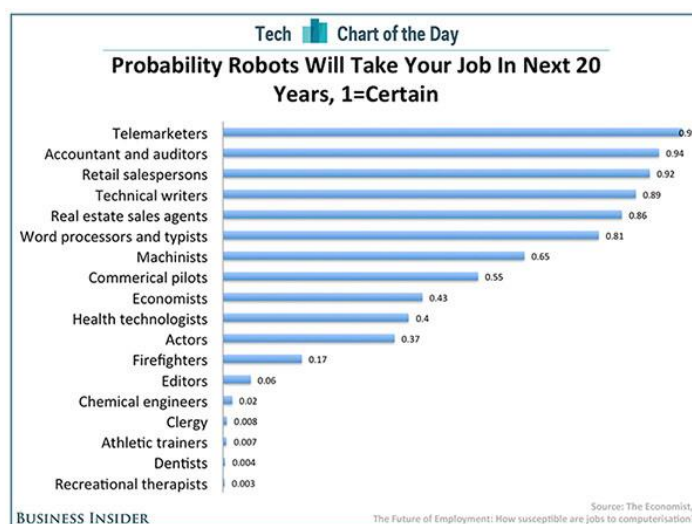


Figure 1. Probability Robots Will Take Your Job In Next 20 Years  
Source : (Frey & Osborne, 2017)

Based on figure 1 above, it can also be explained that in 20 years, it is predicted that there will be some changes in some areas of work that were originally done by humans will be done by robots or computers. If we see from the trend of changes in labor between time from various industries and causes of changes in labor needs , the accounting profession to always innovate or create and can take strategic decisions and based on discretion (Manyika et al., 2017; W.E.F., 2018; Wijayana, 2018).

Based on some of the above statements, it can be seen that the accounting profession should make improvements to be able to better position itself so that it cannot be replaced by robots or computers. But before that, fundamentally an accountant should have integristas, objectivity, competence and professional

prudence, confidentiality and professional behavior. Therefore, an accountant should understand the documentation process about the substance of the problem, the details of each discussion, the decisions made and the reasons why the decision was made (Ikatan Akuntan Indonesia, 2020).

A good accountant is the one who can do the preparation of financial statements. Additionally, akuntan must gain an understanding of the financial reporting framework and significant accounting policies intended for use in the preparation of financial statements (AICPA, 2021). An accountant in compiling or presenting financial statements must present the facts accurately and completely in all material matters and classify and record information timely and in an appropriate manner and leave nothing with the intention of providing information that misleads or affects the output of a contract or regulation inappropriately (Ikatan Akuntan Indonesia, 2020). Financial statements here are the result of an accounting process that provides financial information of a company that can be utilized by various parties who have an interest in economic decision making in an institution. Financial statements here provide information about financial position, performance of changes in equity and cash flow in a company (Irham, 2012; Isnawan & Ganjar, n.d.).

Optimization of the preparation of financial statements have described above can be further realized by using software in the preparation of financial statements. One application or software that can be used in the preparation of financial statements is "Zahir Accounting." According to Maulana et al., (2019), Zahir accounting is an accounting software used to make financial statements, has integrated facilities and has high competitive power equipped with a report analysis in the form of images and financial risk analysis that can be used for company management decisions. Zahir accounting is designed to meet the needs of users so that they can manage and have full control over their business without requiring the company's management to understand accounting theory first (Institut Informatika dan Bisnis Darmajaya, n.d.).

Based on these statements it can be assumed that this application is expected to convenience an accountant in compiling financial statements. Therefore, to determine the success or optimal application of financial statement compilers, namely zahir accounting, an evaluation of this application is needed. One model that can be used for evaluating a software is reviewed from the user's point of view, namely the technology acceptance model model.

The use of the Technology Acceptance Model (TAM) instrument was originally proposed by Davis, et al (1989) It is to predict the likelihood of new technologies being adopted within a group or organization. Basically the original TAM measured the impact of four internal variables on the actual use of the technology. Internal variables in the original TAM are perception of ease of use (PEU), perception of usability (PU), attitude towards use (A) and behavioral intention to use (BI) (F, 1989). The benefits of tam use are demonstrated by research from Kabir et al. (2022) TAM is described as a theoretical framework for investigating factors that impact workers' willingness to use emerging systems. The study found that the perceived benefits of the system positively influenced workers' intentions to use these information systems.

The use of TAM is also explained by research of Natasia et al., (2022), explain that the acceptance of the application is fairly good. Additionally, the use of TAM can also provide some recommendations to this institution to make improvements so that the system running in this institution can be further improved. Based on research from Mardhiyah et al., (2021) explained that the indicator of TAM is intentions that have a great impact on one's desire in the use of gojek application technology. The results of this study also provide several recommendations for improving the quality of the gojek application so that the quality of gojek performance can continue to grow and of course the implications on the increasing users of the application. Referring to some of the above research, it can be assumed that the use of the TAM model can check the quality of the software and provide recommendations for the software to make an evolution of the software.

Based on some of the data and research above about the application of zahir accounting and its evaluation using the technology acceptance model (TAM) needs to be done to determine how much user satisfaction during using the application in an effort to prepare good financial statements. This research is expected to show the elements of TAM that influence the satisfaction of using zahir accounting applications. The main purpose of this study is to help provide an overview of user satisfaction in using zahir accounting while preparing financial statements so that developers can understand customer intentions and determine their strategies to promote the use of zahir accounting. We use the Technology Acceptance Model (TAM), Davis (1989) Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) are the main factors influencing behavioral intentions to use. In addition, we are adapting to the research To & Trinh (2021) which adds confidence and enjoyment to the concept of TAM so that this study focuses on the extended technology acceptance model (ETAM). Therefore, this research has the title " The Use of Extended Technology Acceptance Model (TAM) to measure Behavioral intention of users of Zahir Accounting Software ".

## THEORETICAL REVIEW

### Technology Acceptance Model (TAM)

TAM is derived from reasoned action theory (TRA), a theory for describing the behavior and intentions of individuals associated with various activities. (M. & I., 1975). At the core of TRA are personal beliefs and subjective norms, which influence an individual's attitudes and expectations that increase their desire to perform a behavior. The technology acceptance model (TAM) defines people's attitudes, positive perceptions, or perspectives on intentions to adopt systems predicted by perceived usability and ease of use. TAM was first proposed by Davis (1986), in TAM theory, it is believed that ease of use can also predict perceived benefits. Additionally, the behavioral intention of adopting the system is predicted by perceived attitudes and usability. Then, behavioral intent is used to predict the use of what is described as system use. Some of the theories of acceptance of technology are quite well known and used around the world, including TRA, TPB, TAM, TAM2.

In gathering general information about one's views on the use of technology, TAM is simpler and faster.

This was revealed on the basis of tam meta-analysis research conducted by Legris et al., (2003), TAM construction has five main structures. Here is an explanation of each tam structure:

1. Perceived ease of use (PEU): Ease of use is defined by a measure that individuals think can easily understand and use.
2. Perceived usefulness (PU): Usability can be defined as an individual's tendency to use an application to help his or her work get better.
3. Attitude to use (AT): Attitudes can also be defined by positive or negative feelings felt by individuals in performing behaviors.
4. Behavioral Intention to Use (B): Behavioral intention to use is a behavioral trend that continues to apply technology.
5. Actual System Use (AU): The actual use of a system is if a person considers the system easy to use and allows increased productivity, then they will be satisfied using the system, which is reflected in the actual conditions of use.

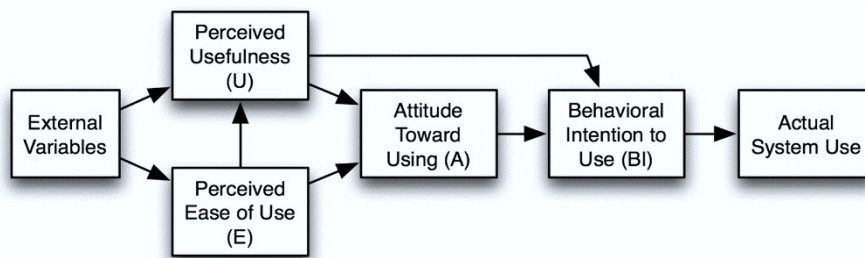


Figure 2. Versi Original *Technology Acceptance Model* (Davis et al., 1989)

The purpose of TAM is to provide an explanation of the determinants of computer acceptance in general, able to explain user behavior beyond the reach of end-user computing technologies and user populations, while at the same time both stinging and theoretically justified. TAM is the dominant model for investigating user acceptance technology and garnering sufficiently satisfactory empirical support for its overall explanatory power (Hu et al., 1999; Rupeika-Apoga & Nedovis, 2015; Thalassinou et al., 2015; Theriou, 2015).

The use of TAM is suitable for applications or software in the complex process of receiving information technology that is easily changed and disseminated that can be used according to customer needs (Lee et al., 2011; Venkatesh, 2000; Venkatesh & Morris, 2000). TAM gives an idea that the acceptance and use of new technologies in this case the use of new applications is decided by two main factors, namely: (1) perceived ease of use and (2) Perceived Usefulness (Lyons & Wearing, 2015). In TAM, perceived ease of use refers to an indicator of freedom in the use of a particular application or software. The benefits or impacts obtained are the amount of trust for the realization of work efficiency by using applications or software (S. G. Davis, 1986; Hsu & Lu, 2004; Shih, 2004).

### **Zahir Accounting**

Zahir accounting is a software about accounting that is used to create a financial report with integrated features and has high competitiveness. Zahir accounting is also equipped with analysis reports in the form of graphs and financial risk analysis that can be used for the decisions of company (Maulana et al., 2019). There are several versions for the zahir application. One of them is zahir accounting version 6.0, which is equipped with several facilities that are quite comprehensive and can be proud of such as transaction edits, transaction change history, reports to display details and transaction journals and so on so that it can be functioned by the Non-Accountant profession. Zahir version 6.0 is designed to meet the needs of entrepreneurs and is designed from the point of view of an entrepreneur so that entrepreneurs can have full control over their business without having to understand the theoretical study of accounting. Additionally, zahir is able to help entrepreneurs to make business decisions quickly and accurately (Darmajaya Institute of Informatics and Business, n.d., p. 0).

### **Research Hypothesis**

Perceived Usefulness (PU)

The benefits of using applications perceived by users (PU) are the basis of the TAM model which is interpreted as the extent to which users have confidence that using a particular application or software will improve its performance, effectiveness and productivity (F. D. Davis, 1993; Redzuan et al., 2016). Khalilzadeh et al., (2017) also identified the usefulness of an application that is perceived by users using the UTAUT model, explaining that the application brings the impact of performance benefits that a person can achieve when using new technology. This statement means that the user's use of the application is significantly influenced by his perception or opinion of its usefulness.

H1: Perceived Usefulness (PU) has a positive influence on perceived ease of use

H2: Perceived Usefulness (PU) has a positive influence on behavioral intention

Trust (TRU)

To develop an application, developers should focus on developing and maintaining customer trust because these applications usually require customers to provide detailed information about the finances of a company. Thus, customers usually pay attention to the level of security and privacy when setting up trading over the internet (Kim et al., 2009; Toufaily et al., 2013). Users of the application will have a sense of trust and are free from worry and security. They want to ensure that the processes that take place in the application are as expected and that their information will not be shared with unauthorized parties or will not be hacked (Chellappa et al., 2002).

H3 : Trust has a positive influence on behavioral intention

H4 : Trust has a positive influence on perceived usefulness (PU)

H5 : Trus has a positive influence on perceived ease of use (PEU)

### Enjoyment (ENJ)

Some researchers recommend that users not only adopt a new technology or new application to improve their performance but certainly want to feel a feeling of likes or favors. Venkatesh (2000) ) explains that pleasure is analogous to "pleasure" obtained from the use of technology. Additionally, according to Agarwal & Karahanna (2000) Application as a form of new technology that is able to provide a feeling of pleasure to customers can help customers feel easier to use so that the pleasure felt can have an impact on customer opinions on ease of use. Additionally, achieving pleasure over using new technologies can also increase trust (Koenig-Lewis et al., 2015). In this study, considering the pleasure felt by users when using zahir accounting applications and the high level of pleasure felt, the higher the user's confidence in this application.

H6 : Enjoyment has a positive influence on trust

H7 : Enjoyment has a positive influence on perceive ease of use (PEU)

H8 : Enjoyment has a positive influence on behavioral intention

## RESEARCH METHODS

This type of research is a quantitative research consisting of three stages, namely, the design, implementation, and results and discussion stages. At the design stage, there are three processes, namely, developing the concept of extended TAM from (To & Trinh, 2021), determining research respondents, and designing questionnaires. Additionally, there are three processes in the implementation stage, namely data collection, questionnaire data testing, and conceptual model testing. At the results and discussion stage, there are two processes, namely, analysis of hypothesis testing interpretation and providing recommendations. The questionnaire data were tested using Partial Least Square Structural Equation Modelling (PLS-SEM) software.

### Population and Research Samples

According to Arikunto, if the number of respondents is estimated to be less than 100, then all samples are taken so that this study is a thorough study. Meanwhile, if the number of respondents exceeds 100, the sampling ratio is 10%-15% or 20%-25% or more (Arikunto & Suharsimi, 2002). Because the number of respondents in this study were less than 100 respondents, namely 85 respondents, the selection of respondents was determined by taking all members of the population as participants in a study. The population in this study included Trainees in The Preparation of Financial Statements with the Zahir Accounting Application.

### Data Collection Techniques and Research Instruments

The research had five main topics: perceived ease of use, usefulness, trust, enjoyment, behavioral intention. In this process, a questionnaire was designed which was taken from numerous variables proposed by (To & Trinh, 2021) where this study referred to the TAM model and readjustment for the needs of researchers. The study questionnaire design was measured using a four-point Likert scale, with values from 1 (strongly disagree) to 4 (strongly agree). This data collection was carried out in 2019 to train participants in the preparation of financial statements

with zahir accounting. The research questionnaire was distributed online via Google Form.

### Conceptual Reference Model

The research model for this research is the use of TAM-based construction research developed by (To & Trinh, 2021). The proposed framework has 5 variables as shown in Figure 2. The model introduces a facilitation condition variable that becomes an external variable attached to the core structure of the TAM. The hypothesis refers to the conceptual model proposed by (To & Trinh, 2021) namely:

- H1 : Perceived Usefulness (PU) has a positive influence on Perceived ease of use
- H2 : Perceived Usefulness (PU) has a positive influence on Behavioral Intention
- H3 : Trust has a positive influence on Behavioral Intention
- H4 : Trust has a positive influence on perceived usefulness (PU)
- H5 : Trust has a positive influence on perceived ease of use (PEU)
- H6 : Enjoyment has a positive influence on trust
- H7 : Enjoyment has a positive influence on perceive ease of use (PEU)
- H8 : Enjoyment has a positive influence on behavioral intention

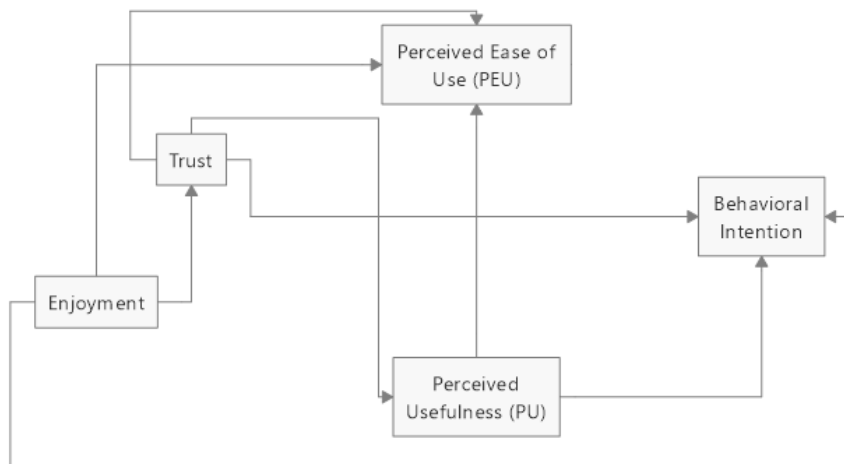


Figure 2. Conceptual Model

## RESULTS AND DISCUSSION

### *Outer Loading atau Loading*

Outer Loading is a value that describes the correlation between the indicator variable (manifest indicator) and its latent variable (construct variable). In this analyst, the higher the outer loading value, the closer is the relationship between the indicator and the construct variable so that a value of  $> 0.7$  can be accepted, while



the outlier loading value  $< 0.4$  is usually eliminated from the analysis process (Gio, 2022). The following are the results of the PLS-SEM analysis in this study:

**Table 1. Outlier Loading Analysis Data**

	Behavioral Intention (BI)	Enjoyment (E)	Perceived ease of use (PEU)	Perceived usefulness (PU)	Trust (T)
BI1	0,836				
BI2	0,815				
BI3	0,729				
E1		0,527			
E2		0,841			
E3		0,875			
PEU1			0,506		
PEU2			0,809		
PEU3			0,778		
PEU4			0,790		
PU1				0,513	
PU2				0,944	
PU3				0,929	
T1					0,755
T2					0,769
T3					0,821

Source : Data processed by PLS-SEM

Based on table 1 above, it can be seen that the outlier loading values of variable indicators: (1) BI1 to BI3, (2) E1 to E3, (3) PEU1 to PEU4, (4) PU1 to PU3, and (5) T1 to T3 have a value of more than 0.7 and an outlier loading value in addition to this indicator although below 0.7 but the outlier loading value is more than 0.4, the further analysis process can be continued. This value of  $> 0.7$  indicates that the variability of an indicator variable can be explained by its construct variable.

#### ***Average Variance Extracted (AVE) dan Composite Reliability***

Average variance extracted (AVE) is a value (on average) that explains the magnitude of the construct variable can explain the variance of the indicator variable. The greater the AVE value, the better the construct variables in explaining the variance of the indicators. The AVE value  $> 0.5$  means that the construct variable has absorbed information from its indicator variable by more than 0.5. While composite reliability is a measure of reliability that is more suitable than cronbach's alpha. The measure of Dillon-Goldstein's rho (composite reliability) value considers how much the construct variable describes the indicator block. Composite reliability values are accepted if the value is  $> 0.7$ . The following are the results of the AVE analysis in this study:

**Table 2. Average Variance Extracted (AVE) and Composite Reliability Analysis Data**

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Behavioral Intention (BI)	0,706	0,712	0,837	0,631
Enjoyment (E)	0,629	0,703	0,801	0,583
Perceived ease of use (PEU)	0,713	0,793	0,817	0,535
Perceived usefulness (PU)	0,733	0,846	0,853	0,672
Trust (T)	0,685	0,695	0,825	0,612

Source : Data processed by PLS-SEM

Based on table 2, it can be explained that the AVE value of the five construct variables or their latent  $> 0.5$  which means that the construct variable has absorbed information from the variable indicators by more than 50%. Then the value of the composite reliability of the five construct or latent variables above is more than 0.7 so that the block of the indicator variable is unidimensional.

#### **Validity of Discriminants : Cross-Loading**

The validity of the disciplinary performs a test of the extent to which a latent variable or construct has a difference from another latent variable. This study was conducted to approach the validity of discriminants by comparing the outlier loading value against other latent variables. In this approach, it tests whether indicators are exchanged or not. This approach is also referred to as cross loading. Here are the analysis results of cross loading.

**Table 3. Discriminant Validity Analysis Data : Cross-Loading**

	Behavioral Intention (BI)	Enjoyment (E)	Perceived ease of use (PEU)	Perceived usefulness (PU)	Trust (T)
BI1	0,836	0,815	0,562	0,544	0,614
BI2	0,815	0,800	0,513	0,435	0,751
BI3	0,729	0,494	0,748	0,902	0,786
E1	0,310	0,527	0,558	0,349	0,366
E2	0,848	0,841	0,587	0,568	0,634
E3	0,822	0,875	0,528	0,452	0,769
PEU1	0,309	0,487	0,506	0,279	0,288
PEU2	0,765	0,580	0,809	0,914	0,823
PEU3	0,503	0,515	0,778	0,434	0,550
PEU4	0,475	0,492	0,790	0,387	0,457
PU1	0,346	0,381	0,396	0,513	0,409
PU2	0,733	0,582	0,722	0,944	0,742
PU3	0,740	0,513	0,741	0,929	0,812

T1	0,539	0,472	0,577	0,550	0,755
T2	0,822	0,875	0,528	0,452	0,769
T3	0,721	0,513	0,741	0,905	0,821

Source : Data processed by PLS-SEM

Based on the results of the cross loading analysis in this study in table 3 above, the loading value between the indicator variable and the construct variable is higher than the loading value between the indicator variable and other construct variables. Here is the interpretation of the results of the cross loading test:

1. The loading value between BI1 toand BI3 and Behavioral Intention is greater than the loading value of the indicator variable with the other four construct variables.
2. The loading value between E1 toand E3 and Enjoyment is greater than the loading value of the indicator variable with the other five construct variables.
3. The loading value between PEU1 toand PEU4 and Perceived ease of use is greater than the loading value of the indicator variable with the other five construct variables.
4. The loading value between PU1 toand PU3 and Perceived usefulness is greater than the loading value of the indicator variable with the other five construct variables.
5. The loading value between T1 toand T3 and Trust is greater than the loading value of the indicator variable with the other five construct variables.

### Structural Model or Inner Model Test Data

In this study, significance testing will be carried out, namely, whether there is a significant influence of construct variables on other construct variables. This test was carried out to follow the hypothesis in this study. Here are the results of testing the inner model :

**Table 4. Significance Testing Analysis Data (Inner Model)**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Enjoyment (E) -> Behavioral Intention (BI)	0,578	0,586	0,061	9,410	0,000
Enjoyment (E) -> Perceived ease of use (PEU)	0,285	0,290	0,155	1,836	0,067
Enjoyment (E) -> Trust (T)	0,800	0,805	0,038	21,109	0,000
Perceived usefulness (PU) -> Behavioral Intention (BI)	0,200	0,204	0,071	2,795	0,005
Perceived usefulness (PU) ->	0,450	0,458	0,125	3,610	0,000

Perceived ease of use (PEU)					
Trust (T) -> Behavioral Intention (BI)	0,272	0,261	0,074	3,673	0,000
Trust (T) -> Perceived ease of use (PEU)	0,192	0,180	0,199	0,969	0,333
Trust (T) -> Perceived usefulness (PU)	0,827	0,831	0,031	26,571	0,000

Source : Data processed by PLS-SEM

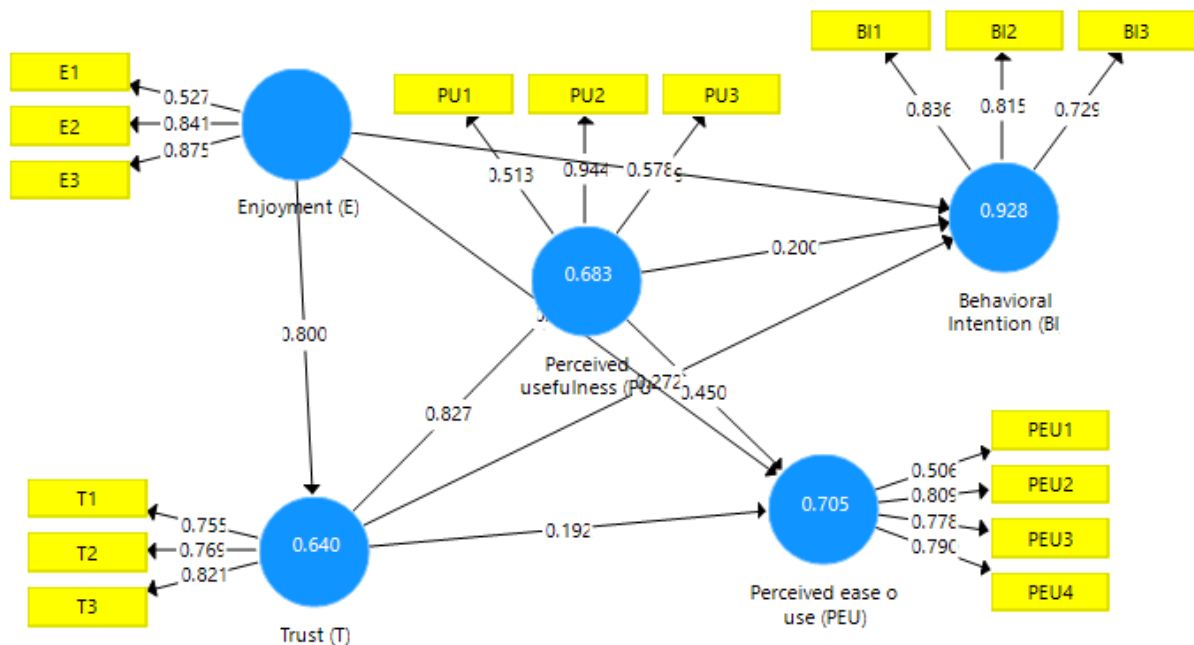
Based on table 4 above, the value of the path coefficient (original sample) is known as follows:

1. The value of the coefficient of the Enjoyment (E) to Behavioral Intention (BI) path is 0.578, which is a positive value, which means that the construct variable "E" has a positive influence on BI. Then, the value of P-Values = 0.000 < 0.05 means that Enjoyment has a significant effect on Behavioral Intention.
2. The value of the Coefficient of the Enjoyment (E) path to perceived ease of use (PEU) is 0.285, which is a positive value which that means that the construct variable "E" has a positive influence on the PEU. Then, the value of P-Values = 0.067 > 0.05 means that Enjoyment has no significant effect on Perceived ease of use.
3. The value of the Coefficient of the Enjoyment path (E) to Trust (T) is 0.800, which is a positive value which means that the construct variable "E" has a positive influence on "T". Then, the value of P-Values = 0.000 < 0.05 means that Enjoyment has a significant effect on trust.
4. The value of the coefficient of the Perceived usefulness (PU) pathway to Behavioral Intention (BI) is 0.200, which is a positive value, which means that the construct variable "PU" has a positive influence on BI. Then, the value of P-Values = 0.005 < 0.05 means that Perceived usefulness has a significant effect on Behavioral Intention.
5. The value of the Perceived usefulness (PU) path coefficient to perceived ease of use (PEU) is 0.450 which is a positive value which means that the construct variable "PU" has a positive influence on PEU. Then, the value of P-Values = 0.000 < 0.05 means that Perceived usefulness has a significant effect on Perceived ease of use.
6. The value of the coefficient of the Trust (T) to Behavioral Intention (BI) path is 0.272, which is a positive value, which means that the "T" construct variable has a positive influence on BI. Then, the value of P-Values = 0.000 < 0.05 means that Trust has a significant effect on Behavioral Intention.
7. The value of the Trust (T) path coefficient to Perceived ease of use (PEU) is 0.192 which is a positive value which means that the construct variable "T" has a positive influence on PEU. Then, the value of P-Values = 0.333 > 0.05 means that Trust has an insignificant effect on Perceived ease of use.

8. The value of the coefficient of the Trust (T) path to Perceived usefulness (PU) is 0.827, which is a positive value which means that the construct variable "T" has a positive influence on PU. Then, the value of P-Values = 0.000 < 0.05 means that Trust has a significant effect on Perceived usefulness.

Based on the results of testing with the inner model or structural model above, it can be seen that hypotheses 1 to hypotheses 8 are accepted. However, hypothesis 5 and hypothesis 7 have no effect on their signification with their value less than 0.05. Here is a model from the results of the PLS-SEM analysis from the following figure:

Figure 3. PLS-SEM Analysis Results



Source : Data processed by PLS-SEM

## DISCUSSION

This study aims to determine the perceptions of zahir accounting application users during the preparation of financial statements as measured through the concept of an extended *technology acceptance model* with 5 (five) aspects, namely: (1) perceived ease of use, (2) perceived usefulness, (3) trust, (4) enjoyment, and (5) behavioral intention . Based on the results of the research above using PLS-SEM analysis with inner *model* testing or structural model explains that:

1. H1 : Perceived Usefulness (PU) has a positive influence on Perceived ease of use
2. H2 : Perceived Usefulness (PU) has a positive influence on Behavioral Intention
3. H3 : Trust has a positive influence on Behavioral Intention
4. H4 :Trust has a positive influence on perceived usefulness (PU)
5. H5 : Trust has a positive influence on perceived ease of use (PEU)
6. H6 : Enjoyment has a positive influence on trust
7. H7 :Enjoyment has a positive influence on perceive ease of use (PEU)

8. H8 : Enjoyment has a positive influence on behavioral intention

Based on the results of significant testing with structural models with PLS-SEM applications, it is explained that hypotheses 1 to hypotheses 8 are accepted. Based on the results of this study, it can be explained that 8 (eight) hypotheses using the concept of extended TAM explain that the opinions of zahir accounting users have a positive and quite strong influence shown from the results of the inner model analysis above. Additionally, based on hypothesis 2, it shows that perceived usefulness (PU) has a positive and significant effect on behavioral intention, meaning that the benefits of zahir accounting applications felt by users affect the increase in a person's intention to use the application. Additionally, one's trust from hypothesis 3 has a good impact on increasing one's intentions also in using the application. Additionally, referring to the 8th hypothesis which shows that a person's pleasure in using a certain application is able to have a good influence in increasing user intentions in using the application so that it is expected that both in terms of trust, pleasure and benefits of an application felt by users can increase someone's intention in using the zahir accounting application as an application that can help in compiling financial statements a company.

## CONCLUSION

Based on the test results with a structural model (inner model) with the application of PLS-SEM, it is explained that hypothesis 1 to hypothesis 8 is acceptable. Based on the results of this study, it can be concluded that 8 (eight) hypotheses using the concept of extended TAM explain that the perception of users of the zahir accounting application has quite good results where it has a positive effect.

Additionally, the highest original sample, namely trust or trust in perceived usefulness means the tendency of a user who has trust in a new technology, namely the zahir accounting application as an innovative means of compiling financial reports and of course can increase the feeling of benefits from using the application so that a user can disseminate the benefits of this application to people other.

The limitation in this study lies in that there are still hypotheses that can still be developed, for example, from the aspect of perceived ease of use towards behavioral intentions that have not had time to be tested for truth. However, in this study, there are still 2 hypotheses that have not had a significant effect so it is hoped that in the next study can prove more about these 2 hypotheses. Additionally, further research is expected to be able to look for the influence of other variables beyond the 4 variables in the study that have an influence on user behavioral intentions on this zahir accounting application so that it is hoped that subsequent research can make an even better contribution to others, educational institutions, and the government and developers of the application.

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