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Determinants of Digital Accounting Software Adoption Among Accounting Students: An Empirical Investigation Using the UTAUT

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ABSTRACT

The implementation of digital accounting software based on cloud accounting is increasing globally, including in Indonesia. Therefore, accounting students, as future professional accountants, must be highly proficient in operating digital accounting software. Despite the growing prevalence of digital tools, students' readiness to embrace digital accounting software remains uncertain. This study aims to examine the factors influencing student's acceptance of digital accounting software. The research was conducted on 147 accounting students from five major islands in Indonesia using a quantitative approach, analyzed through SmartPLS 3.0. The findings indicate that the primary factors influencing student's adoption of digital accounting software are performance expectancy, social influence, and facilitating conditions. In contrast, effort expectancy does not significantly impact accounting student's acceptance of digital accounting software. This research offers valuable insights for universities to optimize the integration of digital accounting software into their curriculum by addressing key factors such as performance expectancy, social influence, and facilitating conditions that significantly influence student adoption.

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INTRODUCTION

Information technology, along with digitalization, has been rapidly advancing in the era of Society 5.0. Digitalized information technology plays a crucial role in simplifying and enhancing efficiency in performing various activities (Puteri & Wijayangka, 2020). Digital information technology offers numerous new opportunities for carrying out daily activities (Santosa et al., 2021). Therefore, the implementation of technology in the business industry serves as a competitive advantage for companies in executing business processes (Anastasya & Rohman, 2021). Accounting is one of the most complex business processes within a company. The rapid advancement of technology has rendered manual accounting systems ineffective in managing and processing financial data (Hung et al., 2023). Although manual accounting systems have been in use for over 600 years, the development of digital information technology has led to the emergence of more promising accounting systems (Cai, 2021). Therefore, the evolution of accounting must align with advancements in digital information technology (Melasari, 2019).

An accounting information system serves as a solution to enhance the accounting process through computerized technology (Saad, 2023). It is a collection of systems designed to assist in managing financial data and transforming it into meaningful information (Bodnar & Hopwood, 2013). An accounting information system facilitates companies in monitoring financial activities and conducting in-depth analyses of their financial conditions, thereby supporting accurate decision-making processes (Ardana & Dwiana Putra, 2018). The information generated by the accounting information system

serves as a fundamental basis for decision-making (Mulyani, 2011).

The rapid advancement of technology and the evolution of accounting information systems, accompanied by various new challenges and opportunities, have driven the development of cloud-based digital accounting software. Cloud accounting is a technology that facilitates the management of financial data and information through an internet-integrated system that operates automatically. The accounting information generated by cloud-based digital accounting software is accurate, effective, and efficient (Tansel, 2019). Data and information stored in cloud accounting can be accessed by multiple users simultaneously, making it a multi-user system (Vagner et al., 2023). According to the Flexi website, the implementation of cloud accounting in business processes has successfully reduced employee costs by up to 50%. This reduction is attributed to a 2022 survey in which 67% of accountants worldwide stated that cloud-based accounting software is easier to use than traditional desktop-based accounting software. According to Vagner et al (2023), the adoption of cloud-based digital accounting software in business processes is steadily increasing.

The study found that 38% of companies in Europe and 42% of companies in Australia have implemented cloud accounting software to manage their financial activities. In Indonesia, various cloud-based accounting software solutions are commonly used by businesses to support financial transactions, including Odoo, SAP, Zahir, Accurate, and MYOB. The rapid growth in the implementation of cloud-based digital accounting software highlights a significant technological advancement in the accounting field. However, a critical issue that arises is whether professional accountants and accounting students—as future practitioners—are adequately prepared to accept and effectively utilize these technologies in their work environments. Accountants are expected to adapt to changes and redefine their roles in the era of technological advancements (Rini, 2019). The emergence of blockchain technology, which automates the financial reporting process, has shifted the role of accountants from mere record-keepers and financial statement preparers to financial data analysts (Kroon et al., 2021). In other words, accountants must take on the roles of managers, supervisors, evaluators, and identifiers of financial reports and information amid technological automation in businesses.

Early education is essential to prepare accountants for competitive roles. Tomlinson emphasizes that higher education institutions play a crucial role in preparing students for the workforce (Chauhan & Jaiswal, 2016). Universities are responsible for imparting knowledge supported by competencies and skills to develop a highly skilled, innovative, and creative younger generation (Marlinah, 2019). Therefore, universities should not only introduce theoretical concepts but also provide a practical understanding of real-world work environments (Sagita et al., 2020). Accurate Online has become one of the most widely used cloud-based accounting software in Indonesia (Claretta et al., 2022). It is one of the most commonly adopted software by universities and companies across Indonesia (Accurate, 2016). The growth rate of Accurate Online users averages 25% annually (Zeinora & Septariani, 2020). As of now, Accurate has more than 140 official university partners throughout Indonesia, facilitating the practice of operating Accurate Online.

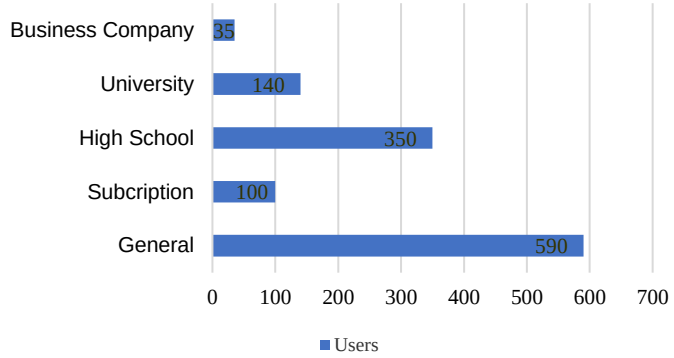

Figure 1. The Number of Accurate Users In Indonesia 2024
Source: Accurate Online (2025)

This study aims to identify the factors influencing the acceptance of accounting students in Indonesia in using cloud-based accounting software, Accurate Online, by employing the Unified Theory of Acceptance and Use of Technology (UTAUT). UTAUT is a model used to explain user behavior in technology adoption (Aditya et al., 2023). Since its initial development, UTAUT has been used as a benchmark for technology acceptance in society (Venkatesh et al., 2012). The UTAUT approach model is structured around four key factors that serve as benchmarks for technology acceptance and user behavior: performance expectancy, effort expectancy, social influence, and facilitating conditions. These factors influence user's behavioral intention and use behavior when adopting technology (Venkatesh et al., 2003). Furthermore, these four critical factors are moderated by gender, age, experience, and voluntariness of use. This structured analysis is particularly relevant in understanding technology adoption trends, especially in fields like accounting and finance, where digital tools such as Accurate Online are becoming integral.

Performance expectancy influences individuals' belief that technology enhances work performance (Venkatesh et al., 2003). Studies confirm its impact on ERP adoption (Chauhan & Jaiswal, 2016) and students' intention to use Moodle (Abbad, 2021). Higher IoT performance expectations also drive adoption interest (Ronaghi & Forouharfar, 2020), strengthening behavioral intention (Rana et al., 2024). This relationship is moderated by gender and age (Chauhan & Jaiswal, 2016; Idayani & Darmaningrat, 2024; Sahut & Lissillour, 2023).

H1a: Performance expectancy has a significant positive effect on student's behavioral intention to use digital accounting software.

H1b: Gender moderates the relationship between performance expectancy and behavioral intention of accounting students to use digital accounting software.

H1c: Age moderates the relationship between performance expectancy and behavioral intention of accounting students to use digital accounting software.

Effort expectancy is a supporting factor used as a benchmark to measure the extent to which individuals perceive that using technology will provide ease of use, requiring minimal effort. Studies confirm its positive influence on students' intention to use the Zedemy website (Idayani & Darmaningrat, 2024) and MOOCs (Sahut & Lissillour, 2023). It also significantly impacts healthcare professionals' adoption of health applications in Cameroon ((Bawack & Kala Kamdjoug, 2018). Younger individuals and those with prior experience require less effort in adopting new technology (Bawack & Kala Kamdjoug, 2018; Chauhan & Jaiswal, 2016; Sahut & Lissillour, 2023).

H2a: Effort expectancy has a significant positive effect on student's behavioral intention to use digital accounting software.

H2b: Gender moderates the relationship between effort expectancy and behavioral intention of accounting students to use digital accounting software.

H2c: Age moderates the relationship between effort expectancy and behavioral intention of accounting students to use digital accounting software.
H2d: Experience moderates the relationship between effort expectancy and behavioral intention of accounting students to use digital accounting software.

Social influence reflects the extent to which others impact an individual's decision to adopt technology (Idayani & Darmaningrat, 2024). It significantly affects employees' intention to adopt ERP in China (Uddin et al., 2019) and positively influences technology adoption (Bawack & Kala Kamdjoug, 2018; Premi & Widyaningrum, 2020; Ronaghi & Forouharfar, 2020). This relationship is moderated by gender and experience, with a stronger effect observed in women (Chauhan & Jaiswal, 2016; Sahut & Lissillour, 2023; Venkatesh et al., 2003).
H3a: Social influence has a significant positive effect on student's behavioral intention to use digital accounting software.
H3b: Gender moderates the relationship between social influence and behavioral intention of accounting students to use digital accounting software.
H3c: Age moderates the relationship between social influence and behavioral intention of accounting students to use digital accounting software.
H3d: Experience moderates the relationship between social influence and behavioral intention of accounting students to use digital accounting software.

Facilitating conditions refer to the technical and organizational infrastructure supporting technology adoption. They significantly influence user behavior, emphasizing the need for adequate infrastructure (Bawack & Kala Kamdjoug, 2018; Sahut & Lissillour, 2023). This relationship has a positive mutual effect (Ronaghi & Forouharfar, 2020; Sultana et al., 2023)and is moderated by age and experience, as older individuals perceive technology as more complex but benefit from adequate support (Chang et al., 2019)
H4a: Facilitating condition has a significant positive effect on student's use behavior to use digital accounting software.
H4b: Age moderates the relationship between facilitating condition and use behavior of accounting students to use digital accounting software.
H4c: Experience moderates the relationship between facilitating condition and use behavior of accounting students to use digital accounting software.

Behavioral intention serves as a benchmark for an individual's conscious decision to engage or not engage in a particular behavior (Warshaw & Davis, 1985). A study conducted by (Yohanes et al., 2020) explains that behavioral intention has a significant positive effect on users' use behavior in adopting technology. Previous research has also demonstrated that the relationship between behavioral intention and use behavior in technology adoption yields a positive influence (Abbad, 2021; Chauhan & Jaiswal, 2016; Sultana et al., 2023). This suggests that an individual's awareness of using technology influences their actual behavior in utilizing technology (Al-Mamary, 2022).
H5: Behavioral intention has a significant positive effect on student's use behavior to use digital accounting software.

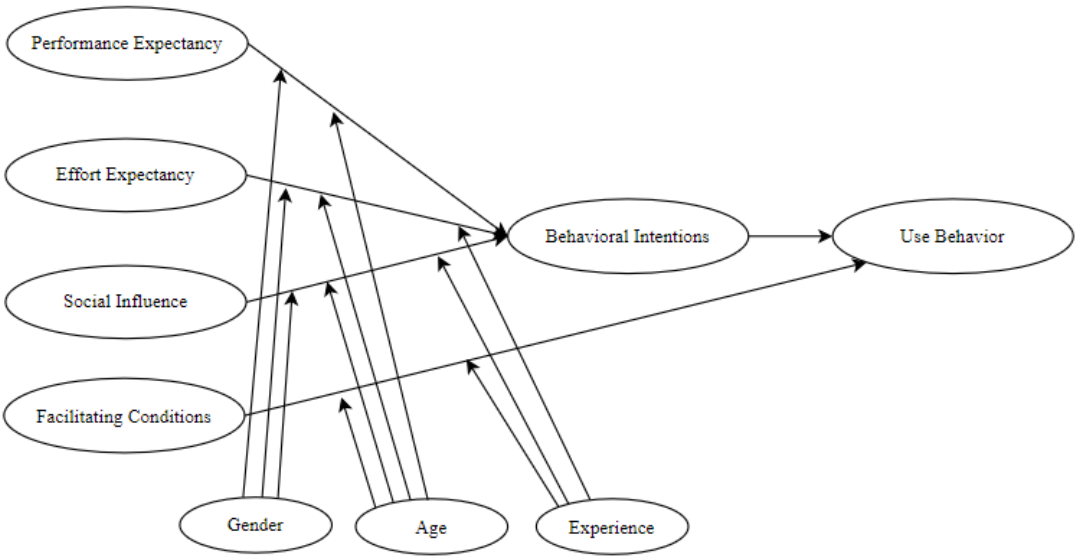

Figure 2. Theoretical framework of the research
Source: Venkatesh et al (2003)

METHODS

This research employs a quantitative approach, utilizing numerical data to test research hypotheses (Sugiyono, 2019). It investigates the factors influencing the adoption of cloud-based digital accounting software among accounting students in Indonesia. The independent variables include performance expectancy, effort expectancy, social influence, and facilitating conditions, with behavioral intention as the mediating variable and use behavior as the dependent variable. Moderating variables comprise gender, age, and experience. Primary data were collected through structured questionnaires distributed via Google Forms across platforms such as LinkedIn, Instagram, and X, consisting of 29 items measured on a Likert scale ranging from 1 to 4 (1= strongly disagree, 2= disagree, 3= agree, 4= strongly agree). Data analysis was conducted using Structural Equation Modeling (SEM), specifically Partial Least Squares (SEM-PLS), to examine complex relationships among variables, including moderating effects. The study population comprises accounting students in Indonesia who have used Accurate Online. This study employed purposive random sampling, ensuring that every member of the population who meets the criteria has an equal chance of being selected as a sample. Based on the sampling guidelines of , the minimum sample size is 40, calculated as 10 times the number of independent variables. The research surveyed 147 students from 5 islands in Indonesia, and the final sample included 140 students who met the criteria.

RESULTS AND DISCUSSION

The total sample obtained in this study was 147 respondents. However, only 140 respondents met the criteria and were included as samples in this research. The remaining seven samples were excluded from the study. Data regarding the respondent's profiles and characteristics can be seen in Table 1.

Table 1. Characteristics of Respondents

	Characteristics	Total	Percentage
Gender	Male	28	19,05%
	Female	119	80,95%
Total		**147**	**100%**
Age	19-21	88	59,86%
	>21	59	40,14%
Total		**147**	**100%**
Region	Jawa	120	81,63%
	Sumatera	15	10,20%
	Kalimantan	6	4,08%
	Sulawesi	3	2,04%
	Bali	3	2,04%
Total		**147**	**100%**
Level of Education	D3	6	0,04%
	D4	28	19,05%
	S1	113	76,87%
Total		**147**	**100%**

Source*:* Data Processed (2025)

In this research, performance expectancy, effort expectancy, social influence, and facilitating conditions serve as exogenous variables, while use behavior is the endogenous variable. Additionally, behavioral intention functions as a latent variable. Furthermore, gender, age, and experience act as moderating variables. To examine the relationships among these variables, three stages of analysis are employed: outer model analysis, inner model analysis, and multigroup analysis. To assess the validity and reliability of the data, the first step involves measuring the outer loading to evaluate the reflective model of the study. Reflective model evaluation is a method used to measure latent variables, where indicators are considered manifestations of the measured variable. The assessment of the reflective model is based on the results of convergent validity, which is analyzed through outer loading values. An outer loading value greater than 0,5 for each item indicates that the item is valid in terms of convergent validity (Hair et al., 2021). Higher values suggest that the items effectively represent the corresponding constructs. In addition to outer loading, the validity of the items can be further examined using the Average Variance Extracted (AVE), which should > 0,5. Moreover, reliability is established if the composite reliability value is greater than 0,7 (Hair et al., 2021). Following the removal of certain items, the valid and reliable statements are presented in Table 2.

Table 2. Results of Validity and Reliability Testing

Variable	Question	Outer Loading	AVE	Composite Reliability
Performance Expectancy	PE 1	0,765	0,583	0,875
	PE 2	0,816		
	PE 3	0,705		
	PE 4	0,783		
	PE 5	0,746		
Effort Expectancy	EE 1	0,754	0,631	0,895
	EE 2	0,845		
	EE 3	0,844		
	EE 4	0,831		
	EE 5	0,686		
Social Influence	SI 1	0,614	0,523	0,764

	SI 3	0,731		
	SI 4	0,810		
	FC 1	0,859		
Facilitating Condition	FC 2	0,684	0,646	0,879
	FC 3	0,834		
	FC 4	0,825		
	BI 1	0,753		
	BI 2	0,796		
Behavioral Intention	BI 3	0,615	0,503	0,858
	BI 4	0,726		
	BI 5	0,712		
	BI 6	0,638		
	UB 3	0,768		
Use Behavior	UB 6	0,842	0,579	0,804
	UB 7	0,662		
	EX 1	0,867		
Experience	EX 2	0,852	0,753	0,901
	EX 5	0,885		

Source*:* Data Processed (2025)

There are 29 questionnaire items that meet the criteria of outer loading and AVE > 0,5, as well as composite reliability > 0,7. Based on these results, it can be concluded that the 29 items represent the measurements for each variable. Therefore, it can be stated that each research item is both valid and reliable. The next step involves conducting a discriminant validity test. This method is used to determine the extent to which a variable is distinct and does not overlap with other variables in the structural model based on empirical data. In this research, discriminant validity is measured using the Fornell-Larcker method, as shown in Table 3.

Table 3. Result of Discriminant Validity Test

	PE	EE	SI	FC	BI	UB	EX
PE	0,764						
EE	0,580	0,795					
SI	0,443	0,423	0,723				
FC	0,510	0,647	0,562	0,804			
BI	0,586	0,441	0,461	0,574	0,710		
UB	0,442	0,639	0,416	0,655	0,595	0,761	
EX	0,260	0,435	0,267	0,411	0,496	0,549	0,868

Source*:* Data Processed (2025)

Table 3. shows that the 29 research items have good discriminant validity. According to the Fornell-Larcker criterion, a variable is considered to have discriminant validity if the square root of its AVE is greater than its highest correlation with any other variable. To detect collinearity issues, which refer to high correlations between items that may lead to negative weights, a collinearity test is conducted by analyzing the Variance Inflation Factor (VIF). Collinearity is indicated if the VIF value is > 5. In this research, the VIF values range from 1,142 to 2,501, indicating that no collinearity issues are present.

Table 4. Result of Path Coefficient Test

	Original Sample	Hypothesis	T-Statistic	P-Value	Description
PE -> BI	0,395	H1a	4,421	0,000	**Accepted**
EE -> BI	-0,036	H2a	0,438	0,662	Rejected

SI -> BI	0,164	H3a	2,266	0,024	**Accepted**
FC -> UB	0,392	H4a	4,858	0,000	**Accepted**
BI -> UB	0,218	H5	2,282	0,023	**Accepted**
EE -> EX -> BI	-0,039	H2d	0,370	0,712	Rejected
SI -> EX -> BI	-0,117	H3d	1,390	0,165	Rejected
FC -> EX -> UB	-0,053	H4c	0,753	0,452	Rejected

Source*:* Data Processed (2025)

Subsequently, to evaluate the relationship between independent and dependent variables, an inner model test is required. Adjusted R-Square is used to explain the extent to which all independent variables can explain the dependent variable. The Adjusted R-Square for behavioral intention as the dependent variable is 49,6%, meaning that 49,6% of the variability in behavioral intention can be explained by all its independent variables. The remaining 50,4% is influenced by variables outside the measurement model in this study. For the dependent variable use behavior, the Adjusted R-Square shows that all independent variables in the study can explain 54,3% of the variability in use behavior, while the remaining 45,7% is explained by variables outside the measurement model in this study.

The Influence of Performance Expectancy on the Behavioral Intention of Accounting Students in Adopting Digital Accounting Software

Table 4. shows that the original sample value for H1a is positive, indicating that performance expectancy has a positive impact on the behavioral intention of accounting students in Indonesia to adopt digital accounting software. The p-value for this hypothesis is 0,000 < 0,05, with a t-statistics value of 2,266 > 1,656, which suggests that this relationship has a significant influence. Therefore, it can be concluded that H1a is accepted. This indicates that the greater the student's expectations regarding the benefits of using digital accounting software, the more likely their behavioral intention to adopt such software. Thus, the higher the student's expectations regarding the benefits they can gain from using digital accounting software, the more likely they are to have the intention to adopt it. Theoretically, the UTAUT model supports that performance expectancy can influence an individual's behavioral intention. This finding is consistent with research conducted by Ronaghi & Forouharfar (2020), Abbad (2021), and Rana et al (2024), which shows that performance expectancy has a significant positive impact on the behavioral intention of accounting students in Indonesia to adopt digital accounting software. However, there is research that contradicts this relationship. Yohanes et al., (2020) found that performance expectancy does not have a significant positive impact on the behavioral intention of students to adopt digital accounting software.

The Influence of Effort Expectancy on the Behavioral Intention of Accounting Students in Adopting Digital Accounting Software

The original sample value for H2a indicates a negative result of -0,036, with a t-statistic of 0,438 < 1,656 and a p-value of 0,662 > 0,05, suggesting that effort expectancy does not influence the behavioral intention of accounting students in adopting digital accounting software. As a result, H2a is rejected. These findings indicate that the ease of use of accounting software is not the primary factor influencing student's intention to adopt it. The results suggest that even though digital accounting software is easy to use, it does not necessarily enhance student's behavioral intention to adopt it in practice. It is likely that students consider other factors, such as perceived benefits, support from the academic environment, and the availability of adequate technical resources. Furthermore, frequent exposure to similar software may lead to familiarity, rendering effort expectancy no longer a determining factor in their decision to use digital accounting software. These findings suggest that to increase student's adoption of digital accounting software, efforts should focus on other supporting factors. This study is consistent with research conducted by

Sahut & Lissillour (2023), Otter & Deutsch (2023), Ayaz & Yanartaş (2020), and Khechine et al., (2020), which found that effort expectancy does not influence the behavioral intention of accounting students to adopt digital accounting software. However, these results contradict the studies of Wan et al., (2020) and Idayani & Darmaningrat (2024) which suggest that effort expectancy has a significant positive influence on student's behavioral intention to adopt digital accounting software.

The Influence of Social Influence on the Behavioral Intention of Accounting Students in Adopting Digital Accounting Software

The original sample value for H3a is 0,164, with a t-statistic of 2,266 > 1,656 and a p-value of 0,024 < 0,05, indicating that social influence has a significant positive impact on the behavioral intention of accounting students in Indonesia to adopt digital accounting software. These findings suggest that social support plays a crucial role in influencing student's decisions to adopt digital accounting software. Social influence reflects the extent to which students are affected by their surrounding environment, including peers, lecturers, colleagues, or professionals in the accounting field, in adopting such software. As recommendations from their social environment increase, student's behavioral intention to adopt digital accounting software also rises. In the context of students, this relationship is generally influenced by the role of universities and lecturers as educators, who emphasize the importance of this software in the learning process and highlight its relevance to student's future career prospects in professional industries. This study aligns with research conducted by Idayani & Darmaningrat (2024), Bawack & Kala Kamdjoug (2018), Premi & Widyaningrum (2020), and Ronaghi & Forouharfar (2020), which suggests that social influence has a significant positive impact on student's behavioral intention to adopt digital accounting software. However, these findings contradict those of Chauhan & Jaiswal (2016), who argued that social influence has a negative and insignificant impact on student's behavioral intention to use digital accounting software.

The Influence of Facilitating Conditions on the Use Behavior of Accounting Students in Adopting Digital Accounting Software

The original sample value for H4a indicates a positive result of 0,392, with a t-statistic of 4,858 > 1,656 and a p-value of 0,000 < 0,05. These results suggest that facilitating conditions have a significant positive impact on the use behavior of accounting students in Indonesia when adopting digital accounting software, thus confirming the acceptance of H4a. In this context, facilitating conditions refer to external factors that support student's adoption of digital accounting software. These factors may include technical facilities such as computer laboratories at universities equipped with the necessary hardware and software, integration of digital accounting software into the curriculum, internet access, and human resources support, including professional lecturers and educators. When students have access to adequate and well-functioning facilities, they are more likely to feel confident in using digital accounting software. Therefore, it is crucial for higher education institutions to provide optimal supporting facilities to facilitate student's adoption of digital accounting software. This study aligns with previous research conducted by Sahut & Lissillour (2023), Sultana et al., (2023), and Bawack & Kala Kamdjoug (2018), which found that facilitating conditions significantly and positively influence student's use behavior in adopting digital accounting software. However, this study contradicts the findIngs of Wan et al., (2020), which concluded that facilitating conditions do not influence the use behavior of accounting students in adopting digital accounting software.

The Influence of Behavioral Intention on the Use Behavior of Accounting Students in Adopting Digital Accounting Software

The original sample value for H5 shows a positive result of 0,218, with a t-statistic of 2,282 > 1,656 and a p-value of 0,023 < 0,05. These results indicate that behavioral intention has a significant positive impact on the use behavior of accounting students in adopting

digital accounting software. Thus, H5 is accepted. The findings suggest that the stronger the behavioral intention of students to adopt the software, the greater their use behavior in integrating digital accounting software into their academic and professional activities. In this context, when students receive social encouragement and access to supportive facilities, leading to a positive perception of the software's benefits, they are more likely to translate their intention into actual usage in real-world settings to support their learning and work. This study reinforces the idea that enhancing behavioral intention is a crucial strategy in encouraging students to adopt digital accounting software, which ultimately adds value to their academic and professional development. These results are consistent with previous studies conducted by Al-Mamary, (2022), Yohanes et al (2020), Abbad (2021), and Chauhan & Jaiswal (2016), which found that behavioral intention significantly influences accounting student's willingness to adopt digital accounting software. However, this study contradicts the findings of Otter & Deutsch (2023), which reported that behavioral intention does not significantly impact the use behavior of students in adopting digital accounting software.

Moderated Regression Analysis (MRA)

Moderated Regression Analysis (MRA) is a model used to examine the moderating effect of experience in strengthening or weakening the relationship between independent and dependent variables that influence student's acceptance of digital accounting software. The moderation effect of experience on the relationship between effort expectancy and behavioral intention in adopting digital accounting software yielded an original sample value of -0,039, with a t-statistic of 0,370 < 1,656 and a p-value of 0,712 > 0,05. These results indicate that experience does not moderate the relationship between effort expectancy and behavioral intention among students in using digital accounting software. In other words, experience neither strengthens nor weakens the relationship between these two variables, leading to the conclusion that H2d is rejected.

Similarly, the moderation effect of experience on the relationship between social influence and behavioral intention in adopting digital accounting software resulted in an original sample value of -0,117, with a t-statistic of 1,390 < 1,656 and a p-value of 0,165 > 0,05. These findings suggest that experience does not moderate the relationship between social influence and behavioral intention, meaning that H3d is rejected. Furthermore, the predicted moderation effect of experience on the relationship between facilitating conditions and use behavior produced an original sample value of -0,053, with a t-statistic of 0,753 < 1,656 and a p-value of 0,452 > 0,05. This result confirms that experience does not play a moderating role in the relationship between these two variables, leading to the conclusion that H4c is rejected.

In the context of this study, the rejection of H2d, H3d, and H4c is likely due to the fact that the majority of respondents were undergraduate (S1), applied undergraduate (D4), and diploma (D3) students who had not been exposed to digital accounting software in their previous educational stages. As a result, their level of experience was relatively similar, leading to experience not playing a moderating role in this study. This finding aligns with the studies conducted by Ronaghi & Forouharfar (2020), Idayani & Darmaningrat (2024), and Sahut & Lissillour (2023), which also concluded that experience does not moderate these relationships. However, this result contradicts the study by Chauhan & Jaiswal (2016), which found that experience had a significant impact on these relationships when the majority of students lacked prior experience.

Multigroup Analysis (MGA)

In this research, a multigroup analysis (MGA) was conducted to examine the role of gender and age as moderating variables that influence the relationship between independent and dependent variables within specific groups. The results of the multigroup analysis for gender can be observed in Table 5.

Table 5. Multigroup Analysis Moderation Test Based on Gender

	Gender	Original Sample	Hypothesis	T-Statistic	P-Value
PE ->BI	Male	0,246	H1b	0,677	0,499
	Female	0,389		4,075	0,000
EE -> BI	Male	-0,030	H2b	0,098	0,922
	Female	-0,050		0,497	0,619
SI -> BI	Male	-0,006	H3b	0,023	0,982
	Female	0,206		2,836	0,005

Source*:* Data Processed (2025)

Table 5. presents the results of the Multigroup Analysis (MGA) based on gender, demonstrating that the relationship between performance expectancy and accounting student's behavioral intention to adopt digital accounting software has a significantly stronger positive impact on female students. This is supported by an original sample value of 0,389, a t-statistic of 4,075 > 1,656, and a p-value of 0,000 < 0,05. These findings indicate that female students are more likely to consider the usefulness of the software in supporting their academic activities and future careers, confirming that H1b is accepted. On the other hand, gender does not serve as a moderating variable in the relationship between effort expectancy and behavioral intention among accounting students, regardless of gender, leading to the rejection of H2b in this research. However, gender plays a significant moderating role in the relationship between social influence and behavioral intention to adopt digital accounting software. The effect is stronger among female students, as evidenced by an original sample value of 0,206, a t-statistic of 2,836 > 1,656, and a p-value of 0,005 < 0,05. This suggests that female student's decisions to adopt digital accounting software are more influenced by their social environment. These findings align with research conducted by Sahut & Lissillour (2023), Idayani & Darmaningrat (2024), and Chauhan & Jaiswal (2016), which highlight the role of gender as a moderating variable in H1b, H2b, and H3b.

Table 6. Multigroup Analysis Moderation Test Based on Age

	Age	Original Sample	Hypothesis	T-Statistic	P-Value
PE ->BI	19 - 21	0,301	H1c	3,433	0,001
	>21	0,588		3,360	0,000
EE -> BI	19 - 21	-0,136	H2c	1,094	0,274
	>21	-0,135		0,864	0,388
SI -> BI	19 - 21	0,324	H3c	3,077	0,002
	>21	0,056		0,443	0,658
FC -> UB	19 - 21	0,361	H4b	3,559	0,000
	>21	0,452		3,608	0,000

Source*:* Data Processed (2025)

According to the Table 6, the influence of performance expectancy on accounting student's behavioral intention to adopt digital accounting software remains equally strong for both younger and older students. This is supported by a positive original sample value, a t-statistic > 1,656, and a p-value < 0,05. Thus, it can be concluded that H1c is accepted. In this context, it is evident that regardless of whether students are younger or older, they tend to prioritize the benefits they can obtain when deciding to use the software. However, age does not play a role in strengthening or weakening the relationship between effort expectancy and student's behavioral intention to adopt digital accounting software. Therefore, H2c is rejected. Meanwhile, the relationship between social influence and behavioral intention to adopt digital accounting software is found to be stronger among younger students. This is demonstrated by an original sample value of 0,324, a t-statistic

of 3,077 > 1,656, and a p-value of 0,002 < 0,05. Consequently, younger students tend to place greater emphasis on social environmental influences when deciding to use digital accounting software, supporting the acceptance of H3c. Additionally, Table 6. shows that the relationship between facilitating conditions and use behavior exhibits an equally strong positive influence for both younger and older students, confirming that H4b is accepted. These findings align with the research conducted Idayani & Darmaningrat (2024), which asserts that age moderates the relationships of H1c, H2c, H3c, and H4b.

CONCLUSION

Based on the findings of this research, it was determined that performance expectancy and social influence significantly and positively influence the behavioral intention of accounting students in Indonesia to adopt digital accounting software. Additionally, facilitating conditions and behavioral intention significantly impact students' actual use behavior in adopting the software. However, effort expectancy does not affect students' behavioral intention, even when moderated by gender, age, or experience. Gender plays a significant moderating role in strengthening the relationship between performance expectancy and social influence on behavioral intention, particularly among female students. Age strongly moderates the relationship between performance expectancy and behavioral intention, as well as between facilitating conditions and use behavior. Social influence, however, has a stronger effect on behavioral intention among younger students. Age does not moderate the relationship between effort expectancy and behavioral intention.

Furthermore, experience was not found to significantly moderate the relationship between effort expectancy and behavioral intention, social influence and behavioral intention, or facilitating conditions and use behavior. The key factors driving the successful adoption of digital accounting software among accounting students are performance expectancy, social influence, and facilitating conditions. Therefore, higher education institutions should effectively integrate digital accounting software into their curriculum while ensuring adequate supporting facilities. In addition, developers of Accurate Online are encouraged to continuously innovate the product by aligning its features with users' performance expectations. Students are also advised to deepen their practical understanding of digital accounting software to better prepare for their future professional roles. Future research should expand the sample to include regions not covered in this study, such as Nusa Tenggara, Papua, and Maluku, to provide a more comprehensive understanding of digital accounting software adoption in Indonesia.

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