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Acceptance of Accounting Information System of Cooperative Laboratory

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General Background: Accounting information system is an important tool for profit and non-profit organisations, which supports the preparation of financial statements that are critical for managerial decision making. **Specific Background:** In the domain of behavioural accounting, the emphasis is not only on recording financial transactions but also on understanding how human behaviour affects the interpretation and utilisation of accounting information. **Knowledge Gaps:** Previous research has identified limited or insignificant effects of perceived ease of use and perceived usefulness on users' interest and intensity in using accounting information systems, indicating a gap in understanding system adoption behaviour. **Objective:** This study aims to examine the influence of perceived ease of use, perceived usefulness, attitude towards use, and intensity of use on the actual use of co-operative accounting information systems, and to assess user acceptance of such systems in financial reporting. **Methods:** This study used a quantitative approach with path analysis to evaluate the hypothesised relationships. **Results:** The findings showed significant positive effects among most of the variables, except for the insignificant effect of perceived ease of use on usage intensity. **Novelty:** This challenges the basic tenet of the Technology Acceptance Model (TAM), which states that ease of use should drive usage behaviour. **Implications:** Improving perceived usefulness should be prioritised over simplicity to increase system adoption.

Keywords: TAM (Technology Acceptance Model), Accounting Information System, Co-operative

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Acceptance of Cooperative Laboratory Accounting Information System: A Technology Acceptance Model Analysis

INTRODUCTION

Human behaviour serves as the basis for financial reporting within institutions and organisations. Accounting depends on human actions to produce information that meets the needs of the organisation. The concept of behavioural accounting covers various aspects of human behaviour involved in the decision-making process (Lubis, 2018). As accounting increasingly intersects with the social sciences, behavioural accounting has emerged and developed. Behavioural accounting uses behavioural science methodologies to measure and report on human factors that influence decision-making, thereby enriching the accounting information provided (Hermawan & Biduri, 2019). Behavioral accounting is built on three main pillars: human behaviour, accounting, and organisations. This field explores the interaction between individuals and accounting systems (Khomsiyah, 2017). Every process in financial reporting is influenced by how individuals receive and utilise accounting information systems. As a result, accounting information systems are not only a tool for managing financial data but also play an important role in assessing the quality of human resources and the effectiveness of internal control systems (Kristiana et al., 2024).

The Economics Education Student Cooperative Laboratory at Satya Wacana Christian University serves as a practical learning environment where Economics Education students gain hands-on experience in managing a cooperative. This cooperative operates as a consumption cooperative. Its members are selected by academic supervisors, in collaboration with the cooperative management, prior to the formation of the cooperative's articles of association the following year. The cooperative's capital is supported by the study programme, and the elected board is responsible for managing the budget to generate a surplus, which is distributed to the members based on their contributions and services to the cooperative. The distribution of surplus follows the percentage structure outlined in the bylaws and is influenced by the income-generating activities of the co-operative.

However, according to the board's statement, financial records including income, expenses, purchases, and sales are still done manually. This manual process hinders the timely preparation of financial reports and the accurate calculation of residual income. As a result, the reporting process becomes lengthy, error-prone, non-transparent, and less accountable, which negatively impacts decision-making (Ajzen, 2005). In addition, not all members, administrators and trustees understand or agree with accounting principles. Ineffective, inefficient, and non-transparent financial reporting can lead to budget discrepancies and misuse of funds. This issue underscores the relevance of adopting an accounting information system, which can be theoretically explained through the Technology Acceptance Model see Figure 1.

[Figure 1. Technology Acceptance Model]

The Technology Acceptance Model (TAM) is a behaviour-based theoretical framework used to analyse the adoption of information technology (Fatmawati, 2015). A model is considered strong if it can predict and explain user behaviour. The TAM model, along with its validated indicators, is widely used to assess individual acceptance of certain technologies. In the context of Information and Communication Technology (ICT), TAM is often used by institutions due to its various advantages. These include 1) Efficiency, TAM supports institutions in performing administrative tasks such as internal communication, scheduling, and data management more effectively; 2) Accessibility, allowing members to access information and resources remotely, encouraging collaboration and knowledge exchange; 3) Productivity Enhancement, productivity software based on TAM principles improves institutional efficiency and performance; 4) Improved Data Management, TAM facilitates the systematic collection, storage and analysis of data, thus providing valuable insights for decision-making; 5) Information Security, TAM-based systems often include robust security measures to protect sensitive institutional data from unauthorised access or breaches; 6) Innovation, Institutions can leverage TAM to drive innovation and continuous improvement in operational processes and service delivery.

The Technology Acceptance Model (TAM), developed by Fred D. Davis in 1989, was designed to explain the factors that influence the acceptance and use of technology by individuals. According to TAM, the two main constructs of perceived usefulness and perceived ease of use determine users' attitudes and behavioural intentions to adopt a technology. Perceived usefulness refers to the extent to which an individual believes that using a particular technology will improve their task performance, while perceived ease of use reflects the extent to which an individual believes that using the system will be free of effort. These perceptions influence users' attitudes towards the technology, which in turn influence their intention to use it and ultimately lead to actual usage behaviour.

The feasibility test conducted by material experts and technology experts in previous system development research shows that the accounting information system for social institutions has very good quality. The validation results from material experts resulted in an average eligibility score of 4.8 or equivalent to 96% when converted into percentage form. Both the content and usability of the system were rated as very effective. However, the material expert emphasised an important issue in accounting practice: the delete function in the system should be avoided, as it risks permanently deleting historical records. To address this, the expert recommended that the system incorporate control features such as tables or a trash can menu to track and verify deleted transactions. In addition, it is recommended that a validation process be implemented for each outgoing mutation account, which requires approval from leadership before the transaction is finalised (Permatasari & Luhsasi, 2022).

Furthermore, the results of the technology expert validation show that the accounting information system of social institutions falls into the "very feasible" category, with an overall score of 4.78 or equivalent to 95.6%. The database component received a score of "very feasible", while the design aspect received a score of 4.6, also in the same category. In addition, the other three elements of system operation, substance, and benefits were all rated as very feasible. The technology experts also provided some constructive suggestions to improve the functionality and security of the system. These suggestions included the addition of a budget report menu for one year, a comparison display between

budget plan and financial realisation, and a new database table to manage and discard cookies when they occur. To further improve security, it is recommended that the system timeout duration be reduced, ensuring that if a user leaves the system without logging out, the session will be closed automatically to prevent unauthorised access (Permatasari & Luhsasi, 2022).

The system feasibility test was conducted by material and technology experts, resulting in an average score of 4.7 or equivalent to 93%. The evaluation covered four main aspects: design, operation, substance of the accounting information system, and benefits. Among the four aspects, the benefits aspect received the highest score of 4.9 (98%), indicating a strong perceived value, while the design aspect received the lowest score of 4.5 (90%), indicating room for improvement in the user interface and visual structure of the system (Permatasari & Luhsasi, 2022). The object of this research is Economics Education students at Satya Wacana Christian University, with the implementation of technology utilisation carried out at the university accounting laboratory.

Previous research on the development of accounting information systems in social institutions emphasises the need for feasibility testing over a two-year period to assess the usefulness of the system in the long term. To evaluate user acceptance, institutional management must actively monitor and assess system usage. This evaluation should consider perceived ease of use and perceived usefulness, as these factors influence users' accounting attitudes, interests and behaviours. The implementation of accounting information systems is expected to streamline the financial reporting process, making it more efficient, transparent, and accountable, as well as reducing the time and effort required. In addition, this system also helps minimise recording errors, thereby increasing the accuracy of financial statements. The inclusion of expanded financial statements also increases the effectiveness and usefulness of accounting information (Kuei & Yi, 2024).

Based on previous research regarding the development of accounting information systems for social institutions and the usefulness of the system in shaping accounting behaviour, specifically in terms of user attitudes, interest, and actual use as part of the behavioural accounting analysis, this study seeks to explore user acceptance when the system is implemented in the Economics Education Student Cooperative Laboratory of Satya Wacana Christian University. This laboratory serves as a practical learning environment where Economics Education students apply their cooperative knowledge in real life. In this context, digital technology is transforming the accounting profession, encouraging critical reflection among students who are preparing for a career in accounting and requiring them to adapt to constantly evolving tools and practices (Ho et al, 2025).

Before the co-operative's articles of association are formally established each year, co-operative members are elected by supervisors who are faculty members working closely with the co-operative's management. Directors play a key role in overseeing financial reporting, managing business operations, and participating in the decision-making process (Hasan & Lestari, 2024). The cooperative's capital is funded by the study programme, and the appointed management team is responsible for managing the budget to generate a surplus. This surplus, or sisa hasil usaha, is distributed to members based on their performance and contribution to the co-operative. The greater the remaining operating result obtained by the co-operative, the greater the distribution received by members, according to the percentage stipulated in the bylaws. However, the practice of manually recording financial transactions, including income, expenses, as well as the purchase and sale of goods, is reported by the management as a major obstacle to timely and accurate financial reporting and calculation of the remaining results of operations. Transparent financial reporting is essential, as it helps reduce information asymmetry between internal managers and external stakeholders (Jiang et al, 2025). Delays, inaccuracies, and lack of clarity and accountability in financial reporting hinder effective decision-making and open the door to budgetary irregularities and abuse. Moreover, in the financial sector, stakeholders often seek to influence outcomes, highlighting the importance of establishing effective, efficient, transparent and accountable financial reporting systems (Luberink, 2025).

One approach to addressing the aforementioned issues is the integration of technology to record financial reports through a co-operative accounting information system. This system is designed to improve the efficiency, transparency, and accountability of financial reporting in co-operatives. The system was developed using the CodeIgniter framework and MySQL database. CodeIgniter was chosen for its lightweight nature, which helps save storage space, while MySQL offers a reliable and stable database solution for data management. The main objective of this research is to test the Technology Acceptance Model (TAM) to identify factors that influence the acceptance and use of accounting information systems. TAM provides a framework for understanding how users adopt new technologies by evaluating constructs such as perceived usefulness and perceived ease of use (Surendran, 2012). The findings of this study are expected to contribute to the development of applied behavioural science, especially in the context of implementing accounting information systems and their influence on user behaviour in cooperative laboratories. In addition, this research also provides valuable insights for policy makers to consider key determinants when formulating system implementation strategies. Furthermore, this research can be a tool to assess the successful adoption of accounting information systems in co-operative laboratories. Profitability is also highlighted as an important measure, reflecting how effectively and efficiently a company operates, and serves as an indicator of overall management performance (Ningdiyah et al, 2024).

The contribution of this research lies in extending the application of the Technology Acceptance Model (TAM) to the non-profit education sector, particularly in the context of educational cooperatives. In this context, system design should place more emphasis on providing direct and tangible benefits, as users typically use the system due to operational needs rather than personal preferences. This research also makes a practical contribution by informing the design of accounting information systems tailored to the specific needs of student co-operative users. These users often face limitations in time, resources, and technical skills, so system usability becomes an important factor in driving technology adoption and ensuring implementation success.

METHODS

This research uses a quantitative approach, which focuses on analysing numerical data through statistical methods. According to Azwar (2014), the quantitative approach is used to determine the significance of group differences or the relationship between the variables under study. This research design is explicitly explanatory-causal, which aims to explore the cause-and-effect relationship between variables within the theoretical framework of the Technology Acceptance Model (TAM). This approach is intended to examine how perceived ease of use, perceived usefulness, and user attitudes affect the intensity and actual use of cooperative accounting information systems. To measure user perceptions and analyse causal relationships between variables, this study used Structural Equation Modeling (SEM). The analysis was conducted using Analysis of Moment Structures (AMOS) software version 26.0. SEM is used to build and test statistical models, especially those involving causal pathways between observed variables and latent variables (Narimawati & Sarwono, 2007).

The results of the analysis of the effect of exogenous variables on endogenous variables are presented using path analysis. This study uses a causal or influence model to test the proposed hypothesis. With the intervening variables in the research framework, path analysis is considered appropriate for testing indirect effects and direct effects between variables. According to Ferdinand (2015), the path analysis procedure in this study follows several main steps: (1) developing a model based on relevant theory, (2) constructing a flowchart that describes the causal relationship between variables, (3) translating the flowchart into structural equations and specifying the measurement model, (4) selecting the appropriate input matrix and estimation technique, (5) addressing potential identification issues, (6) evaluating the model using model fit criteria, and (7) interpreting and, if necessary, modifying the model based on the evaluation results.

According to Sugiyono (2011), population is defined as a generalisation area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions. The population represents the diversity of research subjects, and sampling is done by taking into account the size and characteristics of the population. In this study, a saturated sampling technique was used which is classified as a non-probability sampling method, where all members of the population are included in the sample. This approach is appropriate when the population is relatively small, usually less than 30 people. Based on these criteria, the entire population of 20 users of the cooperative accounting information system was selected as the sample. All respondents are students of the Economics Education Study Programme at Satya Wacana Christian University who serve as active administrators at the Student Cooperative Laboratory. They are directly responsible for recording and managing cooperative finances and are the main users of the developed accounting information system. Data were collected using a structured questionnaire designed based on the Technology Acceptance Model (TAM). The instrument consisted of closed-ended questions measured on a 5-point Likert scale and covered the following variables: Perceived Ease of Use, Perceived Usefulness, Attitude Towards Use, Behavioural Intention, and Actual Use. The data collection process was conducted for two weeks in December 2023, after the system implementation phase. The operationalisation of these research variables is detailed in Table 1.

[Table 1. Measurement of Research Variables]

Equation

Hypotheses can also be considered as temporary conclusions regarding the relationship between one or more variables, so hypotheses can be considered as predictions inherent in the variables concerned. Hypotheses are also temporary answers to unfinished conclusions that must be tested (Arikunto, 2013). However, the accuracy of these predictions is highly dependent on the correctness and accuracy of the theoretical basis.

[Figure 2. Cooperative Accounting Information System Acceptance Model Framework]

The Structural Equation for the path diagram in Figure 2 is:

$$\begin{cases} Y_1 = \rho_{y1x1}\, X_1 + \rho_{y1x2}\, X_2 + \rho_{y1x3}\, X_3 + \varepsilon_1 \\ Y_2 = \rho_{y2x1}\, X_1 + \rho_{y2x2}\, X_2 + \rho_{y2y1}\, Y_1 + \varepsilon_2 \end{cases}$$

Davis (1989) asserted that perceived ease of use affects perceived usefulness, which in turn affects attitude towards use and behavioural intention. In this study, the constructs of the Technology Acceptance Model (TAM) were tested in the context of a student co-operative laboratory. Previous literature (Lucyanda, 2010; Alharbi, 2014; Fathema, 2015) supports a positive relationship between these variables.

Based on the variables in this study, the hypotheses that can be proposed are as follows:

H1: There is a positive and significant effect of perceived ease of use on the perceived usefulness of the accounting information system of the Economic Education student cooperative.

H2: There is a positive and significant effect of perceived ease of use on the attitude of using the cooperative accounting information system of Economic Education students.

H3: There is a positive and significant effect of perceived usefulness on the attitude of using the cooperative accounting information system of Economic Education students.

H4: There is a positive and significant effect of perceived ease of use on the behavioural intensity of using the accounting information system of the Economic Education student cooperative.

H5: There is a positive and significant effect of perceived usefulness on the behavioural intensity of using the accounting information system of the Economic Education student cooperative.

H6: There is a positive and significant effect of attitude of

use on the intensity of behaviour of using the accounting information system of cooperatives of Economic Education students.

H7: There is a positive and significant effect of the intensity of usage behaviour on the real use of the accounting information system of the Economic Education student cooperative.

Researchers developed the TAM model based on hypothesis four which states that perceived convenience has a positive and significant effect on the behavioural intensity of using accounting information systems. Based on previous research on the acceptance of school financial accounting information systems, it was found that perceived convenience has a significant effect on the behavioural intensity of using accounting information systems. The higher the perceived ease, the higher the urge to use the accounting information system. The system is considered easy to use, so it does not require extra effort. Users prefer to use an easier system (Permatasari & Prajanti, 2018).

RESULTS AND DISCUSSION

In the AMOS output, table 1 of the estimation explains that the probability value for several variable relationships is below 0.05, which indicates a statistically significant effect. Specifically, the standardised regression coefficient of perceived ease of use on perceived usefulness is 0.75 with a p-value of 0.000, indicating a significant positive effect. Likewise, the effect of perceived ease of use on attitude towards use has a standardised coefficient of 0.63, also with a p-value of 0.000, indicating a significant effect. The relationship between perceived usefulness and attitude towards use had a standardised coefficient of 0.61, with a p-value of 0.000, again confirming a significant effect. However, the effect of perceived ease of use on behavioural intensity of use has a standardised regression coefficient of 0.47 and a p-value of 0.247, which is above the 0.05 threshold, indicating that the effect is not statistically significant. On the other hand, perceived usefulness has a significant impact on the intensity of usage behaviour, with a standardised coefficient of 0.57 and a p-value of 0.000. Finally, attitude towards use shows a strong and significant influence on the intensity of usage behaviour, with a standardised regression coefficient of 0.80, further supporting the predictive validity of the model in this context.

[Table 2. Respondent Characteristics]

Respondents in this study consisted of 20 active members of the Student Cooperative Laboratory within the Economics Education Study Programme of Satya Wacana Christian University. All respondents act as cooperative administrators who are directly responsible for managing cooperative financial activities, including recording transactions, budgeting, and financial reporting. The majority of respondents are between 19 and 20 years old, with an average age of 19.5 years, in accordance with their status as students. Each participant had at least one semester (approximately six months) of experience using the co-operative accounting information system prior to data collection. Before the system was implemented, they underwent basic training on how to operate it. Their direct and continuous involvement in the daily financial operations of the co-operative positions them as the primary users, so their perceptions are highly relevant for evaluating the system's acceptance and usability. The demographic details of the respondents are summarised in Table 2.

[Table 3. Descriptive Statistics of Research Variables]

Hypothesis testing for H1 which states that there is a significant positive effect of perceived ease of use on perceived usefulness of the Accounting Information System shows that the hypothesis is supported. Based on AMOS output, the probability value of 0.000 is below the significance threshold of 0.05 which indicates a statistically significant relationship. In addition, the critical ratio (CR) is 9.408, which is greater than 2, further confirming that the hypothesis is accepted. These results indicate that the easier a system is to use, the more useful it is to users. Descriptive statistics for each research variable are presented in Table 3.

Hypothesis testing for H2 which states that there is a significant positive effect of perceived ease of use on attitudes towards using Accounting Information Systems shows that the hypothesis is supported. Based on AMOS output, the probability value of 0.000 is below the significance threshold of 0.05 which confirms a statistically significant effect. In addition, the critical ratio (CR) is 5.247, exceeding the minimum required value of 2, which further validates the hypothesis. This finding suggests that the easier a system is to use, the more positive the users' response to using the system.

Hypothesis testing for H3, which states that there is a significant effect of perceived usefulness on attitudes towards the use of Accounting Information Systems, confirms that the hypothesis is accepted. AMOS output shows a probability value of 0.000 which is below the 0.05 significance level indicating a statistically significant relationship. In addition, the critical ratio (CR) is 5.143, which exceeds the threshold of 2, supporting the acceptance of the hypothesis. These results indicate that the more useful a system is perceived to be, the more positive the user's attitude towards using it.

Hypothesis testing for H4 which states that there is a significant positive effect of perceived ease of use on the intensity of behaviour using Accounting Information Systems shows that the hypothesis is rejected. Based on AMOS output, the probability value is 0.247 which exceeds the significance threshold of 0.05 which indicates that the effect is not statistically significant. In addition, the critical ratio (CR) is 0.137, which is less than 2, which further supports the rejection of the hypothesis. This finding suggests that while a system may be easy to use, it does not necessarily increase usage behaviour. Intensity of system use may be more strongly influenced by factors such as work obligations or perceived usefulness of the system, even when the system is not particularly easy to use.

These findings suggest that perceived usefulness is a more important determinant of system use than perceived ease of use. In the context of student co-operatives, users are more

likely to use the system because of its functional relevance and the tangible benefits it offers, rather than because of its ease of use. Operational responsibilities and the need to achieve accurate, efficient, and accountable financial reporting seem to drive system adoption more strongly than easy-to-use features.

Narratively, these results suggest that perceived ease of use does not significantly influence intention to use the system, as student co-operative administrators engage with the system not because of the simplicity of its interface but because of the functional responsibilities associated with their roles. Their use is driven by the need for the system to support the co-operative's day-to-day operations and financial reporting. In this context, ease of use is not the primary motivator of behaviour; rather, perceived usefulness, the extent to which the system helps users accomplish important tasks, is what most drives engagement and intensity of use.

Moreover, respondents tend to prioritise systems that offer tangible benefits, such as faster reporting, better accuracy and easier supervision, over systems that are easy to use. This underscores that in student-run educational cooperatives, functional usefulness is the main driver of system adoption, while perceived ease of use is only considered as an additional benefit. This finding differs from most previous studies, such as Alharbi (2014) and Fathema (2015), which found that all relationships in TAM are significant. This difference may be due to the educational context and the non-commercial nature of the co-operative system, where the use of the system is driven more by tasks than preferences.

Hypothesis testing for H5, which states that there is a significant positive effect of perceived usefulness on behavioural intensity in using Accounting Information Systems, confirms that the hypothesis is accepted. The AMOS output shows a probability value of 0.000, which is below the required significance level of 0.05, indicating a statistically significant effect. In addition, the critical ratio (CR) is 5.266, which is greater than 2, further supporting the significance of the relationship. These results indicate that the more useful a system is perceived, the higher the intensity of its use.

Hypothesis testing for H6 which states that there is a significant positive effect of attitude towards use on the intensity of behaviour of using Accounting Information Systems shows that the hypothesis is accepted. AMOS output shows a probability value of 0.000 which is below the significance threshold of 0.05 which indicates a statistically significant effect. In addition, the critical ratio (CR) is 5.463, exceeding the minimum value of 2, which confirms the strength of the relationship. These findings suggest that a positive attitude towards the system significantly increases its usage intensity, reinforcing the idea that user attitude plays a central role in technology adoption behaviour.

Hypothesis testing for H7, which states that there is a significant positive effect of the intensity of usage behaviour on the actual use of Accounting Information Systems, indicates that the hypothesis is accepted. The AMOS output shows a probability value of 0.000, which is below the required threshold of 0.05, indicating a statistically significant relationship. In addition, the critical ratio (CR) is 8.759, which is well above the minimum standard of 2, confirming the strength and validity of the effect. These results indicate that the greater the behavioural intensity of system use, the more frequent and consistent the actual use of the system, thus supporting the successful realisation of the intended system objectives. Furthermore, these findings are in line with broader implications in organisational governance, where internal and external governance mechanisms can encourage management teams to enhance system capabilities, support sustainability practices, and improve transparency, including in areas such as biodiversity reporting (Orazalin et al, 2025).

Model Testing

Model fit index criteria (goodness of fit) were used to assess the model in path analysis. A good model fit indicates that the model is feasible and ready to be proposed. Since the path model is developed based on a strong theoretical foundation, its structure is considered reliable and valid. Models are evaluated using various fit indices to determine how well the model fits the observed data. The following model fit criteria are used to assess whether the research model is appropriate and acceptable.

The calculation value of the proposed model meets the acceptance requirements, as shown in the data table 2. These results indicate that the model is considered feasible (Ferdinand, 2014). Several factors, including perceived ease, perceived usefulness, perceived use, intensity of use behaviour, and actual use, influence the acceptance of the proposed accounting information system. Davis (1989) in (Wijaya, 2010) states that the main purpose of TAM is to provide a basis for exploring the influence of external factors on user beliefs, attitudes, and goals. The main constructs of TAM, namely perceived ease of use and perceived usefulness, affect the willingness to use, which in turn affects real use, which is indicated by attitudes of use, intensity of use behaviour, and real use.

Relevant previous research includes research by Lucyanda (2010), Alharbi (2014), Tsai (2014), Fathema (2015), Rosyida (2017), Permatasari et al (2016), and Permatasari & Prajanti (2018) which show that perceived benefits are significantly influenced by ease of use. If technology can be used easily, then people will find it useful. Davis said that perceived ease of use affects the adoption process indirectly through perceived usefulness because this perception is more instrumental in producing a more useful system. Perceived ease of use is an internal component of use and usability is an external component of use.

Research by Lucyanda (2010), Renny et al (2013), Alharbi (2014), Lule et al (2012), Fathema (2015), Permatasari et al (2016), and Permatasari & Prajanti (2018) is related to the perception of ease of use and one's usefulness. If a person believes that the system is easy to use and has benefits to increase his work productivity, then he will feel satisfied and happy to use it. A person's attitude tends to be responsive to the system and interested in using it. Perceived ease and perceived usefulness which are the core variables of TAM have been shown to be the initial factors that influence

technology acceptance (Granic & Marangunic, 2019).

Other researchers such as Yanto (2016), Lucyanda (2010), Alharbi (2014), Tsai (2014), Fathema (2015), and Rahmawati & Narsa (2019) found that perceived benefits and ease of use have a positive and significant effect on the intensity of usage behaviour. The more benefits a system offers, the higher a person's intention or intention to use it. Implementing similar feedback and evaluation systems poses particular challenges to internal relationships within productive communities regarding trust, reciprocity, and intrinsic motives (Hardini & Oktavianto, 2025).

Attitudes of use affect the intensity of usage behaviour, according to several studies, such as Lucyanda (2010), Alharbi (2014), Fathema (2015), Permatasari et al (2016), and Permatasari & Prajanti (2018) the more satisfied and happy someone is with a system, the more intense it will be to use it. Intensity of use behaviour is defined as a person's desire to perform a certain behaviour. Someone will do a behaviour if they have the desire to do so. The intensity of user behaviour to use the system causes them to tend to continue using the system. The acceptance phase occurs where users tend to show an attitude to continue using the system. Positive user intentions encourage users to use Accounting Information Systems.

Some of the results of research by Lucyanda (2010), Alharbi (2014), Fathema (2015), Permatasari et al (2016), Permatasari & Prajanti (2018) state that usage attitudes affect behavioural intensity. The more satisfied and happy someone feels the benefits of a system, the higher the intensity to use the system. The intensity of usage behaviour refers to an individual's desire to take a certain action. Someone will do a behaviour if they have the motivation to do so, in this case it is the user's behavioural intention to use the system which then becomes the tendency to continue using it. This stage is known as the acceptance stage, where users show a positive attitude towards adopting the system. A strong intention to use is believed to effectively encourage users to consistently engage with Accounting Information Systems.

The Technology Acceptance Model (TAM) is used to predict human behaviour in relation to possible acceptance or rejection of technology (Granic & Marangunic, 2019). Based on research findings regarding the influence of TAM constructs, it can be concluded that the model follows a sequential process that starts with perceived ease of use, followed by perceived usefulness, attitude towards use, and finally, behavioural intention or intensity of use. These constructs collectively contribute to the actual use of a system, indicating an interconnected influence. When additional variables are introduced, the strength of the influence between each construct may become more apparent. Basically, the set of TAM constructs reflects the phases of user acceptance of accounting information systems. However, it should be noted that in some cases, such as accrual accounting, the results achieved may be contrary to the expected benefits of adoption (Ashari, 2025).

The findings of this study reveal that perceived ease of use does not significantly influence the intensity of usage behaviour, deviating from classic TAM research such as Davis (1989) which identifies a strong path from ease of use to behavioural intention. Alharbi (2014) and Fathema et al. (2015) fully supported the TAM pathway in the context of academic and learning management systems. However, in this study, user motivation was largely role-based and mandatory, with functional obligations especially financial reporting responsibilities taking precedence over perceived usefulness. The practical benefits of the system in reducing reporting errors and improving accountability emerged as the main drivers of acceptance, rather than ease of use of the interface. These results underscore the important role of perceived usefulness in task-oriented and non-commercial environments such as educational cooperatives. Therefore, in the context of non-profit education, system adoption may depend more on practical usability than interface simplicity, which is a key implication for system designers and policy makers aiming to increase technology acceptance in such environments.

Figures and Tables

Path analysis, an extension of regression modelling, is used by researchers to examine the correlation matrix of compared causal models (Garson, 2003). Path analysis is used because it is more difficult to analyse these indirect relationships using multiple regression analysis. After the model identification process is complete, the next step is to evaluate the parameter estimates between variables. The results are shown in the following table 4, table 5, figure 3, and figure 4.

[Figure 3. Co-operative Accounting Information System Acceptance Model about here]

[Figure 4. Output Graph of Amos Cooperative AIS Acceptance Model here]

[Table 4. Regression Weights: (Group number 1 - Default Model)]

[Table 5. Model Testing Criteria]

RMSEA evaluates the estimation error per degree of freedom; values < 0.05 indicate a close fit, while values up to 0.08 indicate a reasonable fit. CFI and TLI measure incremental fit by comparing the tested model to the base model; values ≥ 0.95 are generally considered acceptable.

CONCLUSIONS

This study aims to examine the acceptance of the Cooperative Laboratory Accounting Information System through the lens of the Technology Acceptance Model (TAM). This research specifically explores the effects of perceived ease of use, perceived usefulness, attitude towards use, and behavioural intention on actual use of the system. The findings show that perceived usefulness is the most influential factor in shaping user attitudes and behavioural intentions, whereas perceived ease of use does not significantly affect usage intensity, which is an important deviation from the initial assumptions of TAM. These results fulfil the research objectives by showing that user

acceptance in the context of not-for-profit educational cooperatives is largely motivated by the functional usefulness of the system, particularly in supporting financial reporting and accountability, rather than its ease of use. Systems are adopted not because they are easy to operate, but because they are essential to fulfil operational responsibilities.

Theoretically, this study contributes to the Technology Acceptance Model (TAM) literature by extending its application to the context of non-commercial educational cooperatives, where mandatory use and task relevance may be more important than preference-based motivations. The findings offer empirical evidence that in such situations, perceived usefulness emerges as a more dominant predictor of system acceptance than perceived ease of use. As a novel contribution, this study introduces a contextual refinement of TAM, proposing that in environments where technology adoption is driven by organisational responsibilities such as in student-run cooperatives, usability should be understood through the lens of task efficiency and accountability, not just interface simplicity. This perspective deepens the discourse of behavioural accounting by highlighting the intersection between technology acceptance and user role obligations, suggesting a shift in how acceptance constructs are interpreted in applied education settings.

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Conflict of Interest Statement: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

LIST OF TABLE

***Table 1** / Measurement of Research Variables*

Variable	Number of Items	Original Source/Adaptation	Measurement Scale
Perceived Ease of Use (PEU)	4	Davis (1989); adapted from Permatasari & Prajanti (2018)	5-point Likert scale (1 = strongly disagree, 5 = strongly agree)
Perceived Usefulness (PU)	4	Davis (1989); adapted from Fathema et al. (2015)	5-point Likert scale
Attitude Towards Use (ATT)	3	Alharbi (2014); Lucyanda (2010)	5-point Likert scale
Behavioural Intention (BI)	3	Fathema et al. (2015); Rosyida (2017)	5-point Likert scale
Actual Use (AU)	3	Tsai (2014); adapted to the context of student cooperatives	Frequency Scale (1 = rarely, 5 = very often)

***Table 2** / Respondent Characteristics*

Profile Aspect	Description
Number of Respondents	20 student co-operative managers
Age Range	19-20 years (Average: 19.5 years)
Role	All respondents are active student co-operative managers who are responsible for recording, processing, and reporting financial transactions.
System Experience	All respondents have used the Cooperative Accounting Information System for at least one semester (±6 months). Training was provided prior to implementation.

***Table 3** / Descriptive Statistics of Research Variables*

Variable	Mean	Std. Dev.	Min	Max
Perceived Ease of Use	4.20	0.51	3.25	5.00
Perceived Usability	4.32	0.46	3.50	5.00
Attitude Towards Use	4.18	0.49	3.00	5.00
Behavioural Intention	4.25	0.55	3.00	5.00
Actual Usage	4.10	0.53	3.00	5.00

***Table 4** / Regression Weights: (Group number 1 - Default model)*

			Estimation	S.E.	C.R.	P	Label	Description
PU	←---	**PE**	1,132	,163	9,408	***	Par_4	Influential
AU	←---	**PU**	,382	,068	5,247	***	Par_1	Influential
AU	←---	**PE**	,457	,048	5,143	***	Par_2	Influential
BI	←---	**AU**	,686	,259	5,463	***	Par_3	Influential
BI	←---	**PU**	,135	,089	5,266	***	Par_5	Influential
BI	←---	**PE**	,043	,065	0,137	,247	Par_6	Not Affected
ACT	←---	**BI**	,534	,087	8,759	***	Par_7	Influential

Source: AMOS output

***Table 5** / Model Test Criteria*

Model fit index (Goodness of fit index)	Cut-off value	Research Model Value	Description
X^2Chi Square	Df, α = 5	3,272	Fit
RMSEA	≤ 0,08	0,05	Fit
AGFI	≥ 0,90	1,000	Fit
GFI	≥ 0,90	1,000	Fit
CMIN/DF	≤ 2,00	1,243	Matched
TLI	≥ 0,95	1,000	Fit
CFI	≥ 0,95	1,000	Fit

Source AMOS Output

LIST OF FIGURE

***Figure 1** / Technology Acceptance Model*

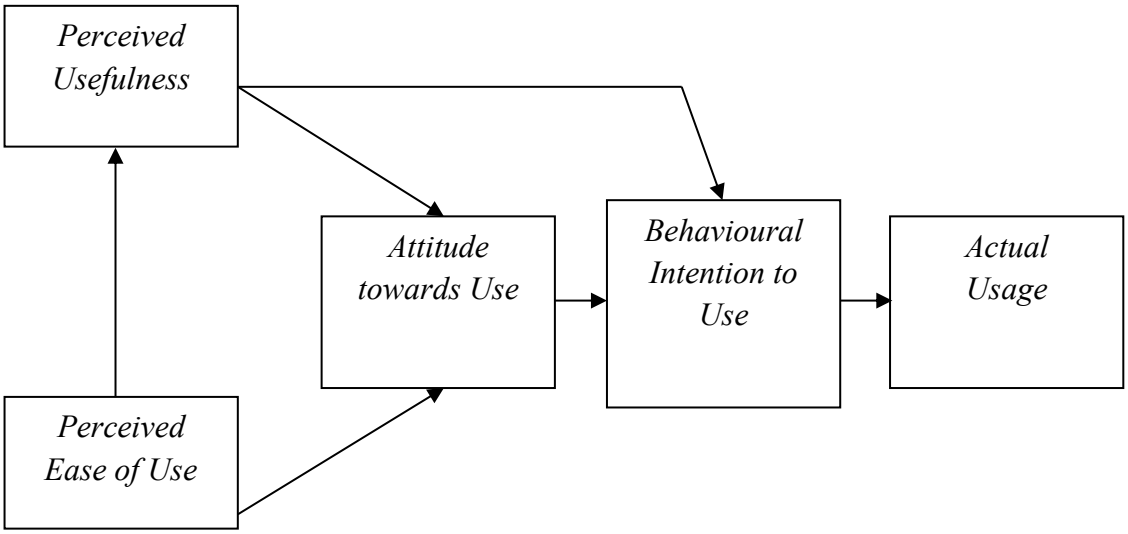

***Figure 2** / Cooperative Accounting Information System Acceptance Model Framework*

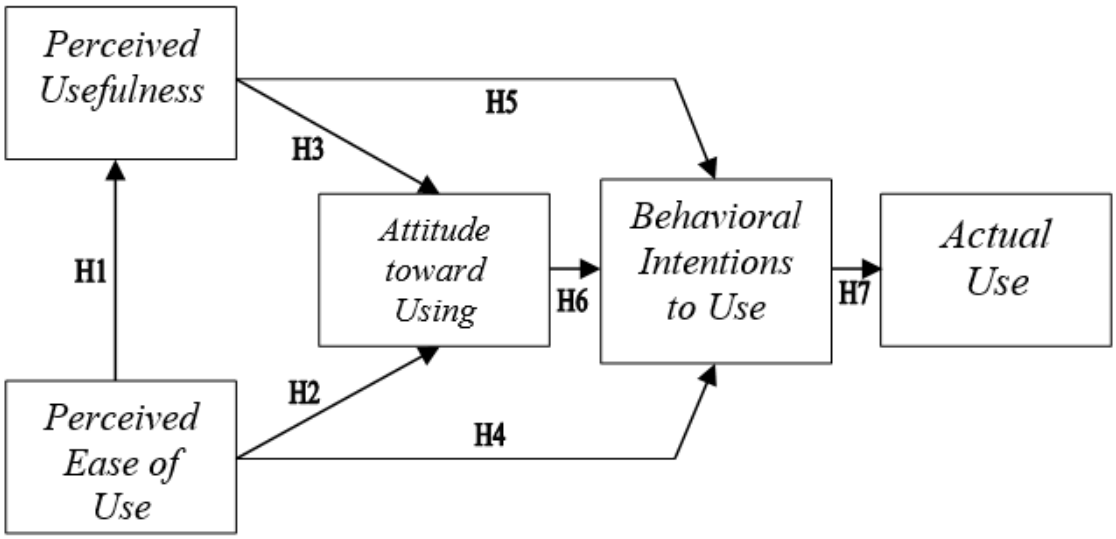

***Figure 3** / Co-operative Accounting Information System Acceptance Model*

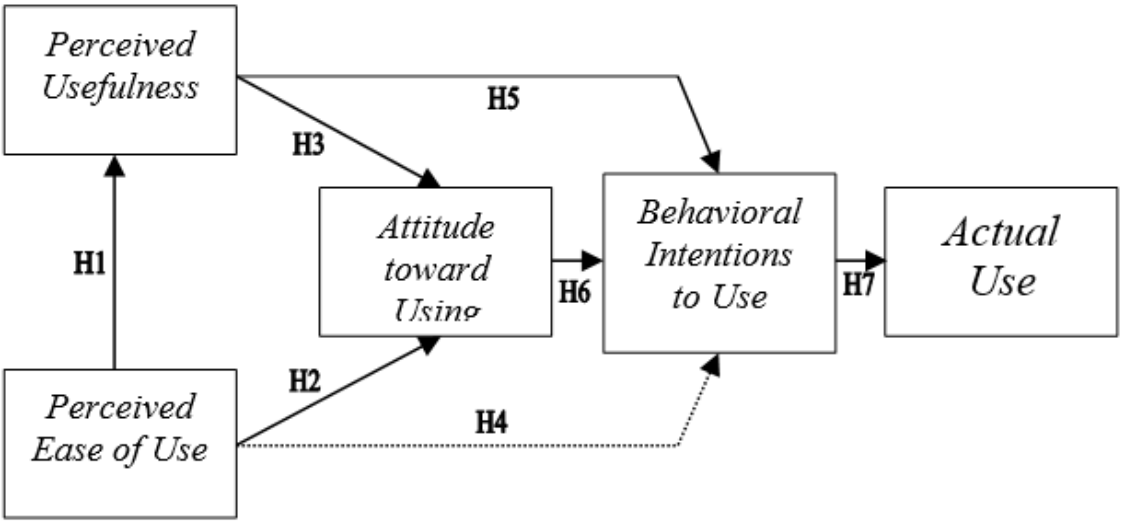

***Figure 4** / Graphical Output of Amos Cooperative AIS Acceptance Model*