Zoom Application Acceptance in Online Learning: An Analysis with the Technology Acceptance Model

Linda Kusumaning Wedari, Alia Nurul Fatihah, and Toto Rusmanto

***Abstract*—This research aims to investigate the effect of perceived ease of use and perceived usefulness online learning using Zoom Cloud Meetings on student satisfaction and acceptance intention in the lecture process of accounting core courses as the impact of Covid-19 pandemic. Based on Technology Acceptance Model (TAM), there are two main constructs as independent variables which are perceived ease of use and perceived usefulness. An online questionnaire was utilised to gather data from accounting students of one of the private universities in Jakarta, Indonesia. Data from 171 accounting students were analysed using the SEM-PLS method. The findings reveal that as follows: First, perceived ease of use and perceived usefulness effect significantly on student satisfaction. Second, student satisfaction effect significantly on acceptance intention. Third, perceived ease and perceived usefulness effect significantly on acceptance intention with student satisfaction as the mediation variable in the relationship. However, perceived ease of use and perceived usefulness do not affect significantly on acceptance intention.**

***Index Terms*—Technology acceptance model (TAM), online learning, application, student satisfaction, accounting education, Covid-19.**

I. Introduction

The Covid-19 pandemic has forced the world to define the meaning of life, the purpose of learning, and the nature of humanity. In the past, humans are forced to live in a fast-paced situation, work without stopping, and achieve economic growth targets in a competitive system. The Covid-19 pandemic has forced all governments to implement social distancing policies, to minimize the spread of Covid-19. This situation forced the education minister of Indonesia toimplement learning from home, with the sudden use of information technology, surprised educators and students, including parents [1]. Indeed, information technology learning has been implemented in recent years in the education system in Indonesia. The Covid-19 pandemic has caused tremendous changes worldwide and led to the transformation of today's education system [2]. Web-based learning has formed a universal context within the university in Indonesia [1], the US [3], and other countries, such as Spain [4], China [5], Belgium [6], and Australia [3].

Some researchers found Indonesia needs to improve their learning quality in education by focusing to increase digital literacy [7] and has begun to develop it [8]. Student satisfaction is one of the keys to measuring the success of providing quality services for an educational institution [9]. Students who are satisfied with technology will increase their intention to accept and continue to use the technology in the future. Technology acceptance intention itself measures the willingness' level to adopt the technology in the future [10]. This study is conducted with 171 Accounting Program students of one of the private universities in Jakarta, Indonesia, as the respondent. This university is a private university that belongs to the top 10 universities in Indonesia and is based on the world university ranking in 2022 [11] and focuses on technology in all programs. As a nominated university has already been explained before, the lecturers are expected to have a good understanding and capability of online learning and the technology used in the learning.

Zoom Cloud Meetings is one of the videoconferencing software applications that most downloaded in 2020 [12]. Zoom technology also makes the learning process more interactive, increases student satisfaction, and has a better learning experience [13]. However, accounting students found out that online learning is too dependent on computer devices which not all students can provide and they claimed that this is one of the weaknesses of using online learning [14]. That could have happened because the core accounting courses, such as introduction to financial accounting, intermediate accounting, and advanced accounting, are come under learning quantitative analysis [15], and students find it challenging to understand it through online learning [16] ever, empirical evidence of research in this area gain lack of attention. Therefore, the research contribution is to fill the gap in the literature on the acceptance and use of online learning. In order to shed some light on these issues, we propose a Technology Acceptance Model (hereafter TAM) which considers both individuals' intrinsic and extrinsic motivations to understand an online learning acceptance and use.

The aim of this study is to investigate the effect of perceived ease of use and perceived usefulness on the acceptance intention of online learning, which may demonstrate the important components of the TAM. The second objective is to investigate the effect of the perceived student satisfaction on the acceptance of the intention of online learning. Last but not the least, the third objective is to investigate the effect of perceived ease of use and perceived usefulness on the acceptance intention of online learning with student satisfaction as mediating factor of the relationship. Technology acceptance is based on perceived usefulness and perceived ease of use retrieved from the TAM.

The remainder of this article is organized as follows. The theoretical background of e-learning on accounting

Manuscript received February 4, 2022; revised April 25, 2022.

Linda Kusumaning Wedari, Alia Nurul Fatihah, and Toto Rusmanto are with Accounting Department, School of Accounting, Bina Nusantara University, Indonesia (e-mail: linda.wedari@binus.edu).

doi: 10.18178/ijiet.2022.12.9.1690

education, TAM, and student satisfaction are presented in the next section. Next, literature review and hypothesis are developed, followed by the research design, information about the sample, and descriptive statistics. The fifth section reports the empirical results. The last section concludes with recommendations and an explanation of the study's limitations.

II. Theoretical Background

A. E-Learning on Accounting Education

There are two types of e-learning, namely asynchronous and synchronous. Asynchronous is an interactive learning process where the instruction or education resources do not occur at the same time because it is not limited by time, place, or space [17]. To objectify the learning anywhere and anytime, asynchronous use computer as an intermediary or computer-mediated communication (CMC) [18]. According to Murphy *et al.* [19], asynchronous also uses tools found in the Learning Management System (LMS) such as WebCT, Moodle, or Blackboard and uses email, materials, discussion forums, fax, and social media.

Synchronous is an online learning process carried out directly using the teleconferencing method [18]. There are some methods used in Synchronous learning such as video conferences, instant messaging or chat, and virtual meetings [20]. Video conferencing based on Al-Samarraie [21] is a communication medium with the help of visual tools such as videos, photos, slides, and audio, and can help users send documents in real-time via desktop and web platforms.

Accounting education that uses computer-based technology can be an efficient solution to the offline teaching model [22]. Association to Advance Collegiate Schools of Business (AACSB) on A3 standard states that universities at least provide a source of funds to supply technical facilities to support student activities such as distance learning [23]. According to Nasu [24], technology for accounting students can make learning more exciting and innovative, support skills in communication, and increase student perceptions of the quality of classroom facilities.

Based on Dauda & Olawale [25], educational technology has three areas in its use, namely technology as a tutor who can provide instructions, technology as a teaching medium, and technology as a learning tool. The technology's adoption in accounting education makes lecturers feel that students need learning facilities like the software [26]. Therefore, the complete form of technology implementation in accounting education is online or distance education.Besides that, online education can also be called e-learning, tele-learning, computer-based learning, web-based learning, and virtual-based learning [27].

B. Technology Acceptance Model (TAM)

In 1986, Davis adopted the Theory of Reasoned Action (TRA) to conduct dissertation research. Thereupon, Davis published the research in the journal MIS Quarterly in 1989. Since then, the TAM theory has emerged to examine user attitudes toward using technology. TAM is one of the most used models in research because it explained the acceptance's understanding of information technology [28]–[31]. Subandi *et al.* [32] found that TAM is one of the models that explain the behaviour of information technology users based on beliefs, attitudes, intentions, and user behavior relationships.

There are two main constructs in the TAM: perceived usefulness and perceived ease of use [33]. Perceived usefulness, found by Davis [34], is a variable that discusses users' feelings about using technology to improve their performance. Perceived usefulness refers to "the extent to which a person believes that using a particular system can improve his job performance" [34]. Perceived ease of use, found by Davis (1989), is a variable that discusses the user's feeling of ease of use of technology. David said that perceived ease of use refers to "the extent to which a person believes that using a particular system will be free of effort" [34]. Perceived ease of use and usefulness are the two main variables that can influence the user's intention to accept and use technology in the present and future [35].

Acceptance intention proposed by Davis *et al.* [36] is also known as a behavioral intention which means the user's interest in accepting and using technology in the future. Acceptance intention from the TAM, explains that the user's attitude in accepting technology will affect behavioral intentions in using technology in the present and future [10].

C. Student Learning Satisfaction

Satisfaction comes from the Latin 'satis', which means enough, and 'facio' means to do or make. According to the Indonesian Dictionary, satisfaction comes from the word satisfied, which means feeling happy or more than enough because her/his desires have been fulfilled [37]. Weerasinghe *et al.* [38] found that people will feel satisfied or happy if their expectations can be realized. The specific definition of satisfaction depends on the context. The satisfaction in this research is related to academic education, so it is called student satisfaction.

Based on Hettiarachchi *et al.* [39], student satisfaction means measuring the satisfaction of students in learning regarding the extent to which the expectations can be fulfilled. Student satisfaction is one of the essential things in education because it affects student performance, and improves the quality of online teaching. Based on Kotler & Keller [40], students show several characteristics when they are satisfied; acting loyally, providing positive recommendations or comments to the university, and determining the university as a priority for continuing their studies.

III. Literature Review

Several researchers analyze student satisfaction and acceptance intention using the TAM. Using data from 222 students at the Korean State University who used e-learning K-MOOCs (Korean Massive Open Online Courses), Joo *et al.* [41] found the perception of ease of use and usability of e-learning has a positive effect on student satisfaction. In addition, student satisfaction has a positive effect on acceptance intention. The students found that Massive Open Online Course (MOOC) is easy to use in learning activities such as discussions and quizzes [41], [35]. Moreover,

students may be satisfied in joining the online learning process when they are more focused on the frequently equent used function on Zoom Meeting. However, Han *et al.* [35] found that perceived ease of use did not affect acceptance intention. It seems that Korean students do not see how easy or complex a technology is, as long as this technology can be used as a solution for online learning during the Covid-19 pandemic, they would intend to accept the technology.

A contradictory result is mentioned by Mailizar *et al.* [42] that perceived usefulness did not affect the intention to use Zoom Technology in the learning process sustainably. They argued that students do not have many options to choose distance learning during the Covid-19 pandemic, so they do not see the benefits and quality of e-learning. In addition, students are more likely to be proficient and understand digital technology.

IV. Hypotheses Development

This research includes two independent or exogenous variables: Perceived Ease of Use and Perceived Usefulness. Student Satisfaction is included as mediating variable, and the dependent variable or endogenous is Acceptance Intention. Fig. 1 depicts a framework that describes the research model and the relationship among variables in this research.

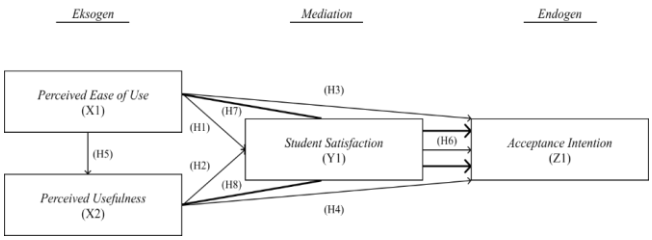

Fig. 1. Variables framework.

A. Perceived Ease of Use, Perceived Usefulness, and Student Satisfaction

Students who are satisfied will increase their motivation to continue learning to achieve success until they graduate [43]. That is why apart from technology, student satisfaction is also an important aspect that needs to be considered because it affects the success of education both online and offline [9], [39], [44].

According to the theory of educational communication, one of the modern learning tools that may help in the lecture process is the use of virtual learning applications with features to display material online and video and audio features in online learning, so it looks like a face-to-face classroom atmosphere [45]. The TAM can help assess whether the technology can provide satisfaction to accounting students.

Several previous research found the effect of perceived ease of use on student satisfaction, exists. Joo *et al.* [41], Al-Azawei *et al.* [46], Hastuti *et al.* [47], Kim [48], Dharmadjaja & Tiatri [49]. Kim [48] found that students are satisfied with Zoom because it makes information access on virtual learning easier. Besides that, there is also an effect of perceived usefulness on student satisfaction [13], [30], [41], [46], [50], [51]. In terms of applications for virtual learning, Taylor & Mcclanachan [13] found that Zoom is also one of the e-learning applications because it can be used as a collaborative tool that effectively impacts course ˙goals. Based on the explanation above, the hypotheses are:

H1: Perceived ease of use to Zoom cloud meetings affects student satisfaction in accounting core courses.

H2: Perceived usefulness to Zoom cloud meetings affects student satisfaction in accounting core courses.

B. Perceived Ease of Use, Perceived Usefulness, and Acceptance Intention

In the case of virtual learning, acceptance intention refers to the behavior of students' intentions in using the e-learning system in the present and will use the system in the future [52]. According to accounting education theory, the use of technology is essential to implement because e-learning may improve teaching models, learning competency outcomes, and new skills for students and lecturers. Based on Alshurafat *et al.* [53], e-learning technologies relevant to the accounting curriculum include e-mail, video and audio conferencing, audio and video podcasting, wikis, blogs, campus web, and others. Therefore, many researchers have discussed the relationship between perceived ease of use and perceived usefulness to acceptance intention.

Several researchers found perceived ease of use affects acceptance intention, such as a study by Ayele & Birhanie [33], Subadi [54], Dangi & Saat [55]. Zoom is the most straightforward application and relevant to the accounting curriculum because it makes the learning process easier by using video and audio conferences [54]. Several researchers have found that perceived usefulness affects acceptance intention, including Siti *et al.* [27], Ayele & Birhanie [33], Al-Azawei *et al.* [46], Salloum *et al.* [52]. Based on research from Lazim *et al.* [27], the usefulness of a learning system can give students the confidence to continue using the technology during the learning process. Given this, the hypotheses are:

H3: Perceived ease of use to Zoom cloud meetings affects acceptance intention in accounting core courses.

H4: Perceived usefulness to Zoom cloud meetings affects acceptance intention in accounting core courses.

C. Perceived Ease of Use and Perceived Usefulness

Based on TAM, perceived usefulness can be influenced by perceived ease of use. Therefore, many previous researchers researched perceived ease of use and perceived usefulness, including Salloum *et al.* [52], Islam *et al.* [56], Bhatt & Shiva [57], Alfadda & Mahdi [58], Pal & Patra [59], Nguyen *et al.* [60]. Based on Islam *et al.* [56], accounting students consider perceived ease of use to influence perceived usefulness because easy-to-use e-learning can improve learning performance and achievement. By using the Zoom application as a learning medium, the functions and features offered by Zoom are considered to help students and lecturers carry out discussion and question and answer sessions more easily. Given this, the hypothesis is:

H5: Perceived ease of use affects perceived usefulness to Zoom cloud meetings.

D. Student Satisfaction and Acceptance Intention

As previously explained, student satisfaction and acceptance intention are two aspects that need to be investigated, especially in accounting students. Therefore, many previous researchers researched student satisfaction and acceptance intention, including Han & Sa [35], Cheng [61], Fatmawati & Permatasari [62], Daneji *et al.* [63], Rajeh *et al.* [64], da Costa *et al.* [65]. Rajeh *et al.* [64] found that student satisfaction is the main factor to measure their intention to continue using e-learning technology. Students who feel satisfied using the technology will use or visit the technology more often. Given this, the hypothesis is:

H6: Student satisfaction affects acceptance intention in accounting core courses.

E. Perceived Ease of Use, Perceived Usefulness, Acceptance Intention, and Student Satisfaction

Perceived ease of use and usefulness may also affect indirectly acceptance intention mediated by student satisfaction. Several researchers have found that perceived ease of use has an indirect effect on acceptance intention mediated by student satisfaction, including Joo *et al.* [41], Safsouf *et al.* [51], Yumei *et al.* [66], Widjaja *et al.* [67], Garg *et al.* [68]. Based on Joo *et al.* [41], students feel satisfied because the ease of using technology will indirectly affect their ongoing intention to use technology in further learning. Then, several researchers found that perceived usefulness has an indirect effect on acceptance intention mediated by student satisfaction, including Daneji *et al.* [63], Yumei *et al.* [66], Widjaja *et al.* [67], Li & Fang [69], Liu *et al.* [70]. Based on Li & Fang [69], technology that has been used to provide benefits may affect student satisfaction. It indirectly affects the user's intention to accept the technology in the future. Given this, the hypotheses are:

H7: Perceived ease of use to Zoom cloud meetings affects acceptance intention by mediating student satisfaction in accounting core courses.

H8: Perceived usefulness to Zoom cloud meetings affects acceptance intention by mediating student satisfaction in accounting core courses.

V. Research Methods

This research is quantitative research with primary data gathered by online survey due to the pandemic situation. The respondents' responses are scaled by 5-point Likert Scale; "Strongly Agree"; "Agree"; "Not Known"; "Disagree"; and "Strongly Disagree" [71].

One hundred seventy-six accounting students at one of the private universities in Jakarta, Indonesia, who have registered or are currently enrolled in accounting core courses, participated as respondents. The Structural Equation Model (SEM) based on Partial Least Square (PLS) is used in the analysis. According to Hair *et al.* [72] SEM-PLS consists of two main models, namely measurement to test the validity and reliability of the data and structural for coefficient determination test (R^2), f-square test (F^2), predictive relevance (Q^2), and path coefficient estimation. Then, this research conducted mediation and hypothesis testing using the bootstrapping method.

A. Instrument of the Variables

Perceived ease of use as one of the independent variables, is measured by how users are free from difficulties in using technology. Perceived usefulness as the second independent variable is measured by how users believe that this technology may improve their productivity performance. Student satisfaction is assessed by how students positively assess the use of Zoom cloud meetings. Acceptance Intention is seen by how students are willing to use the technology in the future. Detail indicators are displayed in Table I.

TABLE I: Variables Indicators

Variables	Indicator	Code	References
Perceived Ease of Use	Ease to use	PEOU 1	[58], [59] with modification
	Easy to learn	PEOU 2	
	Clarity and understandable of Features	PEOU 3	
	Clarity and understandable of Materials	PEOU 4	
	Reduce Effort of Interaction	PEOU 5	
	Overall, easy to use	PEOU 6	
Perceived Usefulness	Increase learning performance	PU 1	[59], [60] with modification
	Increase discussion performance	PU 2	
	Enhances learning effectiveness	PU 3	
	Easy to Interact	PU 4	
	Efficiency	PU 5	
	Useful	PU 6	
	Imitate class authenticity	PU 7	
Student Satisfaction	Satisfied to use	SAT 1	[30], [61] with modification
	Satisfied for following the class	SAT 2	
	Satisfied for the features	SAT 3	
	Pleased of having the experience	SAT 4	
	Pleased of need fulfilment	SAT 5	
	Overall, satisfied	SAT 6	
Acceptance Intention	Continuance intention to use	AI 1	[61], [73] with modification
	Continuance intention to utilize functions and features	AI 2	
	Intention to use steadily	AI 3	
	Student loyalty	AI 4	
	Giving good recommendations	AI 5	

TABLE II: Loading Factor

Indicator	X_1 (PEOU)	X_2 (PU)	Y_1 (SAT)	Z_1 (AI)
AI1				0.870
AI2				0.879
AI3				0.899
PEOU4	0.864			
PEOU6	0.806			
PU1		0.784		
PU2		0.815		
PU3		0.824		
PU4		0.703		
PU6		0.734		
SAT2			0.723	
SAT4			0.746	
SAT5			0.826	
SAT6			0.843	

AI = Acceptance intention, PEOU = Perceived ease of use, PU= Perceived usefulness, SAT = Satisfaction

VI. Data Analysis and Results

A. Criteria Distribution Scale Analysis

In this research, a distribution scale of criteria used per indicator is analyzed to see the tendency of respondents' answers. The results show a high or very high distribution scale of each indicator variable.

B. Measurement or Outer Model Test

1) Loading factor

The loading factor or external loadings are the values generated by each indicator. Loading factors or external loadings are used to measure each latent variable with a threshold above 0.70 for confirmatory research. Table II represents the loading factors, and all indicators have met the standard threshold values for loading factors or external loadings. Therefore, the temporary data can be valid by calculating the loading factor or external loadings. *Average Variance Extracted (AVE)*

Average Variance Extracted (AVE) generally has a standard threshold value of 0.50 to prove that the latent variable can explain at least 50% of the indicators. The Average Variance Extracted (AVE) results show that each variable can explain at least 50% of each indicator.

C. Fornell-Larcker Criterion or HTMT

The Fornell-Larcker Criterion was measured to determine the validity of the data from the variable itself. If the variable's value itself is more significant than other variables, it is valid. The results show that the variables are valid by themselves.

D. Cross-Loading

Cross-Loading is measured to determine the validity of the data from the indicators contained in the variables. The results show that the variables are valid by their indicators.

E. Cronbach's Alpha (α) and Composite Reliability

Cronbach's Alpha (α) and Composite Reliability were used to test the reliability of the data. The rule of thumb of Cronbach's Alpha (α) value and the Composite Reliability value is more significant than (>) 0.70 for confirmatory research.

TABLE III:1 Cronbach's Alpha (a) and Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X_1 (PEOU)	0.570	0.579	0.822	0.698
X_2 (PU)	0.831	0.834	0.881	0.598
Y_1 (SAT)	0.793	0.806	0.866	0.618
Z_1 (AI)	0.859	0.867	0.913	0.779

Legend: refers to Table II

Based on Table III, composite reliability has a value above 0.70. Nevertheless, X1 (PEOU) has a value of 0.570, below the threshold value of Cronbach's Alpha. However, according to Ghozali & Latan [74], the consistency reliability tested by Alpha's Cronbach Alpha (α) has a lower threshold value. In addition, the Composite Reliability test is also closer to the accuracy of the assessment estimate, so it is recommended to use only the Composite Reliability test. Therefore, can use the Composite Reliability value to identify the reliability value.

F. Structural or Inner Model Test

1) R-squares test (R^2)

Based on Table IV, the adjusted R-square value of X2 (PU) is 0.380, Y1 (SAT) is 0.467, and Z1 (AI) is 0.280, which means 38% on X2 (PU), 46.7% on Y1 (SAT), and 28% in Z1 (AI) are affected by exogenous variables. The remaining percentage, which is 62% in X2 (PU), 53.3% in Y1 (SAT), and 72% in Z1 (AI), are affected by other factors which are not included in the research model.

TABLE IV: Adjusted R-Square

	R-Squares	Adjusted R-Squares
X_2 (PU)	0.384	0.380
Y_1 (SAT)	0.474	0.467
Z_1 (AI)	0.293	0.280

Legend: refers to Table II

G. F-Squares Test (f^2)

The F-Squares test is used to assess whether or not there is an effect between variables using the effect size. The enormous value of f-squares is said to have weak, moderate, and high effects if the f values are 0.02, 0.15, and 0.35 at the structural level. Table V represents the relationship between variables in this research.

TABLE V: F-Square Test

Variabel Eksogen	Variabel Endogen	Effect Size	Description
X_1 (PEOU)	X_2 (PU)	0.623	High*
X_1 (PEOU)	Y_1 (SAT)	0.165	Moderate**
X_2 (PU)	Y_1 (SAT)	0.178	Moderate**
X_1 (PEOU)	Z_1 (AI)	0.016	Weak***
X_2 (PU)	Z_1 (AI)	0.013	Weak***
Y_1 (SAT)	Z_1 (AI)	0.084	Weak***

Legend: refers to Table II
* f>0.35, ** f>0.15, *** f>0.02

H. Path Coefficient Test

The path coefficient test is used to test the direction of the relationship between variables, whether it leads to positive or negative. The path coefficient value is in the range of -1 and +1. Table VI and VII show the results of the path coefficient test in this research.

TABLE VI: Path Coefficient of Direct Effect

	X_1 (PEOU)	X_2 (PU)	Y_1 (SAT)	Z_1 (AI)
X_1 (PEOU)		0.620*	0.375*	0.147*
X_2 (PU)			0.390*	0.134*
Y_1 (SAT)				0.335*
Z_1 (AI)				

Legend: refers to Table II
*Positive direct effect = value > 0

TABLE VII: Path Coefficient of Indirect Effect

	X_1 (PEOU)	X_2 (PU)	Y_1 (SAT)	Z_1 (AI)
X_1 (PEOU)				0.290*
X_2 (PU)				0.131*

Legend: refers to Table II
*Positive indirect effect = value > 0

I. Predictive Relevance Test (Q^2)

Q^2 predictive relevance is used to calculate the predicted value of the observations and estimate construct parameters. Q^2, which has a value greater than 0, means it has a relevant prediction. Table VIII shows the calculation results of the three variables that have relevant predictions.

TABLE VIII: Q^2 PREDICTIVE RELEVANCE

	SSO	SSE	Q2 (=1-SSE/SSO)
X_1 (PEOU)	342.000	342.000	
X_2 (PU)	855.000	666.772	0.220*
Y_1 (SAT)	684.000	491.756	0.281*
Z_1 (AI)	513.000	403.764	0.213*

Legend: refers to Table II
*Prediction relevance = > 0

TABLE IX: MEDIATION TEST

Direct Effect	P-val	Indirect Effect	P-val
X_1(PEOU) -> Z_1 (AI)	0.110	X_1(PEOU) -> Y_1 (SAT) -> Z_1 (AI)	0.024*
X_2(PU) ->Z_1 (AI)	0.186	X_2(PU) -> Y_1(SAT) -> Z_1 (AI)	0.009**

Legend: refers to Table II
*,** significant at the 0.05 and 0.01 levels

J. Mediation and Hypothesis Test

The mediation test can be analized by comparing the direct and indirect relationship based on the p-values. Based on the results of the mediation test in Table IX, full mediation perceived ease of use (PEOU) on acceptance intention (AI) and also perceived usefulness (PU) on acceptance intention (AI) existed.

TABLE X: HYPOTHESIS TEST

Hypothesis	Original Sample	P-values	Conclusion
H1	0.375	0.000	Significant
H2	0.390	0.000	Significant
H3	0.147	0.110	Not Significant
H4	0.134	0.186	Not Significant
H5	0.620	0.000	Significant
H6	0.335	0.002	Significant
H7	0.131	0.024	Significant
H8	0.126	0.009	Significant

The hypotheses test results are displayed in Table X. The results can be explained as follows:

Hypothesis 1: Perceived ease of use from Zoom cloud meetings affects significantly student satisfaction in core accounting courses with p-values of 0.000. Therefore, H1 is accepted.

Hypothesis 2: Perceived usefulness of Zoom cloud meetings affects significantly student satisfaction in core accounting courses with p-values of 0.000. Therefore, H2 is accepted.

Hypothesis 3: Perceived ease of use from Zoom cloud meetings does not affect significantly acceptance intention in core accounting courses with p-values of 0.110. Therefore, H3 is not accepted.

Hypothesis 4: Perceived usefulness of Zoom cloud meetings does not affect significantly acceptance intention in core accounting courses with p-values of 0.186. Therefore, H4 is not accepted.

Hypothesis 5: Perceived ease of use affects significantly the perceived usefulness of Zoom cloud meetings with p-values 0.000. Therefore, H5 is accepted.

Hypothesis 6: Student satisfaction affects significantly the acceptance intention of e-learning in accounting core courses with p-values of 0.002. Therefore, H6 is accepted.

Hypothesis 7: Perceived ease of use from Zoom cloud meetings affects significantly acceptance intention in the core accounting lectures, mediated by student satisfaction with p-values 0.024. Therefore, H7 is accepted.

Hypothesis 8: Perceived usefulness of Zoom cloud meetings affects significantly acceptance intention in accounting core lectures, mediated by student satisfaction with 0.009. Therefore, H8 is accepted.

VII. DISCUSSION

Based on the research results, the perceived ease of use and usefulness of Zoom cloud meetings affect satisfaction but do not affect acceptance intention. Then, there is an influence between perceived ease and usefulness on acceptance intentions with the student satisfaction as mediating variable. Perceived ease of use also significantly affects perceived usefulness, and student satisfaction has a significant effect on acceptance intention. The research findings will be discussed further below:

First, the Perceived Ease of Use from Zoom cloud meetings affects significantly Student Satisfaction in the core accounting course or **H1 is accepted**. This result is in line with several priorresearch which stated that perceived ease of use affects student satisfaction [41], [46]–[49]. According to the educational communication theory, one of the modern learning tools is the use of virtual learning applications that may feel like a face-to-face in the classroom. Al-Azawei *et al.* [46], Dharmadjaja & Tiatri [49] mentioned that the influence level of perceived ease of use depends on the assessment of the technology's user-friendly features in the lecture process. Based on the path coefficient results in Table 6, perceived ease of use influences student satisfaction in the amount of 37,5%. It means that the university provides technological applications that are easy for students to use.

Second, Perceived Usefulness (PU) from Zoom cloud meetings significantly affects Student Satisfaction (SAT) in accounting core courses or **H2 is accepted.** This result is consistent with prior research who found perceived usefulness affects student satisfaction [13], [30], [41], [46], [50], [51]. Students are satisfied because e-learning can save costs and time and facilitate interaction and communication. Wong *et al.* [50], Safsouf *et al.* [75] found that the development of the effectiveness of e-learning helps accounting programs achieve learning objectives. Students are satisfied with using e-learning if they believe that e-learning can improve learning performance. It can be assumed that this one of the private universities in Jakarta, specifically in the accounting study program, has used zoom cloud meeting to the optimum capacity, that students are satisfied with the online learning system.

Third, the Perceived Ease of Use (PEOU) from Zoom cloud meetings does not significantly affect Acceptance

Intention (AI) in accounting core courses or **H3 is not accepted**. This result is consistent with several previous studies that found no significant relationship between perceived ease of use and acceptance intention, such as the study from Han & Sa [35], and Nguyen *et al.* [60]. According to Han & Sa [35] this pandemic case requires universities to implement new technology and revise the education delivery method. This situation forced students to adapt and learn new technology, new education system, and new habit. Students do not consider how easy or complex technology is. Since the new technology was implemented in the education system, students were forced to accept it. One of the benefits of e-learning is that it can help accounting education in universities to improve teaching models. So, this one of the private Universities in Jakarta, specifically accounting students accepted Zoom technology in the lecture process, are not influenced by the ease of use but by the necessity to adapt spontaneously and learn to use the technology due to the Covid-19 pandemic.

Fourth, Perceived Usefulness (PU) from Zoom cloud meetings does not affect significantly Acceptance Intention (AI) in core accounting courses or **H4 is not accepted**. This result is consistent with Mailizar *et al.* [42], Ahmed [76], Rahayu *et al.* [77], who found that there was no significant relationship between perceived usefulness and acceptance intention. In the Covid-19 pandemic situation, the technology application provided by the university is mandatory with no other option, therefore, regardless of the technology application benefits, the students are required to comply Mailizar *et al.* [42]. In addition, TAM mentioned that if perceived usefulness does not directly affect the acceptance intention is because students in this digital era are proficient to use digital technology.

Fifth, Perceived Ease of Use (PEOU) affects significantly Zoom cloud meetings' Perceived Usefulness (PU) or **H5 is accepted**. This finding is in line with the original theoretical foundation of TAM and several previous studies that perceived ease of use affected perceived usefulness [52], [56]–[60]. According to Salloum *et al.* [52], if students find it easy to use e-learning, its usefulness will also increase. Therefore, students may expect technology has user-friendly characteristics that the perception of usability may also increase.

Sixth, Student Satisfaction (SAT) Significantly affects Acceptance Intention (AI) in the core accounting courses or **H6 is accepted**. Several prior studies also found that student satisfaction affected acceptance intention [35], [61]–[65]. Han & Sa [35], and Daneji *et al.* [63] found that student satisfaction on acceptance intention is based on a theoretical perspective that educators should meet the student's expectations to increase their intention to use technology. Based on the theory of accounting education, students who integrate technology in accounting education and feel satisfied may adjust and participate in the learning process.

Seventh, there is a significant relationship between Perceived Ease of Use (PEOU) and Acceptance Intention (AI) with Student Satisfaction as mediating variable or **H7 is accepted**. This result is consistent with several previous studies that found perceived ease of use has an indirect effect on acceptance intention, including Joo *et al.* [41] , Safsouf *et al.* [51], Yumei *et al.* [66], Widjaja *et al.* [67], Garg *et al.* [68]. Based on the educational communication theory, lecturers should meet students' expectations is related to media and digital space for communication (conversations, debates, and question and answer sessions) to increase intention to accept technology. If technology cannot meet the students' expectations in the accounting learning process, this may affect the acceptance intention. This finding supports the study of Yumei *et al.* [66], that with the existence of technology, students' expectations were perceived to be met which may increase sustainable use intentions. Widjaja & Ellynia [67], Garg & Sharma [68] also stated that user satisfaction is the most crucial factor in deciding whether to continue using the technology in the future.

Eighth, there is a significant relationship between Perceived Usefulness (PU) and Acceptance Intention (AI) with Student Satisfaction as mediating variable or **H8 is accepted**. This result is similar to prior research that found perceived usefulness effect on acceptance intentions, mediated by student satisfaction [63], [66], [67], [69], [70]. According to accounting education theory, accounting education requires e-learning because it has many benefits as well as it supports the development of the student learning process in accounting education.

VIII. Conclusion

The research model may explain the process by which students accept and use e-learning technology. The results are expected to enhance the explanatory power of Davis (1989) technology acceptance model (TAM) and can be taken as the main contribution of our research. The TAM is argued as one of the most commonly used behavioural models for explaining the acceptance and use of new technologies with an individual intrinsic and extrinsic motivations with regard to technology usage. Thus, the model utilized and validated in this research enables a better understanding of the acceptance and use of e-learning technology.

The results show the direct relationship between perceived ease of use and perceived usefulness and student satisfaction. However, there is no direct relationship between perceived ease of use and perceived usefulness and acceptance intention. Lastly, perceived ease of use and perceived usefulness significantly affect acceptance intention with student satisfaction as a mediating variable. The results reveal the importance of student perception that online learning technology is more useful for their education and find that using it may improve their productivity, helps them achieve their study goals, and improves their academic performance.

Nevertheless, this study has some limitations. First, the target respondents in this research were only accounting students at one of the private universities in Jakarta, Indonesia. The small number of respondents may lower the generalizability of research results on a broader scope. Second, this study uses the Technology Acceptance Model (TAM) which includes perceived ease of use and usefulness to examine student satisfaction and acceptance intention. Further researchers advised using other models such as the

Expectation-Confirmation Model (ECM). Third, the research examines only the Zoom application that is used in the learning system in one of the private universities in Jakarta, Indonesia, while many other devices such as Microsoft Teams, Google Meetings, or Webex are not included.

This study provides an implication, that lecturers should make effort to get students engaged with the activities performed online for the students' pleasure and satisfaction. Accordingly, lecturers should encourage students to devote the necessary time to participate in the activities offered by the zoom application, and these activities such as a webinar, tutorial class, discussion, and many more, should be sufficiently persuaded students to engage with them during the learning process.

CONFLICT OF INTEREST

The authors declare no conflict of interest.

AUTHOR CONTRIBUTIONS

Linda Kusumaning Wedari wrote the paper version. Alia Nurul Fatihah conducted the research and data analysis. Toto Rusmanto conducted analysis and review the paper.

REFERENCES

[1] Kemendikbud. (Apr. 11, 2020). Pembelajaran online di tengah pandemi Covid-19, Tantangan yang Mendewasakan. [Online]. Available: https://pusdatin.kemdikbud.go.id/pembelajaran-online-di-tengah-pandemi-covid-19-tantangan-yang-mendewasakan/

[2] L. Long-Yuan, "User experience of distance education in online learning attitude, perceived value and behavioral intentions of Taiwanese college students during covid-19," *International Journal of Organizational Innovation*, vol. 14, no. 3, pp. 10–26, 2022.

[3] A. W. Cole, L. Lennon, and N. L. Weber, "Student perceptions of online active learning practices and online learning climate predict online course engagement," *Interactive Learning Environments*, vol. 29, no. 5, pp. 866–880, 2019.

[4] I. Esteban-Millat, F. J. Martínez-López, M. Pujol-Jover, J. C. Gázquez-Abad, and A. Alegret, "An extension of the technology acceptance model for online learning environments," *Interactive Learning Environments*, vol. 26, no. 7, pp. 895–910, Oct. 2018.

[5] N. Luo, Y. Zhang, and M. Zhang, "Retaining learners by establishing harmonious relationships in e-learning environment," *Interactive Learning Environments*, vol. 27, no. 1, pp. 118–131, Jan. 2019.

[6] C. Larmuseau, P. Desmet, and F. Depaepe, "Perceptions of instructional quality: Impact on acceptance and use of an online learning environment," *Interactive Learning Environments*, vol. 27, no. 7, pp. 953–964, 2019.

[7] N. Kurnia and S. I. Astuti. (2017). Researchers find Indonesia needs more digital literacy education. [Online]. Available: https://theconversation.com/researchers-find-indonesia-needs-more-digital-literacy-education-84570

[8] Hakam. (2020). Digital literacy competency of Indonesian society's begins to develop. [Online]. Available: https://ugm.ac.id/en/news/20028-digital-literacy-competency-of-indonesian-society-s-begins-to-develop

[9] A. Kéri, "Online teaching methods and student satisfaction during a pandemic," *International Journal of Educational and Pedagogical Sciences*, vol. 15, pp. 369–375, Apr. 2021.

[10] E. J. Choi and S. W. Kang, "The relationship between acceptance intention toward a smartphone healthcare application and health-promoting behaviors among nursing students," *CIN — Computers Informatics Nursing*, vol. 36, no. 10, pp. 494–500, Oct. 2018.

[11] QS-WUR. (2022). QS world university rankings 2022. [Online]. Available: https://www.topuniversities.com/university-rankings/world-university-rankings/2022

[12] A. Lidwina. (2021). Zoom, aplikasi bisnis paling banyak diunduh 2020. [Online]. Available: https://databoks.katadata.co.id/datapublish/2021/01/29/zoom-aplikasi-bisnis-paling-banyak-diunduh-2020

[13] B. Taylor and M. Mcclanachan, "Effective use of Zoom technology and instructional videos to improve engagement and success of distance students in Engineering," in *Proc. the 2017 Conference on Australasian Association for Engineering Education*, 2017.

[14] I. El-Sayed Ebaid, "Accounting student' perceptions on e-learning during the COVID- 19 pandemic: Preliminary evidence from Saudi Arabia," *Journal of Management and Business Education*, vol. 3, no. 3, pp. 236–249, Sep. 2020.

[15] K. Sakdiah and C. A. P. Silalahi, "Pengaruh Persepsi Mahasiswa Dalam Kesulitan Belajar Akuntansi Terhadap Motivasi Belajar Mahasiswa," *Riset dan Jurnal Akuntansi*, vol. 1, pp. 57–61, Feb. 2017.

[16] C. C. Chen, K. T. Jones, and K. A. Moreland, "Online accounting education versus in-class delivery: Does course level matter?" *Issues in Accounting Education*, vol. 28, no. 1, pp. 1–16, Feb. 2013.

[17] P. Agustini. (2021). Synchronous dan asynchronous learning, Inovasi Belajar Daring Teman Tuli. [Online]. Available: https://aptika.kominfo.go.id/2021/02/synchronous-dan-asynchronous-learning-inovasi-belajar-daring-teman-tuli/

[18] M. M. Shahabadi and M. Uplane, "Synchronous and asynchronous e-learning styles and academic performance of e-learners," *Procedia — Social and Behavioral Sciences*, vol. 176, pp. 129–138, Feb. 2015.

[19] E. Murphy, M. A. Rodríguez-Manzanares, and M. Barbour, "Asynchronous and synchronous online teaching: Perspectives of Canadian high school distance education teachers," *British Journal of Educational Technology*, vol. 42, no. 4. pp. 583–591, Jul. 2011.

[20] S. Hrastinski. (Jan. 2008). Asynchronous and synchronous e-learning. [Online]. Available: https://www.researchgate.net/publication/238767486

[21] H. Al-Samarraie, "A scoping review of videoconferencing systems in higher education: Learning paradigms, opportunities, and challenges," *International Review of Research in Open and Distributed Learning*, vol. 20, no. 3, pp. 121-140, July 2019.

[22] A. Helfaya, "Assessing the use of computer-based assessment-feedback in teaching digital accountants," *Accounting Education*, vol. 28, no. 1, pp. 69–99, Jan. 2019.

[23] AACSB. (Jul. 2021). 2018 Standards for accounting accreditation. [Online]. Available: https://www.aacsb.edu/-/media/documents/accreditation/accounting/standards-and-tables/2018-accounting-standards.pdf?la=en&hash=8DCDA6CE3B0CEF6AB82D39CBF53995DA96111196

[24] V. H. Nasu, "Relationship between the use of Information and Communication Technology (ICT) and academic aspects: Perceptions from Brazilian accounting students," *Base - Revista de Administração e Contabilidade da Unisinos*, vol. 16, no. 2, pp. 235–255, Sep. 2019.

[25] A. Dauda and B. V. Olawale, "Integration of educational technology in accounting education: Evidence from selected tertiary institutions in north west region of Nigeria," *International Journal of Scientific Research and Engineering Development*, vol. 3, no. 2, pp. 191–198, Apr. 2020.

[26] T. J. Fogarty, "Accounting education in the post-COVID world: Looking into the Mirror of Erised," *Accounting Education*, vol. 29, no. 6, pp. 563–571, 2020.

[27] C. Siti *et al.*, "Application of technology acceptance model (TAM) towards online learning during COVID-19 Pandemic: Accounting students perspective," *International Journal of Business, Economics and Law*, vol. 24, no. 1, pp. 13–20, Apr. 2021.

[28] B. C. Lee, J. O. Yoon, and I. Lee, "Learners' acceptance of e-learning in South Korea: Theories and results," *Computers and Education*, vol. 53, no. 4, pp. 1320–1329, Dec. 2009.

[29] G. Vladova, A. Ullrich, B. Bender, and N. Gronau, "Students' acceptance of technology-mediated teaching — How it was influenced during the COVID-19 pandemic in 2020: A study from Germany," *Frontiers in Psychology*, vol. 12, Jan. 2021.

[30] J. T. Nagy, "Evaluation of online video usage and learning satisfaction: An extension of the technology acceptance model," *International Review of Research in Open and Distributed Learning*, vol. 19, 2018.

[31] A. Ghofar and E. Mardiati, "The influence of Technology Acceptance Model (TAM) towards customer satisfaction of Zahir accounting application," *International Journal of Humanities, Religion and Social Science*, vol. 3, no. 9, pp. 2548–5725, 2019.

[32] N. Subandi, B. Oloan Lubis, and B. Santoso, "Pendekatan technology acceptance model (TAM) dan importance performance analysis (IPA) untuk Menganalisa Kemudahan dan Kegunaan Aplikasi Solfina Pada PT. SKK di Jakarta," *Jurnal Teknlogi Informatika dan Komputer MH. Thamrin*, vol. 7, no. 1, pp. 71–87, Mar. 2021.

[33] A. A. Ayele and W. K. Birhanie, "Acceptance and use of e-learning systems: The case of teachers in technology institutes of ethiopian universities," *Applied Informatics*, vol. 5, no. 1, Dec. 2018.

[34] F. D. Davis, "Perceived usefulness, perceived ease of use, and user acceptance of information technology," *IT Usefulness and Ease of Use*, vol. 13, no. 3, pp. 319–340, Sep. 1989.

[35] J. H. Han and H. J. Sa, "Acceptance of and satisfaction with online educational classes through the technology acceptance model (TAM): The COVID-19 situation in Korea," *Asia Pacific Education Review*, 2021.

[36] F. D. Davis, R. P. Bagozzi, and P. R. Warshaw, "User acceptance of computer technology: A comparison of two theoretical models," *Management Science*, vol. 35, no. 8, pp. 982–1003, 1989.

[37] KBBI. (2022). Puas (Def. 1). Kamus Besar Bahasa Indonesia (KBBI). [Online]. Available: https://kbbi.web.id/puas

[38] I. M. Salinda Weerasinghe, R. Lalitha, and S. Fernando, "Students' satisfaction in higher education literature review," *American Journal of Educational Research*, vol. 5, no. 5, pp. 533–539, 201.

[39] S. Hettiarachchi, B. Damayanthi, S. Heenkenda, D. Dissanayake, M. Ranagalage, and L. Ananda, "Student satisfaction with online learning during the COVID-19 pandemic: A study at state universities in Sri Lanka," *Sustainability*, vol. 13, no. 21, p. 11749, Oct. 2021.

[40] P. Kotler and K. L. Keller, *Manajemen pemasaran Jilid 1*, 13th ed. Jakarta: Erlangga, 2009.

[41] Y. J. Joo, H. J. So, and N. H. Kim, "Examination of relationships among students' self-determination, technology acceptance, satisfaction, and continuance intention to use K-MOOCs," *Computers and Education*, vol. 122, pp. 260–272, Jul. 2018.

[42] M. Mailizar, D. Burg, and S. Maulina, "Examining university students' behavioural intention to use e-learning during the COVID-19 pandemic: An extended TAM model," *Education and Information Technologies*, vol. 26, no. 6, pp. 7057–7077, Nov. 2021.

[43] B. Al-Sheeb, A. M. Hamouda, and G. M. Abdella, "Investigating determinants of student satisfaction in the first year of college in a public university in the state of Qatar," *Education Research International*, vol. 2018, 2018.

[44] N. Nashaat, R. Aziz, and M. Azeem, "The mediating role of student satisfaction in the relationship between determinants of online student satisfaction and student commitment," *IBIMA Business Review*, vol. 2021, Sep. 2021.

[45] Mutiah, *Komunikasi Pendidikan*, 1st ed., vol. 1. Jawa Tengah: Lakeisha, 2021.

[46] A. Al-Azawei, P. Parslow, and K. Lundqvist, "Investigating the effect of learning styles in a blended e-learning system: An extension of the technology acceptance model (TAM)," *Australasian Journal of Educational Technology*, no. 2, p. 33, 2017.

[47] I. Hastuti, W. Lestari, and S. Sumarlinda, "The user satisfaction level of e-learning for business and management subjects based on technology acceptance model," *International Journal of Economics, Business, and Accounting Research (IJEBAR)*, vol. 3, no. 3, pp. 185–195, 2019.

[48] H. Kim, "The efficacy of Zoom technology as an educational tool for English reading comprehension achievement in EFL classroom," *International Journal of Advanced Culture Technology*, vol. 8, no. 3, pp. 198–205, 2020.

[49] P. N. Dharmadjaja and S. Tiatri, "The effect of online interaction types and acceptance of technology factors on student satisfaction with online learning during the COVID-19 pandemic," in *Proc. the International Conference on Economics, Business, Social, and Humanities (ICEBSH 2021)*, 2021, pp. 936–942.

[50] B. T.-M. Wong, K. C. Li, and B. Y.-Y. Wong, "Evolution and effectiveness of e-learning in accounting education: the case of Hong Kong," *Int. J. Innovation and Learning*, vol. 25, no. 2, pp. 27–29, 2019.

[51] Y. Safsouf, K. Mansouri, and F. Poirier, "An analysis to understand the online learners' success in public higher education in Morocco," *Journal of Information Technology Education: Research*, vol. 19, pp. 87–112, 2019.

[52] S. A. Salloum, A. Qasim Mohammad Alhamad, M. Al-Emran, A. Abdel Monem, and K. Shaalan, "Exploring students' acceptance of e-learning through the development of a comprehensive technology acceptance model," *IEEE Access*, vol. 7, pp. 128445–128462, 2019.

[53] H. Alshurafat, M. O. al Shbail, W. M. Masadeh, F. Dahmash, and J. M. Al-Msiedeen, "Factors affecting online accounting education during the COVID-19 pandemic: An integrated perspective of social capital theory, the theory of reasoned action and the technology acceptance model," *Education and Information Technologies*, vol. 26, no. 6, pp. 6995–7013, Nov. 2021.

[54] M. Subedi, "Exploring the acceptance of online classes in Nepal: application of technology acceptance model," *Rupantaran: A Multidisciplinary Journal*, vol. 4, no. 1, pp. 112–120, Dec. 2020.

[55] M. R. M. Dangi and M. M. Saat, "21st century educational technology adoption in accounting education: Does Institutional support moderates accounting educators acceptance behaviour and conscientiousness trait towards behavioural intention?" *International Journal of Academic Research in Business and Social Sciences*, vol. 11, no. 1, Jan. 2021.

[56] M. Islam, D. A. Kim, and M. Kwon, "A comparison of two forms of instruction: Pre-recorded video lectures vs. live ZOOM lectures for education in the business management field," *Sustainability*, vol. 12, no. 19, Oct. 2020.

[57] S. Bhatt and A. Shiva, "Empirical examination of the adoption of zoom software during COVID-19 pandemic: Zoom TAM," *Journal of Content, Community and Communication*, vol. 12, pp. 70–88, Dec. 2020.

[58] H. A. Alfadda and H. S. Mahdi, "Measuring students' use of zoom application in language course based on the Technology Acceptance Model (TAM)," *Journal of Psycholinguistic Research*, vol. 50, no. 4, pp. 883–900, Aug. 2021.

[59] D. Pal and S. Patra, "University students' perception of video-based learning in times of COVID-19: A TAM/TTF perspective," *International Journal of Human-Computer Interaction*, vol. 37, no. 10, pp. 903–921, 2021.

[60] X.-A. Nguyen, D.-H. Pho, D.-H. Luong, and X.-T.-A. Cao, "Vietnamese students' acceptance of using video conferencing tools in distance learning in COVID-19 pandemic," *Turkish Online Journal of Distance Education*, vol. 22, no. 3, pp. 139–162, Jul. 2021.

[61] Y. M. Cheng, "How does task-technology fit influence cloud-based e-learning continuance and impact?" *Education and Training*, vol. 61, no. 4, pp. 480–499, May 2019.

[62] I. Fatmawati and F. B. Permatasari, "The role of technological acceptance and e-service quality in predicting customer satisfaction and loyalty," in *Proc. 2nd International Conference on Banking, Accounting, Management, and Economics (ICOBAME 2018)*, 2019, pp. 247–255.

[63] A. A. Daneji, A. F. M. Ayub, and M. N. M. Khambari, "The effects of perceived usefulness, confirmation and satisfaction on continuance intention in using massive open online course (MOOC)," *Knowledge Management and E-Learning*, vol. 11, no. 2, pp. 201–214, 2019.

[64] M. T. Rajeh *et al.*, "Students' satisfaction and continued intention toward e-learning: a theory-based study," *Medical Education Online*, vol. 26, no. 1, 2021.

[65] A. C. Costa, B. G. Silva, V. H. Nasu, D. R. Nogueira, and C. Marques, "Digital videos in accounting education: A study on perceived use and satisfaction in the light of connectivism," *International Journal of Research in Education and Science*, vol. 7, no. 4, pp. 1058–1075, Oct. 2021.

[66] L. Yumei, Y. Qiongwei, and M. Luoyan, "An empirical research on influence factor of college students' continued intentions of online self-regulated learning based on the model of ECM and TAM," in *Proc. 3rd International Conference on Social Science and Higher Education (ICSSHE-17)*, 2017, pp. 521–528.

[67] A. Widjaja and Ellynia, "The influence of perceived usability, perceived quality and satisfaction toward e-learning continuance intention," *Quest Journals Journal of Research in Business and Management*, vol. 8, pp. 2347–3002, 2020.

[68] S. Garg and S. Sharma, "User satisfaction and continuance intention for using e-training: A structural equation model," *Vision*, vol. 24, no. 4, pp. 441–451, Dec. 2020.

[69] C. Y. Li and Y. H. Fang, "Predicting continuance intention toward mobile branded apps through satisfaction and attachment," *Telematics and Informatics*, vol. 43, Oct. 2019.

[70] H. Liu, M. Shao, X. Liu, and L. Zhao, "Exploring the influential factors on readers' continuance intentions of e-book apps: Personalization, usefulness, playfulness, and satisfaction," *Frontiers in Psychology*, vol. 12, Feb. 2021.

[71] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*, Bandung: Alfabeta, cb, 2017.

[72] M. Sarstedt, C. M. Ringle, and J. F. Hair, "Partial least squares structural equation modeling," in *Handbook of Market Research*, Cham: Springer International Publishing, 2017, pp. 1–40.

[73] A. Faisal, F. Handayanna, and I. Purnamasari, "Implementation technology acceptance model (TAM) on acceptance of the zoom application in online learning," *Jurnal Riset Informatika*, vol. 3, no. 2, pp. 85–92, Mar. 2021.

[74] H. I. Ghozali and D. A. H. Latan, *Partial Least Squares (PLS) Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 untuk Penelitian Empiris*, 2nd ed. Semarang: Badan Penerbit Undip, 2015.

[75] Y. Safsouf, K. Mansouri, and F. Poirier, "Smart learning environment, measure online student satisfaction: A case study in the context of higher education in Morocco," in *Proc. 2020 International Conference on Electrical and Information Technologies (ICEIT)*, Mar. 2020.

[76] S. Ahmed, "Exploring architecture students' acceptance of online learning of technology courses through TAM during COVID-19," in *Proc. AUBH E-Learning Conference Innovative Learning and Teaching: Lessons from COVID-19*, 2021, pp. 1–7.

[77] F. S. Rahayu, D. Budiyanto, and D. Palyama, "Analisis penerimaan e-learning menggunakan technology acceptance model (TAM) (Studi Kasus: Universitas Atma Jaya Yogyakarta)," *Jurnal Terapan Teknologi Informasi*, vol. 1, no. 2, pp. 85–95, Nov. 2017.

Copyright © 2022 by the authors. This is an open access article distributed under the Creative Commons Attribution License which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited (CC BY 4.0).

Linda Kusumaning Wedari is a senior lecturer in accounting program, School of Accounting, Bina Nusantara University. She was awarded Swinburne University Postgraduate Research Award (SUPRA), a full scholarship for pursuing PhD by research program. Her current research looks at the impact of sustainability report on companies' performance and financial report quality. She wrote her PhD on the carbon emissions as environmental performance and their association with financial and social performance at Swinburne University of Technology in Melbourne, Australia. Prior to completing her PhD, she received her bachelor's degree in accounting from Sebelas Maret University and master's degree in accounting from Gadjah Mada University in Indonesia.

As a senior lecturer, Dr. Linda has been teaching and doing research since 1999. She teaches accounting, auditing, corporate reporting and technology-related in accounting such as ERP course, for bachelor and master programs. Her research interests are in several areas, such as in auditing, financial accounting, sustainability reporting and accounting technology-related areas. She has published research articles in reputabale International Journals indexed by Scopus, and Nationally Accredited journals. She is also licensed CA (Certified Accounting), CLI (Indonesian Liquidator), and CSRA (Certified Sustainability Reporting Assurer).

Alia Nurul Fatihah graduated from Bina Nusantara University, majoring in accounting technology. She has completed the bachelor's degree and has been accustomed doing research based on her internship experience.

She is interested in accounting and education topics, as well as, financial accounting, business development, and user experience research.

Toto Rusmanto currently is a professor in accounting and head of accounting program, School of Accounting, Bina Nusantara University. Prof. Toto achieved his first degree from Indonesia College of Economics majoring in accounting and his master program in finance graduated from Wollongong University. He also completed his doctorate program in accounting from Wollongong University, Australia.

He teaches accounting and finance courses for bachelor, master and doctoral programs. His Research interests are in current management accounting, banking and finance, sharia accounting, auditor independence as well as accounting technology-related. He has published several books, case studies and journal articles in reputabale International Journals indexed by Scopus, International journals, and Nationally Accredited journals.