



Factors Affecting Online Accounting Education in Terms of The Technology Acceptance Model and Social Capital Theory: The Case of Türkiye*

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Abstract

With the developing technology and COVID-19 pandemic, certain changes have been made in various areas. One of these changes has emerged in education as the transformation of conventional learning systems into online learning systems. The online learning system is effective if both teaching staff and students are prepared in terms of presenting information content and assessing student performance. Otherwise, certain problems may be encountered throughout the adaptation process. Therefore, it is crucial to determine the factors affecting the utilization of online learning systems. The present study aims to find out the factors influencing the utilization of online learning systems by accounting students enrolled in both state and foundation universities in Türkiye during the COVID-19 pandemic. To this end, a survey method was employed and survey data were analyzed using SPSS and SmartPLS software. The analysis results revealed that social trust had an impact on perceived ease of use and perceived usefulness, perceived ease of use had an impact on perceived usefulness, and subjective norms had an impact on perceived usefulness; whereas perceived ease of use, perceived usefulness, and subjective norms were predictors of behavioral intention to use, and actual use was also affected by behavioral intention to use.

Keywords: COVID-19 Outbreak, Online Accounting Education, Technology Acceptance Model.

JEL Codes: M41, M49.

Teknoloji Kabul Modeli ve Sosyal Sermaye Teorisi Açısından Online Muhasebe Eğitimi Etkileyen Faktörler: Türkiye Örneği

Öz

Gelişen teknoloji ve COVID-19 pandemisi ile birlikte çeşitli alanlarda belirli değişiklikler yapılmıştır. Bu değişikliklerden biri de geleneksel öğrenme sistemlerinin çevrimiçi öğrenme sistemlerine dönüşmesi olarak eğitimde ortaya çıkmıştır. Online öğrenme sistemi, bilgi içeriğinin sunulması ve öğrenci performansının değerlendirilmesi açısından hem eğitimciler hem de öğrencilerin hazırlıklı olması durumunda etkili olmaktadır. Aksi durumda, süreç uyum sağlanması noktasında birtakım sorunlarla karşılaşılabilir. Bu nedenle, online öğrenme sistemlerinin kullanımını etkileyen faktörlerin belirlenmesi önem taşımaktadır. Bu çalışmada, Türkiye'deki devlet ve vakıf üniversitelerinde eğitimlerini sürdüren muhasebe öğrencilerinin Covid-19 salgını döneminde online öğrenme sistemlerini kullanmalarını etkileyen faktörlerin belirlenmesi amaçlanmıştır. Bu amaç doğrultusunda, Türkiye'deki devlet ve vakıf üniversitelerindeki muhasebe öğrencilerine anket uygulanmıştır. Anket verileri Spss ve SmartPLS programları kullanılarak analiz edilmiştir. Analiz sonuçlarında sosyal güvenin algılanan kullanım kolaylığı ve algılanan fayda üzerinde, algılanan kullanım kolaylığının algılanan fayda üzerinde, öznel normların algılanan fayda üzerinde etkilerinin olduğu; öznel normlar, algılanan fayda ve algılanan kullanım kolaylığının kullanım niyetinin yordayıcıları olduğu ve gerçek kullanımın da kullanım niyetinden etkilendiği sonucuna ulaşılmıştır.

Anahtar Sözcükler: Covid-19 Salgını, Online Muhasebe Eğitimi, Teknoloji Kabul Modeli.

JEL Kodları: M41, M49.

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1. INTRODUCTION

The COVID-19 epidemic, which first emerged in Wuhan, China in 2019, affected the whole world and was expressed as a pandemic by the World Health Organization (WHO) in 2020, affecting both people and sectors consisting of companies. The education sector is also one of those sectors. Various measures have been taken by the country's administrators in order to prevent the spread of coronavirus. One of these measures involves school closures and the remote execution of the education process that had been previously provided face-to-face in schools (Güngör, 2020: 821).

Distance education is defined by the Turkish Language Institution as a form of education in which students and teachers are not interacting face-to-face, instead conducted from a specific center utilizing a variety of communication instruments (TDK). Conceptually, distance education is based on providing new opportunities; integrity between work and education process; democratizing the education process; maintaining the education process throughout life; bringing forth individuality in education; making effective use of existing educational institutions; using technology effectively in education toward the needs of people, society, and technology; spreading education to larger masses compared to the face-to-face education process; ensuring the integrity of education both individually and collectively; and maintaining the balance between demand for education and current financial conditions. This form of educational service is provided independent from time and place (Toker Gökçe, 2008: 2). The distance education process, which began with correspondence learning, continued to improve into one-way, two-way radio and television periods, as well as satellite and modern technologies. Technological improvements enable the creation of online or offline learning networks as of today (Dargut et al., 2016: 72). Beside technological improvements, it is of great importance that the educators and the students who actively participate in the process may adapt to and become prepared for such a process. Otherwise, it will be inevitable to encounter certain problems. Briefly, it is possible to claim that there are some factors that affect online learning processes, and determining these factors is extremely crucial in terms of improving the effectiveness of online learning processes. The Technology Acceptance Model (TAM) can be used to determine which factors are effective regarding the acceptance of developing technologies by individuals.

TAM is based on the Theory of Reasoned Action (TRA), which was developed by Fishbein and Ajzen in 1975, and is concerned with the determinants of intended behaviors. This theory suggests that beliefs affect attitudes which, in turn, lead to intentions, and then behaviors occur (Lu et al., 2003: 207). Since abstract concepts such as belief in theory etc. cause weakening, TAM was developed by Davis in 1985 (Davis, 1985: 43; Özer et al., 2010: 3280). This model considers TRA as a theoretical basis and specifically aims to explain computer usage behavior (Davis et al., 1989: 983). TAM, which has been employed in various studies, is illustrated in Figure 1 (Davis, 1985: 43).

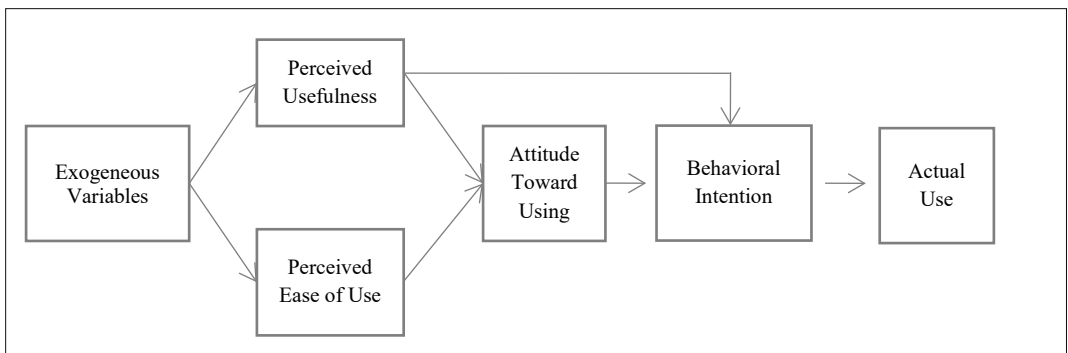


Figure 1. Technology Acceptance Model

Source: (Davis, 1985: 43)

As illustrated in Figure 1, the relationship between perceptions, attitudes, intentions, and behaviors in people's acceptance of new technologies can be revealed through TAM. It is asserted that the perceived usefulness and perceived ease of use in this model are affected by social trust (Venkatesh et al., 2003). Therefore, TAM is employed in the study combined with the Social Capital Theory (SCT). According to SCT, social trust refers to in-group trust stemming from one's close vicinity (Mathwick et al., 2008: 835). Perceived usefulness is expressed as the degree to which individuals believe that utilizing any application would improve job performance. Perceived ease of use is defined as the degree to which individuals believe that utilizing any application would not require any effort (Davis, 1989: 320). As illustrated in Figure 1, these two variables are stated as the factors affecting the attitude towards utilizing new technologies, behavioral intention, and actual behaviors (Davis, 1985: 24). Various studies also yielded results that are consistent with this idea. For instance; Davis (1989) determined that perceived usefulness and perceived ease of use had indirect and positive impacts on the use of technology.

The aim of this study is to determine the factors affecting the utilization of online learning systems during the COVID-19 pandemic by accounting students enrolled in both state and foundation universities in Türkiye by combining TAM and SCT. For this purpose, a survey technique is employed for accounting students of both state and foundation universities in Türkiye.

2. LITERATURE REVIEW

There are studies in both Turkish literature and international literature assessing the distance education system and accounting education during the COVID-19 pandemic. Accordingly, selected studies are listed in Table 1.

Table 1. Studies in The Literature on the Assessment of Distance Education System and Accounting Education During The Covid-19 Pandemic

Author(s)	Study Method	Aim and Scope of the Study	Study Results
Özer, Günlük, and Özcan (2019)	Survey	It was designed to determine the factors influencing the acceptance of distance education modes by accounting scholars and to examine the impacts of these factors on each other along with TAM. It includes scholars who teach accounting courses at state and foundation universities in Türkiye.	Study results determined that the variables of perceived usefulness and perceived ease of use had positive impacts on the utilization of the distance education model. It was determined that perceived usefulness and attitude towards perceived use had positive impacts on behavioral intention to use.
Akgün (2020)	Interview	It was designed to assess the point of views of students on emergency distance education in accounting during the COVID-19 period. It included the students enrolled in Yıldırım Beyazıt University.	Study results determined that distance education in accounting provided students with a cost advantage, a chance to repeat, minimized inequality of opportunity, as well as flexibility for working students. It was concluded that the distance education mode was not suitable for group work due to the fact that accounting topics would have been better understood via formal education, besides the internet interruption and slow internet speed related to distance education in accounting.
Sarea et al. (2020)	Survey	It was aimed to investigate the impact of the COVID-19 pandemic on accounting education in higher education institutions at the Gulf Arab Countries Cooperation Council level.	Study results determined that student-teacher interaction became important during the pandemic, there was a trend of online exams, education should have been transformed into a digitized method instead of conventional teaching and lecturing method, and they supported conducting exams with an online open book.

Author(s)	Study Method	Aim and Scope of the Study	Study Results
Serçemeli and Kurnaz (2020)	Survey	<p>It was designed to determine the perspectives, self-efficacy, and opinions of the students who have taken at least one of the undergraduate level accounting courses and actually taken accounting courses via the distance education system.</p> <p>It included students enrolled in Erzincan Binali Yıldırım University.</p>	<p>Study results determined that it was appropriate to lecture accounting courses at school due to reasons such as the place where the students lived and the internet quota and that the students needed an instructor whenever they had questions to ask.</p> <p>It was determined that students perceived this system positively due to the flexible time and space conditions of the distance education system, as well as the ability to watch video recordings over and over again.</p>
Türel and Pekdemir (2020)	Interview	<p>It was designed to assess the success and failure of the compulsory emergency distance education system applied during the COVID-19 period at Istanbul University, the Faculty of Business Administration. It included students of Istanbul University.</p>	<p>Study results determined that students found accounting education boring, there was not enough interaction between the student and the lecturer, quite a few students used cameras and microphones, the students rarely asked their questions in the chat sections, quality feedback could not be provided since those questions could not be understood, and simultaneous participation level was low.</p> <p>The university produced instructions and training videos for the distance education system, the curricula and course evaluation processes have been changed, the right to suspend registration was granted to students, the availability of lecture videos provided online listening, the students who did not possess a computer or internet connection at home could not be supported, homework or projects were set instead of midterm exams. It was concluded that the distance education system saved time.</p>
Alshurafat et al. (2021)	Survey	<p>It is designed to discover the factors which have influence on the utilization of online learning systems by accounting students enrolled in Jordanian state universities employing TAM.</p> <p>The study included accounting students of Jordanian state universities.</p>	<p>Study results determined that social trust affected the perceived usefulness and perceived ease of use of the online learning system, whereas subjective norms affected it positively. It was determined that the ease of use of the online learning system positively affected the process, the rules specific to this system should have been determined, and the students developed their information technology skills.</p>
Avcı and Yıldız (2021)	Survey	<p>It was designed to assess the opinions and behaviors of all students regarding the distance education system using TAM.</p> <p>It included all students who utilized the distance education system.</p>	<p>Study results demonstrated that the ease of use perceived by the students with respect to the distance education system did not have a significant influence on satisfaction and behavioral intention. It was determined that the performance expected by the students from the distance education system and the perceived usefulness had positive and significant impacts on the satisfaction and behavioral intention. It was concluded that the behavioral intention to use the distance education system had been affected by the satisfaction of students with that system in a positive and significant way.</p>
Ezin (2021)	Survey	<p>It was aimed to assess the contributions of accounting education through the distance education process to university students by performing the SWOT Analysis. It included students who attended accounting courses at Adiyaman University.</p>	<p>Study results determined that providing accounting education from a distance led to differences according to gender in situations that arise as an opportunity, and in that process, students who were not successful in accounting courses could not utilize the strengths and opportunities offered by the system as much as successful students could.</p>

Author(s)	Study Method	Aim and Scope of the Study	Study Results
Özdemir et al. (2021)	Survey	It was intended to assess the teaching and learning efficiencies of higher education students who switched to distance education during the COVID-19 pandemic, based on the differences between face-to-face and distance modes of education. It included students of Giresun University.	Study results determined that the distance education process was preferred by the students for various reasons such as the flexibility of time, the inability to concentrate on the course sessions conducted in classrooms, etc. The negative aspects of the distance education system were determined as the fact that the internet was not always accessible, the instructors could not be asked about the subjects that were not comprehended, and technical problems were encountered. Students' perceptions of the course were assessed by considering the factors of efficiency, integration, central competence, and self-efficacy. It was been determined that gender was an important factor in all dimensions of the perception of distance education, there were significant differences in terms of departments except for the dimension of self-efficacy, the place of residence significantly affected other dimensions except for the dimension of productivity, and grade averages caused differences in the dimension of integration.
Süklüm (2021)	Survey	It was designed to discover the ideas of the students who attended accounting courses regarding the courses lectured by employing the distance education mode during the COVID-19 pandemic. It included students enrolled in faculties and vocational schools at Hitit University, which provided accounting courses in their curriculum, and who attended face-to-face accounting courses for at least one semester.	Study results showed that the majority of the students wished to attend the courses, and the reasons such as inability to access the internet, experiencing technical problems, refraining from social environments, and not being able to ask questions were stated. The majority of the students reported that the distance education system was easy to use, they had no difficulty in preparing their homework and utilizing the course materials, and they had no difficulty in getting familiar with the system. It was concluded that a meaningful relationship existed among the genders and grade point averages of the students, the method of attending the course, the frequency of attending the distance education, and the duration of the distance education course.
Şeker (2021)	Survey	The assessment of the distance education system as well as the accounting courses offered using the system by the students who attended the course was aimed. It included students who attended first-year accounting courses at Hitit University.	Study results detected that formal education was more advantageous than distance education due to reasons such as easy communication with the instructor in formal education, mutual interaction, high motivation, etc. However, the students stated that the distance education system was more advantageous than formal education due to reasons such as participating in online courses from anywhere, cost and time advantages, video recordings of online courses, and contribution to individual development.

Author(s)	Study Method	Aim and Scope of the Study	Study Results
Tuğay (2021)	Survey	The aim was to determine the attitudes of university students towards the distance education system during the COVID -19 pandemic and their assessments with respect to the accounting courses they attended via distance education. It included students who attended accounting courses at Burdur Mehmet Akif Ersoy University.	Study results determined that the students, in general, adopted the distance education system and perceived it as equivalent to face-to-face education, and also experienced some difficulties while utilizing the system. It was determined that the students adopted the teaching of accounting courses through the distance education system, and the course content and duration were not sufficient. It was concluded that a positive and meaningful relationship existed between the satisfaction level of the distance education system and the level of satisfaction in accounting courses.
Ünsal (2021)	Survey	It was aimed to compare campus education and distance education methods in accounting by performing the Zoga Analysis during the COVID-19 pandemic. It included students who attended the accounting and finance courses.	The results of the study demonstrated that distance accounting education provided time, space, commuting savings, and flexibility in education compared to face-to-face education. Besides, it was determined that low motivation and interaction in the teaching process prevented active learning, the level of ethical behavior during exams was low, it was physically unhealthy, led to inequality of opportunity and social inability negatively affected the quality of education.
Karacıoğlu et al. (2022)	Survey	It was proposed to discover the attitudes of undergraduate students towards accounting courses as a part of distance education and whether those perspectives differed by demographic characteristics by employing a descriptive survey design during the COVID-19 pandemic. It included students who fulfilled the 80% course attendance requirement in accordance with Atatürk University's Regulations for the online accounting courses during the COVID-19 pandemic.	The results showed that the students did not have any problems since they attended lessons through their own computers and/or tablets, and they wished to attend accounting lessons through distance education due to the flexible time schedule. It was determined that technical problems occurred in distance education, distance education infrastructure strengthening studies were required, scheduling training seminars regarding the distance education process would have mitigated the problems, and they preferred the course durations to be between 20-30 minutes. It was determined the academic performance of the student led to a change in the drawbacks of distance education.

In this study, by combining TAM and SCT, the factors affecting the utilization of online learning systems for accounting students enrolled in both state and foundation universities of Türkiye during the COVID-19 pandemic are analyzed by employing the Structural Equation Model.

As a result of the literature review, no other study employing both TAM and SCT was found in the domestic literature of Türkiye. In the study, the combination of TAM and SCT and the fact that the students attending distance accounting education in Türkiye are the subject of the research account for the difference of this study from other previously conducted studies and reveal its original feature. As such, it is considered that the study would contribute to the literature and the practice as well.

3. METHODOLOGY

Under this heading; the research model and hypotheses, the variables used in the study, the sampling and data collection process, and the validity and reliability test results of the scales are introduced.

3.1. Developing the Hypotheses and the Research Model

The design of the study is structured causally, and the hypotheses and model of the research study are formed as illustrated in Figure 2.

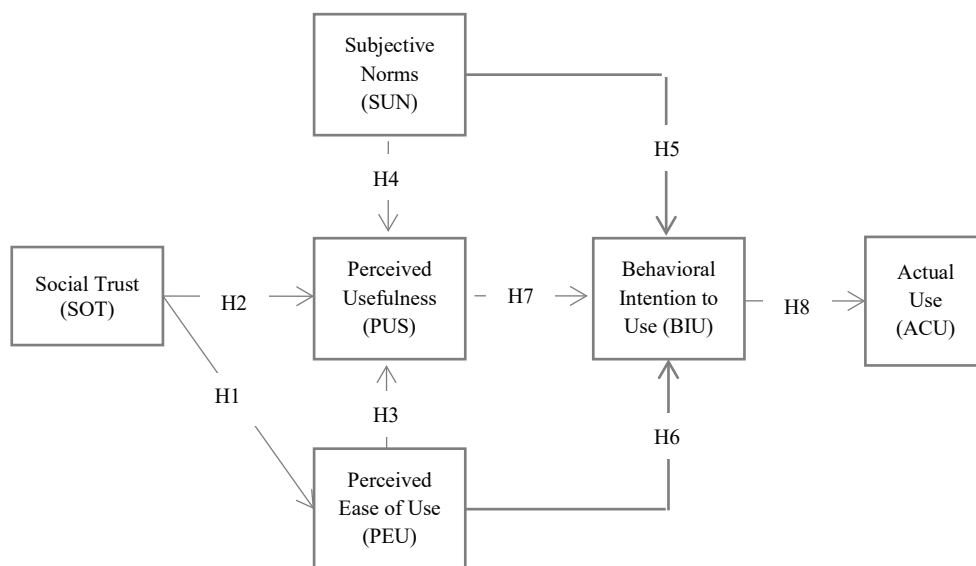


Figure 2. Measurement Model

The ease of use of technology affects perceived usefulness in a significant way (Davis, 1989; Davis et al., 1989; Venkatesh et al., 2003). In the literature, there are studies whose results indicated that social trust affected perceived ease of use and perceived usefulness (Alshurafat, et al., 2021); and perceived ease of use also affected the perceived usefulness (Özer et al., 2019; Alshurafat et al., 2021). In this context, the following hypotheses 1, 2, and 3 are formed.

H1: High social trust positively affects perceived ease of use.

H2: High social trust positively affects perceived usefulness.

H3: High perceived ease of use positively affects perceived usefulness.

In the literature, Fishbein and Ajzen (1975: 302) defines subjective norms as “the perception of individuals’ that most people who are important to themselves think they should or should not exhibit the behavior concerned”. Some of the studies in the literature found that subjective norms significantly affected perceived usefulness (Lee, 2006; Özer et al., 2019; Alshurafat, et al., 2021; Avcı and Yıldız, 2021). In this context, hypothesis 4 is formed.

H4: High subjective norm positively affects perceived usefulness.

There are study results indicating that a high level of subjective norms (Özer et al., 2019; Alshurafat, et al., 2021), a high level of perceived ease of use (Liu et al., 2010; Yadegaridehkordi et al., 2019; Özer et al., 2019; Alshurafat, et al., 2021) and high level of perceived usefulness (Hsbollah & Idris, 2009; Yadegaridehkordi et al., 2019; Özer et al., 2019; Alshurafat, et al., 2021; Avcı & Yıldız 2021) positively affects behavioral intention to use. There is also a study that concluded that a high level of perceived ease of use, contrary to the literature, did not positively affect the behavioral intention to use (Avcı and Yıldız, 2021). In this context, hypotheses 5, 6, and 7 of the study are formed, taking into account subjective norms, perceived ease of use, and perceived usefulness as predictors of behavioral intention to use.

H5: High subjective norm positively affects behavioral intention to use.

H6: High perceived ease of use positively affects behavioral intention to use.

H7: High perceived usefulness positively affects behavioral intention to use.

According to Ajzen and Fishbein (1980), “behavioral intention to use determines the actual use of technology”. “TRA and TAM theoretical models emphasize such a relationship, as well” (Davis, 1989). There are studies indicating that behavioral intention to use has an influence on the actual use (Hsbollah, 2009; Lee, 2006; Özer et al., 2019; Alshurafat, et al., 2021; Avcı and Yıldız 2021). In this context, Hypothesis 8 is formed.

Hypothesis 8: High behavioral intention to use positively affects actual use.

3.2. Variables of the Study

In the study; a total of 7 scales (“Perceived Usefulness Scale” developed by Davis (1989); “Perceived Ease of Use Scale” by Venkatesh & Davis (1996), (2000); “Subjective Norms Scale” by Ajzen (1991), Pavlou (2003), and Taylor & Todd (1995); “Social Trust Scale” by Mathwick et al. (2008); “Attitude Scale” by Ajzen (1991), Pavlou (2003), and Taylor & Todd (1995); “Behavioral Intention to Use Scale” by Lin (2011); “Actual Use Scale” by Hubona & Kennick (1996) and Moon & Kim (2001)), which was adapted to online learning system by Alshurafat, et al. (2021), and translated into Turkish by the authors, are used. Details are presented in Table 2.

Table 2. Scales Used in the Model

Variable	Item	Scale
PUS	4	Davis (1989)
PEU	4	Venkatesh & Davis (1996), (2000)
SUN	5	Ajzen (1991); Taylor & Todd (1995); Pavlou (2003)
SOT	3	Mathwick et al. (2008)
AT	5	Ajzen (1991); Taylor & Todd (1995); Pavlou (2003)
BIU	4	Lin (2011)
ACU	2	Hubona & Kennick (1996); Moon & Kim (2001)

3.3. Sampling Process

The ideal population is defined as the type of population in which no limitation exists for the researcher (Altunışık et al., 2012). The ideal population of this research study consists of all individuals who attended online accounting courses and are currently enrolled in the programs, at the universities in Türkiye during the COVID-19 pandemic. Nevertheless, it is not possible to access information of all these individuals and obtain objective responses. In order to cope with this limitation of the study, the convenient sampling method, which is one of the non-random sampling methods, is employed (Büyüköztürk et al., 2020: 95).

According to Gürbüz and Şahin (2014: 126), the required sample size for populations of 250,000 and above at a 95% confidence level is described as 384. In this context, the minimum sample size is determined as 384.

3.4. Data Collection Method

The survey method with closed-ended questions is used as the data collection method in the research study, and the survey consists of two parts. In the first part, regarding demographic information; 6 questions exist including gender, university type, program, academic year, grade point average, and accounting course types attended online during the COVID-19 outbreak. In the second part, a total of 27 questions exist measuring the variables of the research study. Participants are asked to respond to the statements using a 5-point Likert-type scale (1 = Strongly Disagree, 5 = Strongly Agree), except for the actual use scale.

In the actual use scale, 4 options for the 1st question (1 = less than 1 hour a day, 4 = 4-5 hours a day) are presented for the participants to respond to, and 6 options for the 2nd question (1 = less than 1 hour, 2 = more than 20 hours). Prior to data collection, the opinions of three experts in the field of

English and an expert academician in the field of scientific research methods were considered. The survey form, which was prepared in compliance with the opinions, is applied as a pre-test to 50 students and the questionnaire is modified into its final form as a result of the feedback received.

The survey was applied to university students who attended online accounting courses during the COVID-19 pandemic in Türkiye and the responses were collected from 966 participant students between February 25, 2022, and March 12, 2022. 125 students who responded to the questionnaire stated that they did not attend any online courses related to accounting during the pandemic period. Therefore, 841 questionnaire forms containing valid responses are analyzed.

3.5. Validity and Reliability Analyses of the Scales

In the analysis of the research model, first of all, “the validity and reliability tests” of the structures included in the research are performed. Within the scope of validity and reliability studies; “internal consistency reliability, convergent validity, and discriminant validity” are evaluated. For internal consistency reliability, the “Cronbach’s Alpha and Composite Reliability (CR)” coefficients are examined. In the determination of convergent validity, “Average Variance Extracted (AVE)” values explained by factor loads are used. In the investigation of convergent validity, the items of the attitude scale in the model overlapped with some items of the behavioral intention to use scale according to the criterion developed by Fornell and Larcker (1981). Relevant items were removed and the overlap problem was eliminated according to Fornell and Larcker criteria. The HTMT coefficient, used lastly in the investigation of discriminant validity, is calculated above 0.90. As a result of the calculation of the HTMT coefficient above 0.90, as in Venkatesh and Davis (2000), Venkatesh and Bala (2008), Agrebi and Jallais (2015), Natarajan et al., (2017), Avcı and Yıldız (2021: 819), attitude scale is completely excluded from the model. The “Cronbach’s Alpha”, “convergent reliability”, and “average variance” explained results of other scales used in the study are presented in Table 3.

Table 3. Measurement Model Results

Variable	Statement	Factor Load	Cronbach’s Alpha	CR	AVE
PUS	PUS1	0.841	0.861	0.905	0.706
	PUS2	0.792			
	PUS3	0.855			
	PUS4	0.871			
PEU	PEU1	0.868	0.914	0.940	0.795
	PEU2	0.906			
	PEU3	0.886			
	PEU4	0.907			
SUN	SUN1	0.895	0.904	0.930	0.730
	SUN2	0.913			
	SUN3	0.911			
	SUN4	0.857			
	SUN5	0.671			
SOT	SOT1	0.909	0.891	0.932	0.821
	SOT2	0.916			
	SOT3	0.894			
BIU	BIU1	0.924	0.939	0.956	0.846
	BIU2	0.936			
	BIU3	0.907			
	BIU4	0.912			
ACU	ACU1	0.832	-	-	-
	ACU2	0.986			

Upon examining the measurement model results in Table 3, it was seen that the factor loads are

between 0.671 - 0.986. Hair et al. (2017) factor loads should be equal to or higher than 0.708. It can be seen that SUN5 falls below this threshold value. Nonetheless, the authors suggest that expressions with factor loads between 0.40 - 0.70 should be excluded from the model considering their AVE and CR values if they are below the threshold value. The “Cronbach’s Alpha” and “CR coefficients” calculated for the Subjective Norms variable are higher than or equal to 0.70, (Hair et al., 2010; 2017); whereas the AVE coefficient is found to be higher than or equal to 0.50 (Chin, 1998). For this reason, SUN5 with a factor load lower than 0.708 is not excluded from the measurement model. Since the factor loads of the structures fall between 0.671 and 0.986; and the AVE coefficients fall between 0.706 and 0.846, it can be stated that convergent validity is ensured.

According to Hair et al. (2010: 2017), the “Cronbach’s Alpha” and “CR coefficients” should be higher than or equal to 0.70 for ensuring internal consistency reliability. Since the “Cronbach’s Alpha” coefficients of the structures fall between 0.861 and 0.939; and the CR coefficients fall between 0.905 and 0.956, it can be stated that the “internal consistency reliability” is ensured.

The actual use in the measurement model is a formative variable. Assessment of formative variables differs from reflective variables, and “internal consistency reliability (Cronbach’s Alpha and CR)” and “convergent validity (AVE)” results are not calculated for formative variables. For validity in formative variables, “Outer VIF (Variance Inflation Factor) Values” should be lower than 5, and “Outer Weights P Values” should be lower than 0.05 (Hair et al., 2017; Yıldız, 2021: 192-193). VIF values of AU1 and AU2 indicators are seen as 2.123. Since VIF values are lower than 5, the first condition for validity is fulfilled.

According to the second condition for validity, the p-value of the factor loads of the indicators measuring the formative variable should be lower than 0.05. The p-value of the ACU1 indicator is 0.061, whereas the p-value of the ACU2 indicator is 0.000. The p-value of the ACU1 indicator is higher than 0.05. In cases where the factor loads exceed 0.05, the factor loads of the relevant indicators and the p values of the factor loads are checked, and if $p < 0.05$ and $\text{factor load} > 0.5$, it is understood that the validity is ensured (Yıldız, 2021: 194-195). The factor load of the ACU1 indicator is 0.924, and the p-value is 0.000. Therefore, the ACU1 indicator with insignificant factor loads is not excluded from the measurement model since it fulfills the validity conditions. The discriminant validity results of the scales used in the study are presented in Table 4.

Table 4. Discriminant Validity Results (Fornell-Larcker Criterion)

	PUS	PEU	ACU	BIU	SOT	SUN
PUS	(0.840)					
PEU	0.639	(0.892)				
ACU	0.360	0.257	*			
BIU	0.782	0.631	0.348	(0.920)		
SOT	0.722	0.590	0.335	0.770	(0.906)	
SUN	0.693	0.580	0.320	0.758	0.709	(0.854)

*Since the actual use variable is formative, the intersection values are not calculated.

Table 5. Discriminant Validity Results (HTMT Coefficients)

	PUS	PEU	ACU	BIU	SOT
PUS					
PEU	0.702				
ACU	0.860	0.677			
BIU	0.819	0.650	0.841		
SOT	0.778	0.637	0.824	0.794	

In the determination of discriminant validity, the criterion proposed by Fornell and Larcker (1981) and HTMT coefficients suggested by Henseler et al. (2015) are used. According to the criterion of Fornell and Larcker (1981), the square root of the “average variance extracted (AVE)” values of the structures included in the study should be higher than the correlation coefficients between the structures included in the study. Table 4 presents the findings of the analysis performed according to the criterion determined by Fornell and Larcker (1981), and the values in parentheses are the square root values of the AVE. Upon examining the values presented in the table, it is seen that the square root AVE value of each structure is higher than the coefficients of correlation with other structures.

The HTMT coefficients proposed by Henseler et al. (2015) “represent the ratios of the mean of the correlations of all the variables in the study to the geometric means of the correlations of the same variables”. Henseler et al. (2015) claim that the HTMT coefficient should be lower than 0.90 if the measured structures are theoretically convergent, and they also state that it should be lower than 0.85 in the case of theoretically discriminant structures. Upon considering the HTMT coefficients presented in Table 5, it is seen that the coefficients are lower than the threshold values.

In compliance with these explanations, it can be stated that discriminant validity is ensured based on the findings presented in Tables 4 and 5.

4. FINDINGS

Under this heading; the demographic characteristics of the participants and the results of the research model test are introduced.

4.1. Demographic Characteristics of Participants

The demographic characteristics of the participants are presented in Table 6. According to the table, the majority of the participants are undergraduate students enrolled in a state university. 77% of the students have a medium or higher level of academic achievement. During the COVID-19 pandemic, 87% of the students attended online courses on Financial (General) Accounting, 45.9% on Cost and Management Accounting, and 22.3% on Auditing.

Table 6. Demographic Characteristics of Participants

Demographic Variables	Category	Number	%
Gender	Female	488	58.0
	Male	353	42.0
Program	Associate	234	27.8
	Undergraduate	453	53.9
Type of University	Graduate	154	18.3
	State University	818	97.3
Academic Year	Foundation University	23	2.7
	1-2	551	65.5
Grade Point Average	3-4	254	30.2
	5-6	36	4.3
	1.0-1.49	17	2.0
	1.5-1.99	43	5.1
	2.00-2.49	133	15.8
Types of Attended Courses	2.50-2.99	275	32.7
	3.00-3.49	240	28.6
	3.50-4.00	133	15.8
	Financial (General) Accounting	732	87.0
	Cost and Managerial Accounting	386	45.9
	Auditing	188	22.3
Total Number of Participants			841

4.2. Testing the Research Model and Results

The design of the study is causally structured and the structural equation model is illustrated in Figure 3.

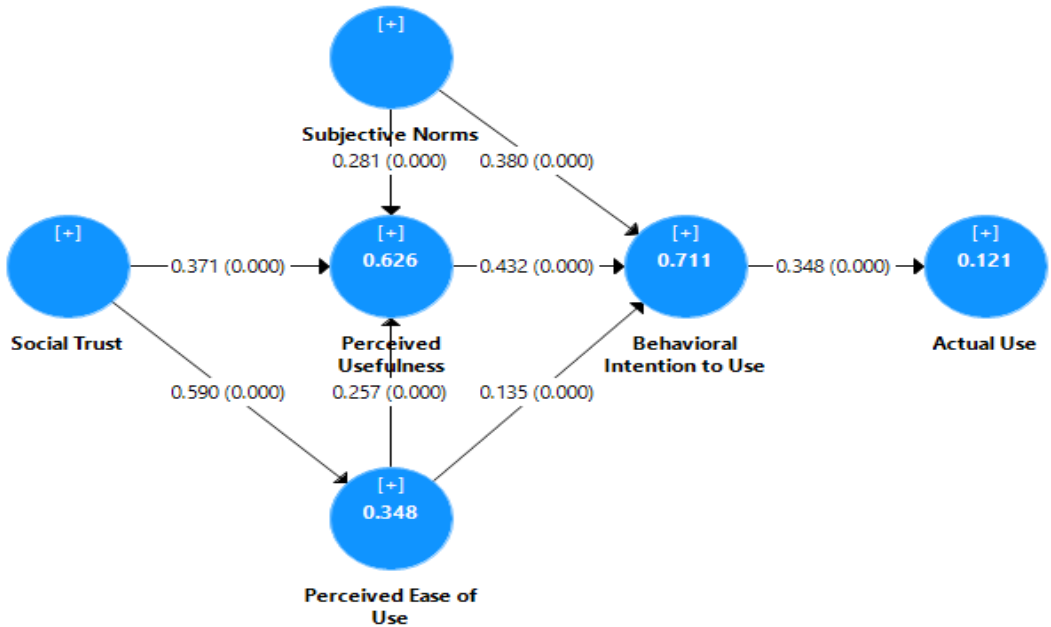


Figure 3. Structural Equation Model

The valid data collected through the survey are subjected to the “Partial Least Squares - Structural Equation Modeling (PLS-SEM)” analysis in compliance with the suggestions of Hair et al. (2017). There is an “actual use” variable in the model, and it is detected that the survey data are not normally distributed with the help of the SPSS software. For this reason, SmartPLS software version 3.3.7, which can test models containing formative variables and data that are not normally distributed, is utilized in the analysis. The instructions of Yıldız (2021) are followed upon using the software.

“Regarding the research model; the PLS algorithm is used for calculating linearity, path coefficients, R², and effect size (f^2); whereas Blindfolding analysis is conducted to calculate the predictive power (Q²). To evaluate the significance of the PLS path coefficients, t-values are calculated by obtaining 5,000 subsamples from the sample via bootstrapping.” Findings related to the research results are presented in Tables 7 and 8.

Table 7. Research Model Coefficients

Variables		VIF	R ²	f^2	Q ²
SOT	PEU	1.000	0.348	0.534	0.271
SOT	PUS	2.227	0.626	0.165	0.432
PEU	PUS	1.669	0.626	0.106	0.432
SUN	PUS	2.188	0.626	0.097	0.432
SUN	BIU	2.050	0.711	0.244	0.597
PEU	BIU	1.799	0.711	0.035	0.597
PUS	BIU	2.296	0.711	0.281	0.597
BIU	ACU	1.000	0.121	0.138	0.100

Upon examining the “VIF (Variance Inflation Factor) values” among the variables, it is understood that no multicollinearity problem exists among the variables since the values fall below the threshold value of 5 (Hair et al., 2017). Upon examining the R² values obtained from the model, it is determined that the behavioral intention to use is explained by 71%, the perceived usefulness by 63%, the perceived ease of use by 35%, and the actual use by 12%.

An effect size coefficient (f^2) of 0.02 and higher is considered low; 0.15 and higher is considered moderate; whereas 0.35 and higher is considered high (Cohen, 1988). It is impossible to mention an effect in cases where the coefficient is lower than 0.02 (Sarstedt et al., 2017). Upon examining the effect size coefficients (f^2), it is seen that social trust has a high effect size on perceived ease of use, perceived usefulness has a moderate effect size on behavioral intention to use, social trust has a moderate effect size on perceived usefulness, and moderate effect size on subjective norms intention to use, perceived ease of use has a low effect size on perceived usefulness and intention to use. It is seen that behavioral intention to use has a low effect size on actual use, and subjective norms have a low effect size on perceived usefulness.

The fact that the predictive power coefficients (Q²) calculated for endogenous variables are higher than zero indicates that the research model has the power to predict endogenous variables (Hair et al., 2017). The fact that the Q² values in the table are higher than zero indicates that the research model has the power to predict the variables of behavioral intention to use, perceived usefulness, actual use, and perceived ease of use.

According to Kock (2015), if the inner vif factors are less than or equal to 3.3, there is no concern about common method bias. Table 7 shows that all vif values are below 3.3. Kock and Lynn (2012) have recommended using a full collinearity test in common method bias analysis. When regression analysis is performed with a random variable against the model's variables, it is seen in Table 8 that the inner VIF values are not more than 5 (Kline, 1998; Hair et al., 2016). This indicates that there is no problem with common method bias.

Table 8. Results Of Full Collinearity Test

Variables		Inner VIF
Behavioral Intention to Use	Random Variable	3.869
Perceived Ease of Use	Random Variable	1.883
Perceived Usefulness	Random Variable	3.089
Social Trust	Random Variable	2.904
Subjective Norms	Random Variable	2.696

Table 9. Effect Size Coefficients of The Research Model

H	Variables →	Beta Value	Standard Deviation	t value	P value	%95 Confidence Intervals	Result
H1	SOT PEU	0.590	0.027	22.060	0.000	0.535; 0.640	Accepted
H2	SOT PUS	0.371	0.036	10.244	0.000	0.298; 0.439	Accepted
H3	PEU PUS	0.257	0.033	7.796	0.000	0.194; 0.323	Accepted
H4	SUN PUS	0.281	0.035	7.921	0.000	0.214; 0.354	Accepted
H5	SUN BIU	0.380	0.032	11.742	0.000	0.316; 0.444	Accepted
H6	PEU BIU	0.135	0.027	4.921	0.000	0.082; 0.188	Accepted
H7	PUS BIU	0.432	0.034	12.858	0.000	0.0365; 0.497	Accepted
H8	BIU ACU	0.348	0.032	10.903	0.000	0.280; 0.408	Accepted

According to the results of the hypothesis test; social trust ($\beta=0.371$; $p<0.01$), perceived ease of use ($\beta=0.257$; $p<0.01$), and subjective norms ($\beta=0.281$; $p<0.01$) have positive impacts on perceived usefulness. Besides, it is seen that social trust has a positive impact on perceived ease of use ($\beta=0.590$; $p<0.01$). Subjective norms ($\beta=0.380$; $p<0.01$), perceived usefulness ($\beta=0.432$; $p<0.01$), and perceived ease of use ($\beta=0.135$; $p<0.01$) are predictors of behavioral intention to use and are detected to have positive impacts on behavioral intention to use. Finally, it is seen that the behavioral intention to use directly has a positive impact on actual use ($\beta=0.348$; $p<0.01$). Within the scope of these results, the hypotheses 1, 2, 3, 4, 5, 6, 7, and 8 of the research study are accepted.

5. CONCLUSION

The COVID-19 epidemic, which was declared a pandemic by WHO in 2020, affected all of humanity. In this regard, country administrators have imposed curfews in the form of partial or full closures, and took various precautions such as flexible working hours, working at home, rotating work hours, closure of closed spaces, etc., in order to prevent the spread of the coronavirus. Accordingly, the need for school closures has also occurred in the education sector, in which face-to-face education method has been prevalent. As a result of those closures, distance education, as an alternative process, has begun to be implemented to prevent students from disconnecting from the education process. The constant technological improvements utilized in the form of distance education have directly affected educators and students.

The subject of this study involves the determination of the factors affecting the utilization of online learning systems during the COVID-19 pandemic for accounting students enrolled in state and foundation universities of Türkiye by combining TAM and SCT. For this purpose, a survey is applied to accounting students enrolled in state and foundation universities of Türkiye. Upon evaluating the data obtained from 966 students, it is determined that 125 students who responded to the questionnaire did not attend any online accounting courses during the pandemic period. Therefore, data obtained from 841 valid questionnaire forms are analyzed utilizing SPSS and SmartPLS software. All hypotheses that are formed according to the research results are accepted.

According to the H1 and H2 hypotheses, it is concluded that the high level of social trust among the

research participants positively affected the perceived ease of use and perceived usefulness, and the hypothesis is accepted. Enhancing students' confidence in the online learning system may improve the perception that the online learning system is easier to use and useful. This result is line with the findings of Alshurafat et al. (2021). According to the H3 hypothesis, it is determined that the high level of perceived ease of use of the research participants positively affected the perceived usefulness, and the hypothesis is accepted. This result has similarities with the findings of Özer et al. (2019) and Alshurafat, et al. (2021). Students are also influenced by individuals to whom they attach importance. The perception of the students that these important individuals think that they should utilize the online learning system tend to affect the perceived usefulness of the online learning system, as well as behavioral intention to use the online learning system. According to the H4 hypothesis, it is determined that a high level of subjective norms positively affected the perceived usefulness of the research participants, and the hypothesis is accepted. The result of H4 is consistent with the results of Lee (2006), Özer et al. (2019), Alshurafat, et al. (2021), and Avcı and Yıldız (2021). According to the H5, H6, and H7 hypotheses, subjective norms, perceived usefulness and perceived ease of use are predictors of behavioral intention to use. In order to enhance the students' behavioral intention to use the online learning system, it is necessary for the students to think that especially the individuals to whom they attach importance in their immediate vicinities should utilize the online learning system, and the students should perceive the online learning system as useful. Ease of use of the online learning system is another factor that affects behavioral intention to use, but it is not as effective as subjective norms and perceived usefulness. Consequently, according to H8, it is seen that behavioral intention to use the online learning system is effective in the actual use of this system. This result is consistent with the findings of Lee (2006), Özer et al. (2019), Alshurafat et al., (2021), and Avcı and Yıldız (2021).

Upon evaluating the results obtained from the research study, in general, it is determined that factors affecting the utilization of the distance education system by students exist in Türkiye during the COVID-19 pandemic.

In order to enhance behavioral intention to use, and ultimately the actual use, students should perceive the online learning system as useful, the individuals in their close vicinities should find it useful, and this system should be easy to use. The fact that students perceive the online learning system as useful and easy to use is pertinent to their trust in this system. These factors should be taken into consideration by universities to enhance students' utilization of the online learning system.

Although the research study includes accounting students currently enrolled in state and foundation universities in Türkiye, the majority of students who have responded to the survey are students of state universities. Therefore, it would not be appropriate to generalize the obtained results. It can be suggested to researchers who would conduct studies on this subject in the future to determine other possible factors affecting the behavioral intention to use the online learning system in Türkiye and to make a cultural comparison by conducting research on accounting students studying in different countries.

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