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The Influence of Computer Self-Efficacy and Computer Anxiety on Students Interest in Operating Accounting Software with Basic Accounting Understanding as a Moderator

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ABSTRACT

The study addresses the issue of student's interest in operating accounting software being hindered by computer anxiety and low computer self-efficacy, particularly among accounting students facing digital transformation in education. The aim is to analyze the influence of computer self-efficacy and computer anxiety on students' interest in using accounting software, with basic accounting understanding as a moderating factor. The research employs a quantitative method using questionnaires distributed to 147 students from the 2022-2023 batches at Merdeka Malang University. Results show that computer self-efficacy positively affects interest, while computer anxiety has a negative impact, and basic accounting understanding moderates these relationships by strengthening the positive effects and mitigating the negative ones. In conclusion, enhancing self-efficacy and reducing anxiety through targeted educational strategies can boost students' interest in accounting software.

***Keywords**: Computer Self-Efficacy, Computer Anxiety, Interest in Accounting Software, Basic Accounting Understanding, Moderation.*

INTRODUCTION

The transformation of accounting in the digital era goes beyond technology use; it demands a mindset shift to address emerging challenges in education and business (Tan et al, 2024). Digitization significantly impacts accounting information systems with the widespread adoption of computer-based software. Post COVID-19 pandemic, this trend has strengthened with many businesses transitioning to cloud-based systems. Hence, proficiency in accounting software such as Accurate and Zahir has become a key indicator of job readiness for accounting students. Student success in mastering accounting software depends not only on technical skills but also on psychological factors such as computer self-efficacy and computer anxiety. Previous studies have reported mixed results regarding these factors influence on students' interest in using accounting software. For example, Kusmaeni et al (2022) found that computer anxiety decreases interest, whereas self-efficacy increases it. Contrarily, Wicaksono et al (2024) found no individual effect of self-efficacy.

This inconsistency indicates a research gap that this study aims to fill by incorporating basic accounting understanding as a moderating variable that may strengthen or weaken psychological factors effects. Additionally, the study focuses on the 2022-2023 batch at Universitas Merdeka Malang, experiencing a post-pandemic shift from online to hybrid learning, which remains underexplored. The novelty of this research lies in examining the moderating role of basic accounting understanding within the context of post-pandemic learning transition. This study supports and extends prior findings by adopting a contextual and variable rich approach, contributing strategically to curriculum and technology-based learning development in higher education. The objective is to analyze the effects of computer self-efficacy and computer anxiety on students' interest in operating accounting software and to investigate the moderating role of basic accounting understanding.

METHOD

This study employed a quantitative correlational survey design with a deductive approach to empirically test the hypotheses. The objective was to analyze the relationship between Computer Self-Efficacy and Computer Anxiety on Student Interest, with Basic Accounting Understanding participating as a moderating variable. The study population was 232 active accounting students from the 2022-2023 intake at Merdeka University, Malang. A cluster random sampling technique was used to select sample units. The 2022-2023 intake was designated as a cluster. The selected clusters were then contacted through a questionnaire distributed in a WhatsApp group. Results This sampling technique was chosen due to its efficiency of access in the post-Covid-19 learning context, resulting in a final sample of 147 students. Although testing interaction effects (Moderated Regression Analysis/MRA) requires greater statistical power, a sample size of n=147 was deemed adequate (post-hoc). This is supported by the rule of thumb stating that the sample exceeds the minimum recommended limit for detecting interaction effects in a regression model involving five predictors (two independent variables, one moderator, and two interaction terms).

Primary data were collected through an online questionnaire with a 1-5-point Likert scale. The instrument measured computer self-efficacy, computer anxiety, basic accounting understanding, and student interest, all validated and tested for reliability. Data analysis included validity and reliability tests, descriptive statistics, multiple linear regression, and moderated regression analysis using SPSS. Classical assumption tests such as normality, autocorrelation, heteroscedasticity, and multicollinearity ensured model validity.

RESULT AND DISCUSSION

This study involved 147 active accounting students from the 2022-2023 batch at Universitas Merdeka Malang. Data were collected using an online questionnaire measuring computer self-efficacy, computer anxiety, basic accounting understanding, and students interest in operating accounting software.

Table 1. Present the validity test results of each variable based on batch:

Computer Self-Efficacy	
Variable	Correlation
X1_1	.467**
X1_2	.797**
X1_3	.795**
X1_4	.642**
X1_5	.816**
X1_6	.827**
Computer Anxiety	
Variable	Correlation
X2_1	.755**
X2_2	.734**
X2_3	.571**
X2_4	.534**

Basic Accounting Understanding	
Variable	Correlation
Z_1	.853**
Z_2	.591**
Z_3	.870**
Z_4	.877**
Z_5	.521**
Z_6	.889**
Students Interest in Operating Accounting Software with Basic Accounting	
Variable	Correlation
Y_1	.638**
Y_2	.787**
Y_3	.796**
Y_4	.769**
Y_5	.669**
Y_6	.785**
Y_7	.830**
Y_8	.709**

Source: Data processed, 2025

Based on the results of the validity test processed using SPSS, all items in the variables Computer Self-Efficacy, Computer Anxiety, Basic Understanding of Accounting, and Student Interest in Operating Accounting Software had calculated r values greater than the tabulated r. This indicates that each question item in the research instrument has a significant correlation with the total score of its respective variable, indicating that the items are valid and capable of accurately measuring the intended construct. In other words, this measurement instrument is sufficiently sensitive and relevant in capturing aspects related to the variables studied without any weak indicators or indicators that do not represent the concept being measured.

The success of this validity test indicates that respondents provided consistent answers to the questionnaire items, so the collected data can be trusted and used for further analysis. Guaranteed validity also supports the accuracy of the research results, considering that variables such as Computer Self-Efficacy and Computer Anxiety are psychological factors that require valid measurement for proper interpretation. Similarly, for the Basic Understanding of Accounting and Student Interest in Operating Accounting Software, a valid instrument helps ensure that the data truly reflects the true state of student understanding and interest.

Overall, these positive validity test results strengthen the credibility of the research instrument and provide a strong foundation for continuing the quantitative data analysis phase, including correlation, regression, and other hypothesis testing. Thus, the research can produce accurate and accountable findings and provide a valid scientific contribution to understanding the influence of psychological factors on student interest in operating accounting software.

Table 2. Present the results of the reliability test:

Variable	Cronbach's Alpha	N of Items	Information
Computer Self-Efficacy	.824	6	Reliabel
Computer Anxiety	.754	4	Reliabel
Basic Accounting Understanding	.872	6	Reliabel
Students Interest in Operating Accounting Software with Basic Accounting	.889	8	Reliabel

Source: Data processed, 2025

The results of the reliability test using the Cronbach's Alpha coefficient indicate that all variables in this study meet good reliability standards, with a Cronbach's Alpha value above the threshold of 0.70. With a total of 24 questions measuring Computer Self-Efficacy, Computer Anxiety, Basic Understanding of Accounting, and Student Interest in Operating Accounting Software, and a total of 147 respondents, these results indicate that the questionnaire instrument used is consistent and reliable in measuring the intended constructs.

Adequate Cronbach's Alpha values for each variable indicate that each set of questions has a fairly high level of internal alignment, resulting in relatively stable and homogeneous responses. This demonstrates that the questionnaire consistently captures important aspects of each variable, making the resulting data valid for further analysis, such as regression and other statistical tests.

The guaranteed reliability of this instrument also increases confidence in the quality of the data, minimizes the potential for measurement error, and ensures that the research findings can serve as a strong basis for conclusions and decision-making regarding the influence of Computer Self-Efficacy, Computer Anxiety, and Basic Accounting Understanding on students' interest in operating accounting software. Thus, the results of this reliability test provide an important foundation for the internal validity of the study and support the credibility of the overall data analysis process.

Based on the descriptive analysis of data from the Class of 2022, involving 74 respondents, provides important preliminary insights into student's psychological well-being and interest in operating accounting software. The Computer Self-Efficacy variable showed an average score of 23.65, indicating that student's confidence in their abilities was moderate and not yet optimal. This may reflect a need for increased training and support to increase student confidence in using accounting technology. Meanwhile, the Computer Anxiety variable, with an average score of 12.69, was at a low level, indicating that most students were relatively stable and not overly burdened by anxiety when dealing with the software. Regarding interest, the average score of 31.26 indicated relatively high interest, but with wide variation, possibly psychologically influenced by the ongoing transition and adaptation to post-pandemic learning patterns in the Class of 2022.

Table 3. Present the main descriptive statistic for each variable by batch:

Variabel	**2022 Batch**	**2023 Batch**
Computer self-efficacy	23,65	25,21
Computer Anxiety	12,69	12,82
Basic understanding of accounting	31,26	33,97

Source: Data processed, 2025

In contrast to the Class of 2022, data from the Class of 2023, consisting of 73 respondents, showed significant changes in psychological well-being and interest. The average Computer Self-Efficacy score increased to 25.21, indicating increased student confidence in their ability to operate accounting software. This improvement is likely influenced by more intensive experience and exposure to digital technology since the beginning of their studies, making students in the class of 2023 appear more prepared and adaptable to the demands of technology in the learning process. However, the Computer Anxiety variable also experienced a slight increase to 12.82 with wider variation, indicating that some students may experience greater challenges or uncertainty in managing their anxiety, although overall it remains within normal limits. This should be a concern for lecturers and educational administrators, who should provide additional support in stress management and the introduction of more user-friendly technology.

Most notable among these results is the increase in interest in operating accounting software among students in the class of 2023, with an average score of 33.97, which is higher and demonstrates greater consistency compared to the previous class. This indicates that increased self-confidence and exposure to technology have a positive impact on student motivation and interest in using accounting software. Overall, the differences in descriptive results between the two batch's illustrate positive developments in the psychological aspects and interests of students that can be utilized to improve learning methods, particularly in strengthening self-efficacy and managing anxiety so that interest in learning accounting technology increases and is sustainable.

Table 4. Normality Test 2022 batch

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		74
Normal Parameters[a,b]	Mean	.0000000
	Std.	.38157009
Most Extreme Differences	Absolute	.141
	Positive	.141
	Negative	-.107
Test Statistic		.141
Asymp. Sig. (2-tailed)		.086[c]

Source: Data processed, 2025

Table 5. Normality Test 2023 batch

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized
N		73
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.23493229
Most Extreme Differences	Absolute	.139
	Positive	.139
	Negative	-134
Test Statistic		.139
Asymp. Sig. (2-tailed)		.081[c]

Source: Data processed, 2025

Based on the normality test analysis, the test results for batch 2022 showed a value of 0.086, which is greater than the significance value of 0.05, while for batch 2023 the value was 0.081, also greater than 0.05. These two results indicate that the residual data from the regression model is normally distributed, which is one of the important assumptions in multiple linear regression analysis to ensure the validity of statistical inferences. The normal distribution of the residuals indicates that the model does not experience heteroscedasticity or systematic bias, so the regression coefficient estimates can be considered accurate and reliable for interpreting the relationship between independent variables such as Computer Self-Efficacy and Computer Anxiety with the dependent variable Student Interest in Operating Accounting Software.

The autocorrelation test uses the Durbin-Watson Test, with the criteria dU < d < 4 - dU (dU = 1.7722; 4 - dU = 2.2278). Based on the table above, it can be seen that the tested data meets the existing requirements, namely dU < d < 4 - dU with the results of the numbers 1.7722 < 1.861 < 2.2278. This shows that the tested data does not experience autocorrelation in the 2022 class, while the autocorrelation test analysis for the 2023 class also meets the existing requirements, namely dU < d < 4 - dU with the results of the numbers 1.7722 < 1.921 < 2.2278. This shows that the tested data does not experience autocorrelation.

Table 6. Autocorrelation Test 2022 batch

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the	Durbin-Watson
1	.844[a]	.713	.705	.38691	1.862

Source: data processed, 2025

Table 7. Autocorrelation Test 2023 batch

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the	Durbin-Watson
1	.844[a]	.713	.705	.38691	1.862

Source: data processed, 2025

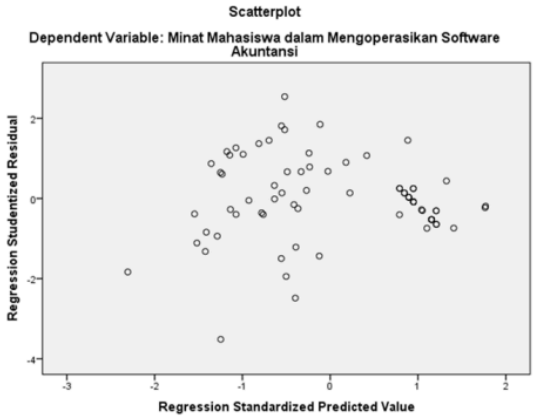

Figure 1. Heteroscedasticity Test results for the 2022 batch

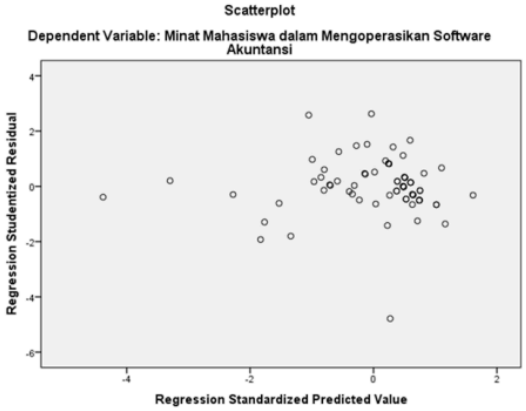

Figure 2. Heteroscedasticity Test results for the 2023 batch

Based on the scatterplot output for the 2022 batch, the observed residual points exhibit a random distribution and do not form a specific pattern around the zero line on the Y-axis. This indicates that the residual variance is homogeneous and there is no heteroscedasticity problem in the data. In other words, the error values of this regression model have constant variance across various predictor values, thus meeting the classic assumption of linear regression regarding homoscedasticity. This condition is crucial because it ensures efficient regression coefficient estimates and valid statistical tests, thus ensuring reliable conclusions drawn from this model.

For the 2023 batch, the scatterplot described also exhibits similar characteristics: the residual points are randomly distributed without any systematic pattern and clustered around the zero line on the Y-axis. This confirms that the data for the 2023 batch is also free from heteroscedasticity, resulting in stable error variance across the range of independent variable values. Therefore, the regression model for this batch also meets the homoscedasticity assumption, supporting the soundness of the analysis results and the validity of statistical inferences.

Overall, the results of the residual scatterplot test reinforce the belief that the regression models used in both batchs are not affected by heteroscedasticity, thus ensuring statistically reliable coefficient estimates and conclusions. Allowing for the absence of heteroscedasticity also reduces the risk of bias in hypothesis testing and improves the accuracy of the prediction model for student interest in operating accounting software. Therefore, this condition demonstrates that the regression models used meet one of the important classical assumptions in linear regression analysis.

Table 8. Multicollinear Test 2022 batch

Coefficients		
Model	Collinearity Statistic	
Constantnt	Tolerance	VIF
Computer Self-Efficacy	.991	1.009
Computer Anxiety	.991	1.009

Source: data processed, 2025

Table 9. Multicollinear Test 2023 batch

Coefficients		
Model	Collinearity Statistic	
Constantnt	Tolerance	VIF
Computer Self-Efficacy	.969	1.032
Computer Anxiety	.969	1.032

Source: data processed, 2025

The results of the multicollinearity test for the 2022 and 2023 batchs indicate that the independent variables, Computer Self-Efficacy and Computer Anxiety, do not experience significant multicollinearity issues. In the 2022 batch, a tolerance value of 0.991 and a Variance Inflation Factor (VIF) of 1.009 indicate that there is no excessive linear relationship between the two independent variables. A tolerance value close to 1 and a VIF well below the common threshold (generally below 10) confirm that Computer Self-Efficacy and Computer Anxiety each make unique and independent contributions to the regression model without significantly influencing each other.

Similarly, in the 2023 batch, a tolerance value of 0.969 and a VIF of 1.032 also confirm that the two independent variables are free from multicollinearity issues. These figures indicate that the Computer Self-Efficacy and Computer Anxiety variables do not have a high enough linear correlation to disrupt the stability and accuracy of the regression coefficient estimates. Thus, these results confirm that the regression analysis can produce valid estimates and accurate interpretations of the influence of each variable on students' interest in operating accounting software.

Overall, this multicollinearity test confirms the appropriateness of the regression model used in this study, and that the independent variables can be analyzed separately without distortion caused by excessive linear relationships between them. This also indicates that intervention strategies aimed at Computer Self-Efficacy and Computer Anxiety can be specifically focused, given that each variable has a distinct and independent impact on student interest.

Based on the results of the F test in the table for the class of 2022, the F count value was obtained at 88.238 compared to the F table value of 2.736 with degrees of freedom for the numerator (df1) = 3 and degrees of freedom for the denominator (df2) = 22 at a significance level of 5%. Because the F count is greater than the F table (88.238 > 2.736), the alternative hypothesis (Ha) is accepted and the null hypothesis (H0) is rejected. This means that simultaneously, the independent variables, namely Computer self-efficacy and Computer Anxiety, have a significant effect on student interest in operating accounting software in the class of 2022. Furthermore, for the class of 2023, the F count value is 179.569 compared to the F table of 3.128 with df1 = 2 and df2 = 70 at a significance level of 5%. Because the F count is also greater than the F table (179.569 > 3.128), then Ha is accepted and H0 is rejected.

Table 10. F Test Results 2022 batch

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	26.418	2	13.209	88.238	.000[b]
	Residual	10.628	71	.150		
	Total	37.046	73			

Source: data processed, 2025

Table 11. F Test Results 2023 batch

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	20.388	2	10.194	179.569	.000[b]
	Residual	3.974	70	.057		
	Total	24.362	72			

Source: data processed, 2025

Thus, the joint influence of the independent variables Computer self-efficacy and Computer Anxiety on students interest in operating accounting software in the class of 2023 was also proven to be statistically significant. So that in both classes of 2022 and 2023, the variables Computer self-efficacy and Computer Anxiety simultaneously influenced students interest in operating accounting software.

Based on the results of the t-test, the regression equation for the 2022 and 2023 class is $Y = 0.041 + 0.795X_1 - 0.256X_1 + e$. This figure shows the influence of each independent variable, namely Computer Self-Efficacy and Computer Anxiety, on student interest in operating accounting software. For the class of 2022, a constant of 0.041 indicates that if Computer Self-Efficacy and Computer Anxiety are equal to zero, student interest remains at 0.041 units. A positive coefficient of 0.795 for the Computer Self-Efficacy variable indicates that increasing students ability and confidence in using computers will significantly increase their interest. Specifically, a one-unit increase in Computer Self-Efficacy will increase student interest by 0.795 units, assuming other variables remain constant. Conversely, a negative coefficient of -0.256 for Computer Anxiety indicates that increasing levels of anxiety are inversely related to student interest; each one-unit increase in anxiety will decrease interest by 0.256 units, assuming other variables remain constant.

For the Class of 2023, a higher constant of 1.457 indicates that students baseline interest when the Computer Self-Efficacy and Computer Anxiety variables are at zero is also higher than for the Class of 2022. The positive coefficient of 0.801 for Computer Self-Efficacy indicates a stronger positive effect than for the Class of 2022, implying that students confidence in computer skills is becoming an increasingly dominant factor in increasing their interest in using accounting software. Meanwhile, the negative coefficient of -0.177 for Computer Anxiety for the Class of 2023 still indicates a decreasing effect on interest, but with a weaker intensity than for the Class of 2022. This suggests that students in the Class of 2023 may be better able to manage anxiety related to technology use than before.

Table 12. T Test Results 2022 batch

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.041	.314		.130	.897		
	Computer self-efficacy	.795	.065	.778	12.186	.000	.991	1.009
	Computer Anxiety	-.256	-.063	-.261	4.086	.000	.991	1.009

Source: data processed, 2025

Table 13. T Test Results 2023 batch

Coefficients[a]

Model		Unstandardized Coefficients		Standardized	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.457	.192		7.588	.000		
	Computer self-efficacy	.801	.046	.862	17.575	.000	.969	1.032
	Computer Anxiety	-.177	.018	-.493	10.063	.000	.969	1.032

Source: data processed, 2025

Overall, the t-test results reinforce the important role of Computer Self-Efficacy as a motivating factor for students interest in operating accounting software, with a significant positive effect in both classes. On the other hand, Computer Anxiety was also shown to have a significant negative impact on interest, although the intensity of the influence tended to decrease in the class of 2023. The difference in coefficients between the two classes indicates the dynamics of psychological and behavioral changes in students over time, which may be related to students increased adaptability to technology and better learning support. These findings provide important guidance for developing learning strategies that not only increase confidence in using technology but also provide support to reduce anxiety, thereby further enhancing student interest in operating accounting software.

The R-Square test results indicate the extent to which the independent variables collectively explain variation in the dependent variable, namely student interest in operating accounting software. For the class of 2022, a correlation value of 0.844 indicates a strong relationship between Computer Self-Efficacy and Computer Anxiety and student interest. An R-Square value of 0.713 indicates that 71.3% of the variation in student interest can be explained by these two independent variables, while the remaining 28.7% is influenced by factors outside the model. This suggests that while self-efficacy and computer anxiety are important factors, other variables influencing student interest require further exploration.

Table 14. R-Square Coefficient Test (R2) 2022 batch

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.844[a]	.713	.705	.38691	1.601

Source: data processed, 2025

Table 15. R-Square Coefficient Test (R2) 2023 batch

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.915[a]	.837	.832	.23826	1.921

Source: data processed, 2025

Meanwhile, for the class of 2023, a higher correlation of 0.915 indicates a stronger relationship between the two independent variables and student interest. An R-square of 0.837 indicates that 83.7% of the variation in student interest can be explained by Computer Self-Efficacy and Computer Anxiety together, leaving only 16.3% of the variation explained by factors outside the model. This increase in the R-square value confirms that the regression model is more effective in explaining student interest in the class of 2023 compared to previous classes. This could indicate that these two variables are becoming more dominant in determining student interest over time or that there has been improvement in the measurement variables.

Overall, these results strengthen the position of Computer Self-Efficacy and Computer Anxiety as the primary predictors of student interest in using accounting software. However, there remains significant room especially for the class of 2022 for other variables not yet included in the model, such as intrinsic motivation, social support, practical experience, or learning environment factors. Therefore, further research should consider additional variables to gain a more comprehensive understanding of the factors influencing student interest and to examine whether the influence of these variables changes with the development of student generations and advancements in digital technology.

Based on the moderation regression analysis (MRA) table consistently show that Basic Accounting Understanding (Z) acts as a significant moderator ($p = 0.000 < 0.05$) on the influence of Computer Self-Efficacy (X1) and Computer Anxiety (X2) on Student Interest (Y) in both batchs. The moderating role of Z is to strengthen the relationship between computer self-efficacy and computer anxiety on student Interest. However, there are substantial differences in the strength of the models: the Class of 2022 has a Determination Coefficient (R2) of 0.713, while the Class of 2023 has a much higher (R2) of 0.837. The larger R2 in the Class of 2023 indicates that the influence of Basic Accounting Understanding as a moderator is much stronger and the model has higher explanatory power (explained variance) in predicting Student Interest in that batch.

Tabel 16. The Result of MRA 2022 batch

Coefficients							
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**	**Collinearity Statistics**	
	B	**Std. Error**	**Beta**			**Tolerance**	**VIF**
X1	1.114	.245	1.091	4.541	.000	.066	1.124
X2	.019	.221	.019	.085	. 000	.075	1.294
Z	.438	.355	.538	1.232	. 000	.020	4.943
X1*Z	-.118	.068	-.867	-1.721	. 000	.015	4.562
X2*Z	.060	.067	.339	.894	. 000	.026	3.815

Source: data processed, 2025

Tabel 17. The Result of MRA 2023 batch

Coefficients							
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**	**Collinearity Statistics**	
	B	**Std. Error**	**Beta**			**Tolerance**	**VIF**
X1	0.802	.046	0.863	7.440	.000	.964	1.037
X2	-.177	.018	-.494	-10.002	. 000	.969	1.032
Z	.623	.000	.016	-0.332	. 000	.995	1.006
X1*Z	-.421	.024	-.142	-2.003	. 000	.956	1.956
X2*Z	-.553	.037	-.256	-1.958	. 000	.805	1.805

Source: data processed, 2025

The results of a study on students from the 2022-2023 Accounting Study Program at Merdeka University, Malang, showed that Computer Self-Efficacy had a significant positive effect on student interest in both batchs, in accordance with Bandura s (1997) theory, which states that self-efficacy increases motivation and persistence. This finding is consistent with research by Kusmaeni et al (2022) and Rahmawati & Abidin (2021), who found self-efficacy encourages independence in using accounting software. However, this finding differs from Wicaksono et al (2024), who found an insignificant effect individually, although a significant simultaneous effect. Contextually, at Merdeka University, students from the 2023 batch who were more familiar with post-pandemic technology demonstrated higher self-efficacy, increasing their interest. The implication of this finding is that the Faculty needs training programs to build self-efficacy, such as practical accounting software workshops, so that students are more confident and ready to work.

On the other hand, Computer Anxiety had a significant negative effect on student interest, in accordance with the theory that anxiety inhibits technological interaction. This finding aligns with Kusmaeni et al (2022) and Sadalipa & Nurabiah (2024), who found that anxiety decreased interest. However, it differs from Dewi & Trisnadewi (2024), who found no significant effect. Contextually, students in the 2022 intake who experienced the transition from online to hybrid learning may be more susceptible to anxiety, affecting interest. Based on this finding, it is necessary to develop an anxiety management module, in the form of software simulations with lecturer support, to reduce fear and improve accounting students' digital readiness.

Furthermore, Basic Accounting Understanding moderated the effect of Computer Self-Efficacy and Computer Anxiety on student interest in both intakes, strengthening the relationship according to Davis s (1989) TAM. This finding is consistent with Zanaria & Dewi (2023) and Sadalipa & Nurabiah (2024), who showed that basic understanding increases the effectiveness of technology. Contextually, students with a strong accounting understanding are better able to connect concepts with software, reducing anxiety and increasing self-efficacy. Based on these findings, faculties need to strengthen basic accounting courses before introducing software, as well as integrate the curriculum to ensure students have a strong cognitive foundation, so that graduates are more competent in the digital era. The practical implication of this is the need to develop adaptive technology-based learning strategies, to increase self-efficacy, reduce anxiety, and strengthen accounting understanding, so that students are ready to face the demands of the workplace.

This study contributes to the literature by emphasizing the moderating role of accounting understanding as a controlling factor that influences the strength or direction of the relationship between other variables in the learning process and student motivation, where a strong understanding of accounting serves to increase learning effectiveness. Therefore, the learning strategy implemented must consider factors such as self-efficacy and learning motivation because with this moderation, both factors can strengthen the positive influence on student academic outcomes, so that the learning process can provide optimal results and better prepare students for the workplace. Learning motivation plays a crucial role in strengthening the influence of self-efficacy on learning outcomes, so that learning that focuses on improving these two aspects will significantly improve student competency readiness. Therefore, this research not only broadens theoretical insights but also provides practical implications for the development of curriculum and teaching methods in higher education, especially at Merdeka University Malang, so that graduates are more competent and ready to compete in the digital and globalization era.

CONCLUSIONS

Based on data analysis of accounting students from the 2022 and 2023 batch's at Universitas Merdeka Malang, it can be concluded that. The Effect of Computer Self-Efficacy on Student Interest, computer self-efficacy positively and significantly affects students' interest in operating accounting software. Computer Self-Efficacy has a positive and significant influence on students' interest in operating accounting software, with consistent findings across the class of 2022 and 2023. The higher student's confidence in their ability to use technology and computers, the greater

their interest in learning, exploring, and mastering the software, which serves as an important foundation for facing technical challenges.

While both classes demonstrated this positive influence, students from the class of 2023 had a higher mean self-efficacy than those from the class of 2022, indicating better adaptation to digital technology, likely due to more intensive exposure to technology in prior learning. Conversely, Computer Anxiety had a negative and significant influence on students' interest, with increased anxiety decreasing interest as anxiety arose. The class of 2022 had a slightly lower mean anxiety than the class of 2023, but both demonstrated anxiety that needed to be managed, with students tending to seek social support through peer learning to mitigate its negative impact.

Based on the research findings, several recommendations can be made. For the Faculty of Economics and Business, it is recommended to improve accounting software training programs with a focus on building self-efficacy through interactive workshops and practical simulations to reduce anxiety and increase student interest. Furthermore, basic accounting courses should be integrated with digital technology modules from the outset to foster understanding of accounting concepts and strengthen software usage. The faculty is also advised to periodically evaluate the curriculum to keep pace with technological developments, especially for newer students who are more familiar with the digital world.

For students, it is important to build self-confidence through independent practice using accounting software and to not hesitate to seek help from friends or lecturers to overcome anxiety. Strengthening basic accounting understanding independently is also crucial because it can strengthen motivation and reduce psychological barriers to learning technology. For future researchers, it is recommended to conduct longitudinal research to observe changes in student interest over time or compare results with other universities to increase generalizability. Researchers are also advised to add other variables, such as intrinsic motivation or social support, as moderators to enrich the analysis. The use of mixed methods (quantitative and qualitative) can provide deeper insights into students experiences in operating accounting software.

This study has several limitations that need to be considered. The data collection method, which involved distributing questionnaires through class/grade WhatsApp groups, resulted in many respondents dropping out. This impacts generalizability, as respondents who chose to complete the questionnaire (active respondents) may have very different characteristics (more passionate about accounting topics or more digitally savvy) than those who submitted it (non-respondents), even though a total of 147 respondents were ultimately reached. Therefore, the results of this study can only be cautiously generalized to the group of students who actively participated and were willing to participate in the online survey. Furthermore, the study focused on only four main variables without considering external factors such as campus facilities or student work experience. The data were also collected over a short period of time, so it may not capture the dynamics of changes in student interests in real time. These limitations should be considered for further research to achieve more accurate and comprehensive results.

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