

## Educational Learning Application (ELA): Behavioral Intentions and Motivation Implications of Cost of Capital Formula (COCF) Apps

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**Abstract:** This study investigates the impact of using a Cost of Capital Formula (COCF) mobile application on undergraduate accounting students' behavioural intentions and motivation in learning Corporate Finance. Drawing upon the Unified Theory of Acceptance and Use of Technology (UTAUT) and incorporating constructs such as satisfaction, enjoyment, and personal innovativeness, the study assesses how mobile learning tools can enhance engagement and academic performance. A stratified sample of 107 students from a public university in Malacca, Malaysia, was surveyed using a structured questionnaire. Data analysis involved descriptive statistics, correlation analysis, regression analysis, and moderation testing. Results show that satisfaction is the most significant predictor of behavioural intention, followed by enjoyment and facilitating conditions. The gender factor moderates certain effects, particularly in social influence and facilitating conditions. The findings support the integration of digital learning apps in finance education to foster motivation, engagement, and improved learning outcomes.

**Keywords:** *Open and Distance Learning, Educational Learning Application (ELA), UTAUT model, Behavioral Intention, Motivation, Cost of Capital Formula (COCF) apps.*

### 1. Introduction

Adopting digital technologies for more seamless and efficient experiences has become increasingly important in many modern industries, including the educational sector, to operate and deliver value to customers. With the adoption of digitalised learning, we are seeing a cultural shift in the higher education sector towards improving the learning experience to create a more engaging and effective education process (The Star, 2021). Many educational institutions have turned to online classes and virtual attendance for classes with teachers to provide a continuous learning process since the pandemic. As a result, it causes a paradigm shift for everyone, as not only students but also teachers, lecturers, administrators, and even parents must adapt to the new learning environment. Due to this, many educators, including lecturers, have taken the initiative to develop and promote the adoption of the educational learning application (ELA) among students. It has become part of adapting the university's digital transformation journey to encourage and support a continuous learning process. It can be an effective teaching tool for class activities and for students to do homework and assignments. The ELA is created for students mainly to get them to become proficient in the fundamentals of all subjects, and then, from the view of lecturers, it can also be used to create a roadmap for students to answer questions, especially at the student's learning time or outside the normal class about the subjects or topics taught in the class (The Star, 2023).

The educational use of mobile devices in and out of the classroom helps students develop positive attitudes toward courses (Ozdamar Keskin, 2011). Thus, one of the benefits of mobile learning is the ability to provide access to learning materials outside of class time. Mobile learning increases students' interest and motivation (Ozan, 2013). Furthermore, using mobile devices in learning environments encourages students to engage in learning activities. As a result, mobile devices may become crucial for students and educators (Yilmaz & Akpinar, 2011) throughout the learning process.

Numerous studies (e.g., Pechenkina et al., 2017; Demir & Akpinar, 2018) suggest that mobile learning improves student performance, engagement, and retention, especially when used to support course-specific objectives. However, limited research exists on mobile app adoption among Malaysian accounting students within specific course contexts.

Students become less interested and motivated to return to campus to continue studying face-to-face after several semesters of the university implementing the learning process through Open and Distance Learning (ODL). They've grown too accustomed to continuing their education through ODL, where they've taken final exams online for several semesters. It allows them to open reference books, take notes, and communicate with classmates to answer final exam questions. As a result, when they have to attend classes and take examinations physically, they find it difficult and stressful throughout their studies. Students' interest in accounting and finance has waned as a result of this predicament, especially when they need to memorize several complex formulas when taking the finance course tests.

Additionally, after returning to campus for face-to-face lectures and tutorials, students consistently demonstrated poor performance, high attrition, or a loss of enthusiasm for studying, notably in accounting and finance disciplines. Students are also provided with the recording of classroom lectures by their lecturers so that they can review them after the class (Baylis & J. Beynon, 2024). A study's findings suggest that a majority of students watch a small portion of videos, indicating low engagement levels with the teaching material among university students (Akçapınar et al., 2024). Nevertheless, student disengagement in the discipline of accounting is not uncommon (Byrne et al., 2014).

After noticing that accounting students grow disengaged whenever a difficult concept is introduced during face-to-face classes, there is a need for accounting lecturers to turn to mobile technology to improve the situation. As a result, we developed an educational learning application (ELA) for making accounting and finance subjects more exciting and interactive for students. It could boost students' motivation throughout their face-to-face studies and ensure they will be more prepared for the final examination. The developed app is called the Cost of Capital Formula (COCF) app.

### **The objective of the study**

This study aims to evaluate the impact of the COCF app on accounting undergraduate students' intentions to master a corporate finance course. It also examines students' behavioural intentions and motivation while using the app by integrating key factors from the UTAUT model, including performance expectancy, effort expectancy, social influence, and facilitating conditions. Additionally, the study incorporates factors such as enjoyment, personal innovativeness, and satisfaction alongside the UTAUT model's core elements, aiming to enhance students' learning outcomes and performance in finance courses.

### **Scope of the Study**

This study focuses on undergraduate accounting students enrolled in a Corporate Finance course at a public university in Malacca, Malaysia. It specifically investigates the influence of the COCF app on students' behavioural intentions and motivation, guided by the UTAUT model and extended variables. The findings aim to offer practical insights for educators and app developers to design more effective digital learning tools in accounting and finance education.

## **2. Literature Review**

Learning a subject using an app is important for students as it helps students to study or revise lessons alone, especially after formal class time with their respective lecturers. Apart from that, students will become more independent in learning a topic with the presence of apps. Apart from that, the use of apps can have a positive effect on student performance when an individual believes that using a system will help them attain gains in performance (Venkatesh et al., 2003).

### **Open and Distance Learning (ODL)**

With the advancement of technology, higher education institutions are no longer limited to traditional brick-and-mortar learning and teaching methods. Open and distance learning (ODL) is the term used to describe the provision of flexible educational opportunities in terms of accessibility and a variety of knowledge acquisition methods. In other words, it provides the availability of options for educational endeavors anywhere, at any time, and in many ways. The students can have an opportunity to learn resources due to time and place constraints. Besides that, the ODL is also offering multiple modes that entail utilizing various delivery systems and learning resources.

ODL encourages educators to create content and to be more innovative in delivering learning resources to students. This is part of learning strategies to leverage students' accomplishments in their studies. This is consistent with the development of online collaborative learning theory (OCL), which provides an enabling approach to deep learning for students (Garrison & Cleveland-Innes, 2005). Furthermore, it also encourages learners to respond to content shared by the teachers and to develop skills in technologically controlled, communicative, and sustainable conditions (Royle & Nikolic, 2013). To increase the students' engagement with the online learning process, it is crucial to have interactive learning and a good internet connection. Besides, the web courses must be accessible, and their implementation must be made on a reliable e-learning platform. This is an encouraging discussion for effective and satisfactory online learning (Harasim, 2017; Selim, 2003).

However, it is a big challenge to conceive an enjoyable online learning experience among students. Based on the OCL framework, this study, therefore, wants to evaluate whether the use of apps can help students understand a subject or topic more easily throughout the online learning experience. In addition, this study wants to prove whether the use of apps in the learning process can increase the enjoyment of learning among students and also their performance. Additionally, the study seeks to determine the degree to which students believe that the apps they use as part of their e-learning are useful resources for effective e-learning.

In previous studies, the satisfaction of the student in determining the efficacy of e-learning has been considered. It has been shown that there is a positive relationship between student satisfaction and the online learning experience (Dewiyanti et al., 2007). This is because online learning allows students to create and exchange information and essential exercises, synthesize testing, and collaborate on written tasks throughout their learning period (Zhu, 2012). Another study also revealed that participants who participated in collaborative online learning activities were more satisfied with their learning experiences than students who did not participate in collaborative online learning (Jung et al. 2002). The results have demonstrated that the degree of student satisfaction with e-learning is a critical factor in its adoption, and this could be used as a measure of how effective e-learning is in their studies.

### **Educational Learning Applications (ELA) and Theory of Acceptance and Use of Technology (UTAUT) models**

It is highlighted that today's university students, aged 19 to 24, have grown up in a digital and networked world, which differs from the world of their parents and university educators due to the quick rate of technological change (Prensky, 2009; Junior et al., 2023). Since the end of the epidemic, numerous universities have been undergoing digital transformation. It is crucial to identify the dimensions or factors that may be linked to the digital transformation of education. Current students are increasingly using mobile phones for their studies and extensively accessing the internet through their mobile phones (Nikolopoulou et al., 2020).

Investigated students' educational smartphone use in learning settings and found that besides socializing and learning, there are many factors for students to use their smartphones (Fu et al., 2021). Students with strong goal achievement orientation are more likely to use their smartphones for educational purposes. A study conducted in Korea revealed that integrating mobile applications into language learning can enhance learner motivation and promote sustainable learning. The primary advantages, as perceived by students, were convenient access to learning materials, portability, flexible and self-directed learning environment, improved interaction, and enhanced self-efficacy in English learning performance (Jeong, 2022). However, there were a number of drawbacks to using mobile devices for online learning, including technical issues, the tiny screen size, distraction, students losing patience, and fatigue (Alrefaai, 2019).

The study explores mobile phone practices of US and Ukrainian students in the context of library services, identifying trends and suggesting mobile service improvements based on user preferences (Hranchak et al., 2024). In parallel, various studies indicate that educational mobile applications can be helpful in the teaching-learning process, and at present, education can benefit from the use of this innovative learning methodology (Criollo et al., 2022). In another study, the findings showed that students were agreeable to smartphones' perceived usefulness, ease of use, and barrier factors. The study concluded that smartphone technology integration in learning activities is very crucial, but barriers and bad conditions hinder effective learning for both teachers and students (Masadeh, 2021). Besides, challenges such as poor connectivity and distractions at

home leading to technical anxiety significantly affect students' intentions to use mobile learning (Alturki & Aldraiweesh, 2022).

In this study, the COCF app leverages the UTAUT model to enhance student motivation and usage. Performance expectancy drives motivation by ensuring students believe the app will improve their academic performance with accurate formulas and solutions. Effort expectancy increases motivation by providing a user-friendly design that makes it easy and enjoyable for students to use the app. Social influence boosts motivation through endorsements from teachers and positive feedback from peers, encouraging students to engage with the app. Finally, facilitating conditions support motivation by offering technical support and ensuring the app is accessible on various devices. By addressing these factors, the study aims to enhance student motivation and make studying more effective and enjoyable.

### **Performance Expectancy**

Performance expectancy is the expected impact of a technology's functional advantage, even in uncertain conditions. Many research studies show that the usefulness of technology and ease of use are considered to be the main factors affecting an individual's technological acceptance. These factors, perceived usefulness and perceived ease of use, are closely related to performance expectancy and effort expectancy, respectively. Most of the students were positive about e-learning. They believed that e-learning enhanced their educational experience. The e-learning platform has everything you need, such as recorded lessons, assignment information, and course outlines, which the students can access at any time they want (Omer et al., 2015).

Demir & Akpinar (2018) have studied the effect of mobile learning applications on students' academic achievement and attitudes toward mobile learning. They utilized an attitude scale to measure the students' attitudes toward mobile learning. Also, they used the achievement test to examine the effect of mobile learning applications on students' achievement. The findings of their study showed that mobile learning could promote students' academic achievement. It showed that the students had significantly higher scores for mobile learning.

Furthermore, the students appreciated mobile learning as an approach that may significantly increase their motivation. Hence, the lecturers should take into consideration that mobile learning can create a positive impact on academic achievement and performance and increase the motivation of students. Performance expectancy affects students' motivation by influencing their belief that the app will improve their academic performance. Therefore, students are motivated to use the app because they believe it will help them perform better in their studies. Students are more likely to be motivated to use the app regularly to achieve their academic goals if the app provides accurate and useful formulas that lead to better problem-solving (Omer et al., 2015; Demir & Akpinar, 2018).

### **Effort Expectancy**

Effort expectancy deals with how easy and convenient it is for students to use the app. If the app is easy to navigate and doesn't require a lot of effort to use, students are more likely to form a positive intention to use it. The effort expectancy affected behavioral intentions to use e-learning systems in developing countries (Abbad, 2021). The simpler and more intuitive the app is, the more motivated students will be to use it. If the app is user-friendly and reduces the effort needed to find and use formulas, students are more likely to stay motivated and engaged with it. The UTAUT model, including the effort expectancy, positively influences behavioral intentions and user behavior in Accounting Practice Application users, enhancing motivation among students when using the app (Nazmi et al., 2024).

### **Social Influence**

Social influence affects motivation by showing how much encouragement or pressure students feel from others to use the app. The UTAUT model, about the social influence and effort expectancy, motivates app continuance intention (Lee et al., 2017) and could also impact students' motivation to adopt technology (Handoko, 2020). However, some studies found that social influence had an insignificant influence on behavioral intention in using apps (Gupta et al., 2024; Talan et al., 2024). This suggests that being inclined to use technologies like mobile technologies does not guarantee that digital natives will have high adoption behaviours and intentions when it comes to using them for learning purposes.

### **Facilitating Conditions**

Facilitating conditions help motivate students by giving them the resources and support they need to use the app effectively. When students have technical support, and the app works well on their devices, they are more likely to use it. Adequate resources and fewer technical problems make the experience more motivating and less frustrating. In short, facilitating conditions are closely linked to students' motivation to adopt technology (Handoko, 2020; He & Li, 2023).

The findings from the study suggest that mobile learning applications can enhance students' enjoyment and satisfaction through increased motivation, positive attitudes, emotional engagement, and active participation in learning activities. These factors contribute to a more enjoyable and satisfying educational experience. Furthermore, another research indicates that mobile learning apps positively influence students' attitudes and academic achievement by enhancing perceived usefulness, ease of use, and facilitating conditions in higher education settings (Camilleri & Camilleri, 2019).

### **Enjoyment, Satisfaction and Personal Innovativeness**

Furthermore, the study also combines the factors of enjoyment, satisfaction, and personal innovation with the UTAUT model's key factors. The enjoyment factor can be integrated into the model as an extension of the "Hedonic Motivation" construct. Hedonic motivation refers to the pleasure or enjoyment derived from using a technology, which can influence users' behavioral intention to use that technology. When individuals experience hedonic motivation, they are more likely to engage with the technology, as their focus is not only on achieving a task or functionality but also on the enjoyable aspects of the experience.

There were findings from the study on mobile learning applications that indicate a positive relationship between the use of these applications and students' enjoyment and satisfaction. It was found that students appreciated mobile learning as an approach that significantly increased their motivation. This suggests that when students are motivated, they are likely to experience more enjoyment and satisfaction while using the app. This indicates that students generally felt positive about the mobile learning experience, which can correlate with their enjoyment and satisfaction levels (Demir & Akpınar, 2018). In addition to the enjoyment variable, there is a positive relationship between learning flexibility and online interaction in which suggests that when students can learn at their own pace using technology, their overall enjoyment of the learning process can increase. Enjoyment often enhances engagement, leading to a more interactive and fulfilling educational experience (Gupta et al., 2024).

Satisfaction factor can be considered an outcome of technology use and can affect the constructs of "Performance Expectancy" and "Effort Expectancy" in the UTAUT model. High levels of satisfaction can enhance users' intention to continue using the technology and can be included as a dependent variable reflecting user experience. Gupta et al. (2024) have demonstrated there is a strong association between technology and learning flexibility in which indicates that students are likely to feel more satisfied with their learning experience when they have the flexibility to access materials like recorded lectures at their convenience. This flexibility may lead to a heightened sense of control over their learning, contributing further to satisfaction levels. Therefore, this paper includes this variable for testing the satisfaction level among students in using ELA for studying the corporate finance course.

The ability to seek out resources, collaborate with peers, and communicate with instructors through digital channels aligns with traits of innovative learners who adapt to and leverage technology to enhance their educational experiences. However, the presence of real-time, face-to-face interactions still plays a crucial role in learning satisfaction. A balanced combination of both online and in-person learning could be necessary for maximizing enjoyment and satisfaction (Gupta et al., 2024). Hence, this paper considers this factor as one of the factors with the UTAUT model to determine the satisfaction level among students when they are utilizing the apps of ELA after attending the face-to-face interactions during the physical classes.

While the original UTAUT model comprises four core constructs, such as Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, many researchers have expanded it by adding other variables to enhance its explanatory power in specific contexts. Hence, incorporating personal innovativeness could provide additional insights into how individual differences affect technology acceptance and usage,

especially in environments where innovation plays a crucial role nowadays. Gupta et. al. (2024) findings highlight the significance of technology in enhancing online interaction and learning outcomes, whereby students who embrace technology and utilize various online platforms may demonstrate higher personal innovativeness. Neves et al. (2025) have included the personal innovativeness factor in the study and found that habit, environmental knowledge, information provision, and innovativeness were significant predictors of sustainable technology use.

Overall, the findings suggest an interconnectedness between the use of technology, students' learning experiences, and how these aspects could influence enjoyment, satisfaction, and personal innovativeness in an online teaching environment. Thus, further exploration into these correlations could provide valuable insights into improving online educational practices in using ELA in the future.

### 3. Methodology

The population for the Corporate Finance course in the Bachelor of Accountancy Program at a public university in Malacca comprises all enrolled students. A sample of 107 students was provided with the opportunity to utilize COCF as a means to enhance their performance in the Corporate Finance course. The method of sampling is stratified sampling. A proportional sample of students is selected from each class. Design of the nine-section questionnaire: demographic, PE, EE, SI, FC, E, PI, BI, and S. Except for demographic inquiries, all other questions were constructed using a five-point Likert scale ranging from "strongly disagree" to "strongly agree." The variables of the study are shown in Table 1.

**Table 1: The Variables of the Study**

| Variable                      | Item                                                                                                                                             |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Demographic</b>            |                                                                                                                                                  |
|                               | Class                                                                                                                                            |
|                               | Gender                                                                                                                                           |
| <b>Performance Expectancy</b> |                                                                                                                                                  |
| PE1                           | COCF is useful for my studies on the cost of capital topic                                                                                       |
| PE2                           | COCF helps me to achieve my task (tutorial) of answering the cost of capital questions in a better way                                           |
| PE3                           | COCF could help me to answer the cost of capital questions during my self-study                                                                  |
| PE4                           | Using the COC will help me to attain good marks in the test and final exam for a corporate finance course in the Bachelor of Accountancy program |
| PE5                           | I am confident I will get a good result or score for the cost of capital topic by using this COCF                                                |
| <b>Effort Expectancy</b>      |                                                                                                                                                  |
| EE1                           | I found that COCF is user-friendly                                                                                                               |
| EE2                           | For me, it is easy to use COCF                                                                                                                   |
| EE3                           | COCF is not complicated at all                                                                                                                   |
| <b>Social Influence</b>       |                                                                                                                                                  |
| SI1                           | My teaching lecturer thinks that COCF is useful for me when I do the tutorial questions on the cost of capital topic                             |
| SI2                           | My Academic Advisor asks and encourages me to use COCF when I do the tutorial questions on the cost of capital topic                             |
| SI3                           | My friend says/says that COCF is helpful and asked me to use it                                                                                  |
| SI4                           | My parents and siblings encourage me to use COCF because it will help me to do tutorial questions and motivate me to do more exercise            |
| SI5                           | My other relatives encourage me to use COCF because COCF will help me to do tutorial questions and motivate me to do more exercise               |
| <b>Facilitating Condition</b> |                                                                                                                                                  |
| FC1                           | I own my laptop/computers                                                                                                                        |
| FC2                           | I can borrow my friend's laptop whenever I need it                                                                                               |

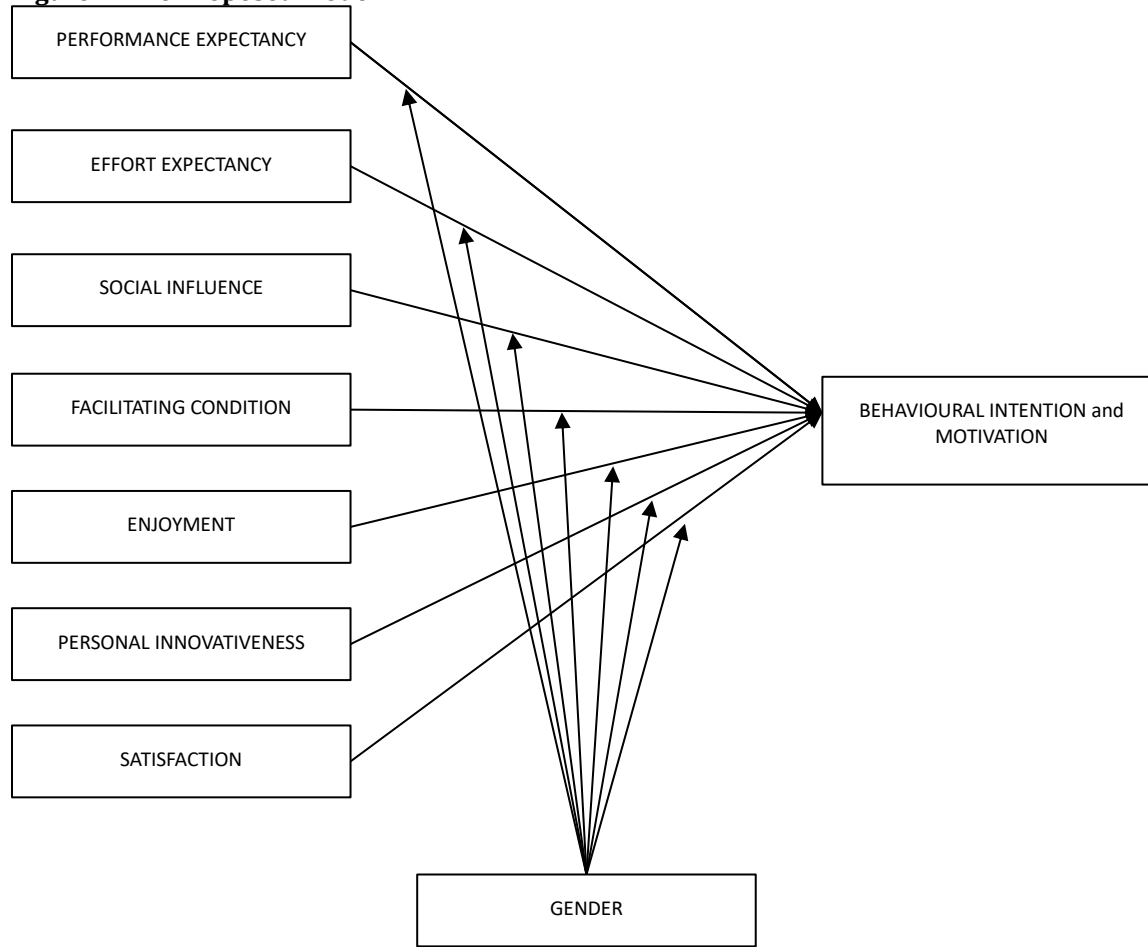
|                                |                                                                                                 |
|--------------------------------|-------------------------------------------------------------------------------------------------|
| <b>FC3</b>                     | I can apply COCF at the computer lab at any time                                                |
| <b>FC4</b>                     | I can apply for COCF using a computer at the library                                            |
| <b>Enjoyment</b>               |                                                                                                 |
| <b>E1</b>                      | The use of COCF in studying the cost of capital topic is interesting for me                     |
| <b>E2</b>                      | Using COCF is an exciting way to learn the cost of capital topic                                |
| <b>E3</b>                      | COCF provides me with a free way to learn the cost of capital topic                             |
| <b>E4</b>                      | COCF motivates me to learn the cost of capital topic at my own pace                             |
| <b>E5</b>                      | COCF motivates me to do more questions on the cost of capital topic                             |
| <b>E6</b>                      | I prefer to use COCF during self-study                                                          |
| <b>E7</b>                      | I prefer to use COCF during the classes                                                         |
| <b>Personal Innovativeness</b> |                                                                                                 |
| <b>PI1</b>                     | I like to experiment with new applications that help me in the learning process                 |
| <b>PI2</b>                     | I am keen to try new things in the learning process                                             |
| <b>PI3</b>                     | I like to experiment with new features in the applications that I downloaded                    |
| <b>PI4</b>                     | I love to read about new advancements in technology                                             |
| <b>Behavioral Intention</b>    |                                                                                                 |
| <b>BI1</b>                     | I will recommend COCF to my friends                                                             |
| <b>BI2</b>                     | I have positive perceptions about COCF                                                          |
| <b>BI3</b>                     | I will recommend this COCF to my juniors                                                        |
| <b>Satisfaction</b>            |                                                                                                 |
| <b>S1</b>                      | I am satisfied with using this COCF application                                                 |
| <b>S2</b>                      | The COCF is reliable to be used for learning the cost of capital topic                          |
| <b>S3</b>                      | I think the COCF is an effective way to increase the understanding of the cost of capital topic |
| <b>S4</b>                      | In my opinion, the COCF has a quality that meets my expectations                                |

The questionnaire was adapted from validated UTAUT instruments (Venkatesh et al., 2003; Venkatesh et al., 2012), with additional items on satisfaction and enjoyment based on Demir & Akpinar (2018). A link to an online questionnaire was distributed to the designated students as a method of data collection. There are four groups of students provided with the questionnaire link, and all are bachelor's accounting students who took finance papers. Each group is comprised of a different number of male and female students. For this paper, gender was included as a moderating variable based on previous research suggesting gender differences in mobile learning adoption (Alrefaai, 2019; Handoko, 2020; Tahir, 2023).

For data analysis, the study runs the data for descriptive analysis. In addition, the study also does a reliability test, correlation, an independent sample t-test, and multiple linear regression as methods of data analysis. In addition, the proposed model is based on the original UTAUT framework (Venkatesh et al., 2003), extended with variables (enjoyment, satisfaction, personal innovativeness) aligned with UTAUT 2 constructs (Venkatesh et al., 2012).

This study investigated students' behavioural intentions and motivation with the COCF app for the Corporate Finance Course. Therefore, the original UTAUT model is used as the theoretical basis. The original UTAUT model is proposed, and some alterations were made to the original UTAUT model, as shown in **Figure 1**.

**Figure 1: The Proposed Model**



#### 4. Findings and Discussion

The majority of respondents are female students (78%). Students from each class are proportionately selected using a stratified sampling method. *Refer to Table 2.*

**Table 2: Demographic profile of respondents**

| Variable      | N  | %  |
|---------------|----|----|
| <b>Gender</b> |    |    |
| Male          | 24 | 22 |
| Female        | 85 | 78 |
| <b>Class</b>  |    |    |
| A             | 32 | 29 |
| B             | 29 | 27 |
| C             | 29 | 27 |
| D             | 19 | 17 |

Cronbach's alpha and composite reliability values were used to assess the reliability of the constructions. Findings show that Cronbach's alpha values range from 0.77 to 0.93, which indicates that all values are higher than the critical level of 0.70 and suggests that measurement models are reliable. A complete list of results regarding reliability and validity is presented in Table 3.

**Table 3: Descriptive statistics and reliability for each variable in the study.**

| Variables                           | No | Items                                                                                                                                              | Mean | SD   | Cronbach Alpha |
|-------------------------------------|----|----------------------------------------------------------------------------------------------------------------------------------------------------|------|------|----------------|
| <b>Performance Expectancy (PE)</b>  | 1  | COCF is useful for my studies on the cost of capital topic.                                                                                        | 4.29 | 0.61 | 0.90           |
|                                     | 2  | COCF helps me to achieve my task (tutorial) of answering the cost of capital questions in a better way                                             | 4.26 | 0.67 |                |
|                                     | 3  | COCF could help me answer the cost of capital questions during my self-study                                                                       | 4.17 | 0.72 |                |
|                                     | 4  | Using the COC will help me to attain good marks in tests and the final exam for a Corporate Finance Course in the Bachelor of Accountancy Program. | 4.05 | 0.79 |                |
|                                     | 5  | I am confident I will get a good result or score for the cost of capital topic by using this COCF.                                                 | 3.85 | 0.77 |                |
| <b>Effort Expectancy (EE)</b>       | 6  | I found that COCF is user-friendly                                                                                                                 | 3.98 | 0.76 | 0.88           |
|                                     | 7  | For me, it is easy to use COCF                                                                                                                     | 4.00 | 0.77 |                |
|                                     | 8  | COCF is not complicated at all                                                                                                                     | 3.78 | 0.89 |                |
| <b>Social Influence (SI)</b>        | 9  | My teaching lecturer thinks that COCF is useful for me when I do the tutorial questions on the cost of capital topic.                              | 4.23 | 0.70 | 0.84           |
|                                     | 10 | My Academic Advisor asks and encourages me to use COCF when I do the tutorial questions on the cost of capital topic.                              | 4.09 | 0.70 |                |
|                                     | 11 | My friend says/say that COCF is helpful and asked me to use it.                                                                                    | 3.92 | 0.80 |                |
|                                     | 12 | My parents and siblings encourage me to use COCF because COCF will help me to do tutorial questions and motivate me to do more exercise.           | 3.53 | 0.79 |                |
|                                     | 13 | My other relatives encourage me to use COCF because COCF will help me to do tutorial questions and motivate me to do more exercise.                | 3.56 | 0.87 |                |
|                                     | 14 | I own my laptop/computers.                                                                                                                         | 4.71 | 0.58 |                |
| <b>Facilitating conditions (FC)</b> | 15 | I can borrow my friend's laptop whenever I need it                                                                                                 | 3.44 | 0.98 | 0.77           |
|                                     | 16 | I can apply COCF at the computer lab at any time                                                                                                   | 3.53 | 0.95 |                |
|                                     | 17 | I can apply for COCF using a computer at the library                                                                                               | 3.58 | 0.95 |                |
|                                     | 18 | The use of COCF in studying the cost of capital topic is interesting to me                                                                         | 3.93 | 0.81 |                |
| <b>Enjoyment (E)</b>                | 19 | Using COCF is an exciting way to learn the cost of capital topic.                                                                                  | 3.94 | 0.79 | 0.94           |
|                                     | 20 | COCF provides me with a free way to learn about the cost of capital topic.                                                                         | 3.91 | 0.78 |                |
|                                     | 21 | COCF motivates me to learn the cost of capital at my own pace.                                                                                     | 3.92 | 0.78 |                |
|                                     | 22 | COCF motivates me to ask more questions on the cost of capital topic.                                                                              | 3.94 | 0.73 |                |
|                                     | 23 | I prefer to use COCF during self-study.                                                                                                            | 3.94 | 0.74 |                |
|                                     | 24 | I prefer to use COCF during the classes.                                                                                                           | 3.98 | 0.72 |                |

|                                     |    |                                                                                                  |      |      |      |
|-------------------------------------|----|--------------------------------------------------------------------------------------------------|------|------|------|
| <b>Personal Innovativeness (PI)</b> | 25 | I like to experiment with new applications that help me in the learning process.                 | 3.88 | 0.72 | 0.90 |
|                                     | 26 | I am keen to try new things in the learning process.                                             | 3.98 | 0.65 |      |
|                                     | 27 | I like to experiment with new features in the applications that I downloaded.                    | 3.94 | 0.66 |      |
|                                     | 28 | I love to read about new advancements in technology.                                             | 3.85 | 0.71 |      |
|                                     | 29 | I will recommend COCF to my friends.                                                             | 4.08 | 0.77 |      |
| <b>Behavioral Intention (BI)</b>    | 30 | I have positive perceptions about COCF                                                           | 4.01 | 0.74 | 0.93 |
|                                     | 31 | I will recommend this COCF to my juniors.                                                        | 4.05 | 0.76 |      |
|                                     | 32 | I am satisfied with using this COCF application                                                  | 3.97 | 0.76 |      |
| <b>Satisfaction (S)</b>             | 33 | The COCF is reliable to be used for learning the cost of capital topic.                          | 4.04 | 0.71 | 0.93 |
|                                     | 34 | I think the COCF is an effective way to increase the understanding of the cost of capital topic. | 4.05 | 0.71 |      |
|                                     | 35 | In my opinion, the COCF has a quality that meets my expectations.                                | 3.97 | 0.79 |      |
|                                     |    |                                                                                                  |      |      |      |

#### Performance Expectancy.

The COCF meets the performance expectancy among students where it is useful (Mean=4.29), helps to answer questions in a better way (Mean=4.26), and independently during their self-study (Mean=4.17). Somehow, there is doubt about achieving good results for a Corporate Finance Course in the Bachelor of Accountancy Program by using the COCF (Mean=3.85).

#### Effort Expectancy

The students found that the COCF is user-friendly (mean = 3.98) and it is not complicated to use (mean = 3.78). It makes the COCF easy for the students to use (mean = 4.00).

#### Social Influence

The students cannot rely on their parents, siblings, or other relatives to encourage or motivate them to use the COCF in their study (meaning ranges between 3.53 and 3.56). Instead, the motivation to use the COCF comes from their teaching lecturers, academic advisors, and classmates or friends, especially when they are doing tutorial questions on the cost of capital topic (mean ranges between 3.92 and 4.23). A study highlighted that social interaction through mobile platforms to use the COCF apps enhances students' learning experiences.

#### Facilitating conditions

COCF is used by the students mostly by using their own or personal laptops or desktops. Most of them have their computers (Mean=4.71).

#### Enjoyment

The use of COCF in studying the cost of capital topic is interesting for the students (Mean=3.93), and it offers an exciting way for the students to learn the cost of capital topic (Mean=3.94). Besides that, using the COCF provides the students with motivation and freedom to learn the cost of capital topic at their own pace (Mean=3.92) as well as becoming more motivated to do more questions (Mean=3.94) either during their self-study (Mean=3.94) or in the classes (Mean=3.98).

#### Personal Innovativeness

Introduction to the use of COCF makes the students interested in trying new things in the learning process (Mean=3.98), to experiment with new features in the learning process, especially among the students who love to read about new advancements in technology (Mean=3.85).

### Behavioral Intention

As the COCF meets the performance expectancy as well as being user-friendly and less complicated to use in learning the cost of a capital topic, students feel that this COCF should be recommended to their friends (Mean=4.08), and they will recommend it to their juniors (Mean=4.05). The students also have a positive perception of the COCF (Mean=4.01).

### Satisfaction

Students are satisfied using this COCF application (Mean=3.97) as it meets its reliability of the COCF for learning the cost of the capital topic (Mean=4.04). The students think that the COCF can be one of the effective ways to increase their understanding of the cost of capital topic (Mean=4.05), and the COCF has a quality that meets their expectation of learning the cost of capital topic as well (Mean=3.97).

Table 4 shows that all predictors are positively correlated with the behavioral intention (BI) of using COCF. There is a strong positive correlation between satisfaction (S) and the behavioral intention (BI) of using COCF ( $r=0.808$ ), while the intention to use COCF is moderately correlated to personal innovativeness ( $r=0.511$ ). This is because the apps respond promptly to students by notifying them whether their answers are correct or not, and as a result, it gives satisfaction to the students when they are using the apps and motivates them to explore the questions. Learning using COCF apps positively affects students' attitudes towards learning, fostering motivation and engagement. The findings align with Elcicek & Bahceci (2017).

**Table 4: Correlation Table**

|    | BI    | PE      | EE      | SI      | FC      | E       | PI      | S       |
|----|-------|---------|---------|---------|---------|---------|---------|---------|
| BI | 1.000 | 0.671** | 0.659** | 0.696** | 0.604** | 0.767** | 0.511** | 0.808** |
| PE |       | 1.000   | 0.756** | 0.702** | 0.443** | 0.752** | 0.507** | 0.798** |
| EE |       |         | 1.000   | 0.688** | 0.544** | 0.737** | 0.491** | 0.734** |
| SI |       |         |         | 1.000   | 0.638** | 0.730** | 0.575** | 0.715** |
| FC |       |         |         |         | 1.000   | .606**  | 0.368** | 0.539** |
| E  |       |         |         |         |         | 1.000   | 0.603** | 0.832** |
| PI |       |         |         |         |         |         | 1.000   | 0.631** |
| S  |       |         |         |         |         |         |         | 1.000   |

**\*\*.** Correlation is significant at the 0.01 level (2-tailed).

Table 5 shows a comparison of each variable by gender, in which only social influence is significantly different by gender. In contrast, female students feel more encouraged and influenced to use the COCF than male students.

**Table 5: Comparison of each variable by gender**

| Group Statistics            |      |        |         |
|-----------------------------|------|--------|---------|
| Variable                    | Mean |        | t-value |
|                             | Male | Female |         |
| Performance expectancy (PE) | 3.99 | 4.16   | -1.22   |
| Effort expectancy (EE)      | 3.92 | 3.92   | -0.03   |
| Social influence (SI)       | 3.68 | 3.92   | -1.70*  |
| Facilitating condition (FC) | 3.71 | 3.84   | -0.74   |
| Enjoyment (E)               | 3.90 | 3.94   | -0.26   |
| Personal innovation (PI)    | 3.96 | 3.90   | 0.42    |
| Behavioral intention (BI)   | 4.17 | 4.01   | 0.94    |
| Satisfaction (S)            | 3.95 | 4.02   | -0.48   |

**\*** Correlation is significant at the 0.10 level (2-tailed).

As shown in Table 6, all seven constructions of the model (i.e., PE, EE, FC, SI, E, PI, S), along with S, explain 71 per cent of variance ( $R^2 = 0.71$ ) in BI towards the use of COCF. In other words, without gender in the model (Model 1), S is the most important factor for BI towards the use of COCF. Another factor that significantly

contributes to the BI of using COCF is FC. According to Hair et al. (2021), a model can be classified as weak, moderate, or substantial based on its  $R^2$  values. According to these criteria, the theoretical model proposed by this study has substantial explanatory power of  $R^2 = 0.71$  for explaining COCF acceptance and Behavioral Intention (BI). Moreover, it is observed that these results are comparable with those of previous studies (Nair et al., 2015; Venkatesh et al., 2012), which used similar measurement scales.

**Table 6: A model without Gender as a moderator**

| Independent variable        | Model 1        |
|-----------------------------|----------------|
| Constant                    | 0.18           |
| Performance expectancy (PE) | -0.04          |
| Effort expectancy (EE)      | 0.01           |
| Social influence (SI)       | 0.16           |
| Facilitating condition (FC) | 0.16**         |
| Enjoyment (E)               | 0.21*          |
| Personal innovation (PI)    | -0.17          |
| Satisfaction (S)            | <b>0.56***</b> |
| Gender                      |                |
| F                           | 35.55***       |
| $R^2$                       | 0.71           |

*Dependent variable: Behavioral intention (BI)*

*\*Correlation is significant at the 0.10 level (2-tailed)*

*\*\*Correlation is significant at the 0.05 level (2-tailed)*

*\*\*\*Correlation is significant at the 0.01 level (2-tailed)*

**Table 7: Models with Gender as a moderator**

| Independent variable        | Model 2        | Model 3<br>(Male) | Model 4<br>(Female) |
|-----------------------------|----------------|-------------------|---------------------|
| Constant                    | 0.59*          | 0.99              | -0.24               |
| Performance expectancy (PE) | 0.01           | 0.14              | 0.01                |
| Effort expectancy (EE)      | -0.03          | 0.09              | -0.05               |
| Social influence (SI)       | 0.22**         | 0.06              | 0.24*               |
| Facilitating condition (FC) | 0.17**         | 0.05              | 0.24**              |
| Enjoyment (E)               | 0.18           | -0.14             | 0.19                |
| Personal innovation (PI)    | -0.10          | -0.04             | -0.10               |
| Satisfaction (S)            | <b>0.55***</b> | <b>0.65*</b>      | <b>0.54***</b>      |
| Gender                      | -0.29***       |                   |                     |
| F                           | 35.03***       | 8.91***           | 31.42***            |
| $R^2$                       | 0.74           | 0.80              | 0.74                |

In Table 7, somehow, after considering gender in the model (Model 2), S also becomes a significant factor with the explanatory power of  $R^2 = 0.74$  for explaining the use of COCF towards the BI. Looking deeply into separate models of male and female students (Model 3,  $R^2 = 0.80$ , and Model 4,  $R^2 = 0.74$ ), SI and FC are only significant towards the BI for females but not for male students. The results align with a study by Alrefaai (2019), which showed that students' attitudes were positive, and there was a significant difference in attitudes in favor of female students. Also, the results revealed that most of the informants frequently use mobile phones, and there was a significant difference in favor of females. However, the study shows that S remains the most significant factor for both male and female students towards the BI of using COCF compared to other factors.

## 5. Conclusion

This study extends UTAUT by incorporating motivation-related variables such as enjoyment and satisfaction in a post-ODL higher education context, offering a novel understanding of mobile learning application acceptance in accounting education. This dimension represents the enjoyment and fun the user perceives to have by using a particular solution (Venkatesh et al., 2012). This variable has proved to be relevant, especially in smart and innovative technologies, as it presents a great dynamic between the technology and the user.

The results indicate that the use of the COCF app significantly enhances students' behavioral intentions to learn Corporate Finance. Specifically, the factor of satisfaction (S) was found to be the most influential, suggesting that when students are more satisfied with the app, their intention to master the course increases. Secondly, the study incorporated UTAUT model factors that are performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC), along with enjoyment (E), personal innovativeness (PI), and satisfaction (S). The results reveal that the PE and EE were important but not as influential as S. The SI and FC factors also played significant roles, but their effects differed between male and female students. For male students, S was the predominant factor affecting their behavioral intention, whereas S, SI, and FC influenced female students' intentions. Finally, by incorporating the factors of enjoyment (E), personal innovativeness (PI), and satisfaction (S) with UTAUT model factors, the findings show that factors E and PI were found to contribute positively to students' behavioral intentions. Many universities implemented institutional social networking apps as an alternative during the COVID-19 pandemic, and it was found that the use of the app was positively associated with student satisfaction (Conrad et al., 2024). This suggests that mobile phones or apps supported university students' learning and communication during the COVID-19 pandemic; the app's ability to provide an engaging and innovative learning experience supports its role in enhancing students' motivation and intention to engage with the course material.

The study achieves its objectives by validating the extended UTAUT framework in the context of Malaysian public universities. It contributes by showing that motivation-related constructs, particularly satisfaction which it play a more substantial role than classic UTAUT factors like performance expectancy.

### Limitations of the Study

The study sample is accounting students who are registered for the Corporate Finance course in the Bachelor of Accountancy Program at a public university in Malacca only. The findings might not be generalizable to a broader population. In addition, the study only captures students' immediate reactions to the app, that is, the behavioral intentions of using the COCF app. It might not reflect long-term effects on learning and mastery of the Corporate Finance course. Besides that, the study is based on the specific context of Corporate Finance. The results might not apply to other courses or disciplines where different app functionalities or learning styles might play a more significant role.

### Future Research

A comparative study across different campuses that offer a Corporate Finance Course in the Bachelor of Accountancy Program. Courses could be done to examine whether cultural factors influence students' behavioral intentions, satisfaction, and engagement with the app. This would provide insights into the app's adaptability in diverse educational settings. Besides, future research could include a more diverse set of participants on other campuses who register for the Corporate Finance Course in the Bachelor of Accountancy Program, which could improve external validity. Furthermore, a longitudinal study could also be done in future research to investigate the long-term impact of the COCF app on students' learning outcomes and retention in Corporate Finance. This would help determine whether the app's positive effects on behavioral intentions persist over time and translate into better academic performance. Future studies could examine the sustained impact over multiple semesters.

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