

Analysis of Acceptance and Use of Internet Service for The Preparation of Financial Reports Using the Unified Theory of Acceptance and Use Technology (UTAUT)

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Abstract

This paper was conducted to analyze Acceptance and Use of Internet Services for The Preparation of Financial Reports using UTAUT. Data collected using questionnaires then tested using Partial Least Square (PLS). The research sample is 147 respondents. Examination results showing performances expectancies, Social influences, Effort expectancies give positive significant impacts towards behavioral intention. Furthermore, Performance expectancies, Effort expectancies, Behavioral intention positively and significantly affect use behavior. Actual experience can strengthen the effect of performance expectancies on behavioral intention but cannot strengthen social influences towards behavioral intention. Finally, actual experience can not strengthen the influence of effort expectancies towards behavioral intention.

Keywords: Use of internet services; Financial Reports; Acceptance of internet services

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1. Introduction

The internet emerges as essential needs, this is because the internet is used in various human activities. Indonesia listed as area with highest number of internet user in the world certainly has great potential in driving digital business and internet services (Indah & Agustin, 2019). Bayu (2022) stated that in 2021-2022 internet users would be in the position of 210.03 million users. This condition shows that Indonesia's potential in the digital market is very high due to the high number of internet users. Indonesia, which is an archipelagic country, has tens of thousands of villages located in remote areas, the condition of the region had become an obstacle to the availability of internet access in remote areas of Indonesia, but now the government has made efforts to accelerate infrastructure development, especially in 3T areas in the form of 4G. The government is working on making it available in all villages by the end of 2022 (Endarwati, 2021).

At the end of 2019, the world experienced a long crisis caused by the emergence of the coronavirus, and emerging the limitation of community activities outside the home so that most activities are carried out with the help of internet media. This condition causes addition at Internet user penetration in Indonesia. The Indonesian Central Bureau of Statistics reports that 78.18% of households used the Internet in 2020, when the previous year only at 73.75%, because of lockdown during pandemic. This condition is an opportunity for internet service provider businesses in Indonesia. Internet service providers are currently developing quite rapidly, the emergence of various Internet service provider companies has resulted in intense competition between these service providers (Chang et al., 2022). Such intense competition causes users of internet services to consider various things before deciding to use the services offered, therefore companies must strive to be able to increase the intention and use behavior of consumers (Curtale et al., 2021) need for the Internet as a means of supporting work is also felt by various sectors, one of which is to

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support accounting activities in various companies and financial institutions. The use of the Internet as a support for financial transaction activities is indispensable in today's digital era, where almost all financial transaction activities can be recorded and recorded in digital media and the Internet (Khadijah & Putri, 2020). Many institutions and companies use internet services to facilitate their accounting activities or financial transactions. This causes internet service companies to be able to provide maximum service considering accounting and finance matters are an important part of a company or institution.

PT. Trika Global Media (TGM) is a startup company that provides internet services for the community, especially in the Gianyar and Bangli Regencies, Bali Province. PT.TGM focuses on providing internet services to remote villages in Gianyar and Bangli Regencies as a form of support for government programs to accelerate internet access to remote areas. Therefore, to succeed in the vision and mission of an internet service provider company, PT.TGM should always evaluate consumer ratings on the technology systems being sold, to get an overview related to consumer acceptance of internet services owned and behavioral intentions. from consumers. As one of the internet service provider companies, we always try to provide technology services with good quality, but in reality, there are still some obstacles in our efforts to provide services. This is reflected in the consumer complaint data shown in Table 1.

Table 1. Consumer Complaints of PT. TGM January-October 2022

Month	Number of Complaints	Month	Number of Complaints
January	659	June	549
February	521	July	605
March	510	August	529
April	547	September	485
May	536	October	347

Source: PT. TGM, 2022

Based on Table 1, PT.TGM has several complaints that fluctuate every month. The results of the documentation of the complaints obtained show that most of the complaints that occur are caused by interference with Wi-Fi users, this indicates that there are problems with the system and technology owned by PT.TGM. There are 2,359 permanent users of PT. TGM internet services in Bali Province, consist of individuals and institutions. If you pay attention to internet service users at PT. TGM is quite a lot, but the number of complaints also shows significant data, so an analysis of the acceptance and use of the service is needed so that it can become an evaluation material for companies providing internet services. Based on the results of observations of several customers of PT. TGM, it was found that as many as 147 customers were companies or institutions that used the Internet as a means of supporting financial transaction processing such as Village Credit Institutions, Villas, Hotels, Schools, and so on. These institutions or companies certainly have various financial transactions that require the Internet as support. Provision of internet services by PT. TGM can be said to play an important role for its consumers, so PT. TGM can provide maximum service, but the problem of complaints from consumers certainly indicates that this still needs to be reviewed. The high number of complaints from consumers against PT.TGM has the potential to reduce the behavioral intention of consumers in their internet services. Therefore, it is necessary to evaluate the system owned by one of the evaluation tools that can be used the Unified Theory of Acceptance and Uses Technology (UTAUT) models (Shahzad et al., 2022). Analysis at tech- acceptability measured using the UTAUT model (Khadijah & Putri, 2020).

2. Literature Review

UTAUT has proven successful in explaining up to 70% of behavioral intention variants (Adikoewanto et al., 2022; Pratiwi et al., 2022; Akinnuwesi et al., 2022). At theory UTAUT model, performance giving impact at intention and use behaviors. Performances expectancies is a person's expectation of the performance of the technology (Jung et al., 2020). Someone who has high expectations for the performance of a technology, of course, will also have a high desire to use that technology (Yuliana & Aprianingsih, 2022; Indah & Agustin, 2019). However Andrianto (2020) shows performance expectancy has no effects on use behavior.

In addition to performance expectancy, social influence is also a factor that can influence behavioral intention and use behaviors (Sutanto et al., 2018). Social influences received by someone on the use of a technology that comes from the surrounding environment or from the social environment (Permana & Dewi, 2020). The social environment in question is developing over time, because the current social environment can proxy social media used in socializing, so that social influence can be obtained through the digital world or social media (Khadijah & Putri, 2020; Curtale et al., 2021; Sarosa, 2019). Different research results found by Wibowo et al., (2019) whereas social influences gave zero effects at intention and use behavior.

Effort expectancy also indicates the levels of ease at tech-usage because its use does not require great effort (less effort) (Pratiwi et al., 2022). The easier technology usage is supposed to increase the desire to use and the actual behavior of users of the technology (Siregar et al., 2021). Different research results found by Ikhlas & Tama (2021) that effort expectancies give zero impact. The UTAUT model explains some moderating antecedent including genders, ages, experiences, and user voluntary (Waqas et al., 2021; Chopdar, 2022). However, in this paper, it was examined regarding the use of internet service systems where experience is the most significant aspect in moderating behavior intention and use behavior. Experience or experience has various forms that a person feels, but real experience or actual experience is an experience that is very important for consumers. The actual experience felt by users of internet services can strengthen the use of these services (behavioral intention), if the direct experience is positive it will cause the user to want to continue using it.

The inconsistency of the results of previous research indicates the need for deeper research, so that the actual experience moderation variable is used in this study. This is in accordance with the contingency approach which can explain the use of moderating variables (Irawan, 2020), where the inconsistency of the results of previous research led to uncertainty from the factors that could influence performance expectancy, social influence also effort expectancy at behavior intentions and use behavior that needed to be evaluated. In addition, Curtale et al., (2021); Petcharat and Leelasantham (2021), Sutanto et al., (2018) which shows that actual experience is an important aspect in forming individual interest to utilize tech. Actual experience is the actual experience experienced by the user, of course this experience is indicated to strengthen the influence of performance, social and effort expectancies at behavior intentions and use behavior. Therefore, actual experience is used as a moderating factor.

Several studies have discussed technology acceptances using the UTAUT models, but not much research has discussed the use of internet services as was done by PT.TGM so that this research can provide a deeper picture related to the use of internet service providers. In addition, this study uses actual experience as a moderator at UTAUT models which not commonly examined by previous studies. Studies models outlined in Fig. 1.

3. Research Method

This study uses quantitative data obtained from distributing questionnaire, measured using a Likert scale then tested with Partial Least Square (PLS). Study was conducted at PT.TGM. The choice of location for this study was based on a phenomenon that showed high consumer complaints about internet services provided by PT. TGM, thus indicating an opportunity for decreased behavioral intention from other potential users, as well as use behavior from consumers. This phenomenon is an interesting thing to study. This research was conducted for one semester (6 months). Sample in this study are all PT. TGM customers who use internet services to prepare 2022 financial reports, totaling 147 customers. Determination of the sample using the census method.

The variable consist of independent variables, namely performance expectancy (PE), social influences (SI) and effort expectancy (EE) which are symbolized by X. The dependent variables are use behavior (UB) and behavioral intentions (BI) which are symbolized by Y. Furthermore, the moderating variable is an actual experience (AE) which is symbolized by M. Use Behavior states how long users use internet services provided by PT.TGM is measured by the frequency of using internet services. Frequency refers to the sense of how often or times a person uses a system or technology. The frequency is stated in a certain period (for example per day, per week, or month). In this study, the frequency used is per month according to the time of payment for services, namely per month. Behavioral Intention measured by 3 indicators namely: Intention to use in the future, Intention to always use a system in daily life, and plans to use internet services provided by PT. TGM. Performance Expectancy measured using 5 indicators, namely: perceived usefulness; extrinsic motivation; job fit; relative advantages; outcome expectations. Social Influence

measured using 3 indicators, namely: Subjective norms; Social factors; Image. Effort Expectancy measured using 3 indicators were used: Perceived ease of use; complexity; Ease of use. Actual Experience is measured by 3 indicators, namely: Have used technology services; Have experience using similar technology; and how long have been using technology services.

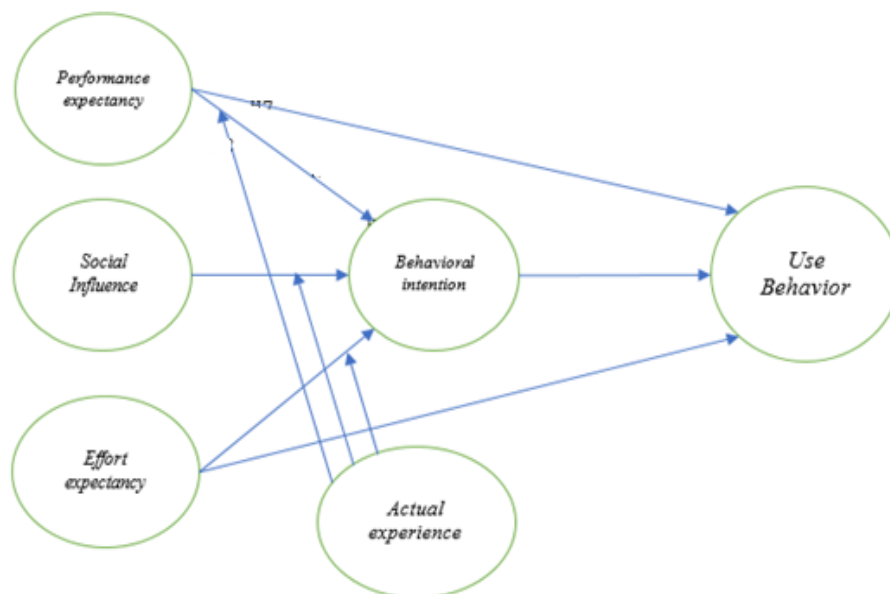


Figure 1. Research Model

4. Results and Discussion

Characteristics of respondents can be described based on age, gender, last education, and occupation. Respondents aged between 21-30 years were 29 people or 19.7%, those aged between 31-40 years were 97 people or 66 %, and those aged more than 40 years were 21 people or 14.3%. 96 respondents are men and 51 respondents are women. Respondents with a high school education were 39 people or 26.5%, respondents with a Diploma education were 35 people or 23.8%, respondents with a Bachelor's education were 68 people or 46.3% and respondents with Post-graduate education were 5 people or 3. 4%. This shows that respondents with Bachelor's education dominate the most. Respondents who worked as civil servants were 26 people or 17.7%, respondents who worked as self-employed were 73 people or 49.7%, and respondents who worked as private employees were 48 people or 32.7%.

The use behavior variable as a whole has a score of 4.17 out of 5. The highest score is for the statement "I plan to continue using PT. TGM in the next few months to support the performance of making financial reports. The lowest score is found in the statement "I plan to use PT. TGM to assist in preparing financial reports. Behavioral intention as a whole has a score of 4.19 out of 5. The highest score is in the statement "I will use PT. TGM will continue in the future because the preparation of financial reports requires a stable network. The lowest score is found in the statement "I will use PT. TGM in the future for being able to optimize my performance in preparing financial reports." Overall performance expectancy has a score of 4.03 out of 5. The highest score is in the statement "Using the Internet from PT. TGM will make me more productive and faster in completing financial reports." The lowest score is found in the statement "Internet services provided by PT. TGM is under my field of work which requires fast internet access to prepare good financial reports. Social influence as a whole has a score of 4.09 out of 5. The highest score is on the statement "People close to me (such as family, friends) use PT. TGM has influenced me to use it." The lowest score is found in the statement "Colleagues consider that financial reports will be completed more quickly by using PT. TGM, so I am interested in using it". Effort expectancy as a whole has a score of 4.18 out of 5. The highest score is in the statement "Innovations are always carried out by PT. TGM to simplify and speed up services so that I can work efficiently making financial reports." The lowest score is found in the statement "I feel that the internet

service from PT. Stable TGM very rarely experiences interruptions so I can complete financial reports quickly. Actual experience as a whole has a score of 3.98 out of 5. The highest score is in the statement "I have previously used PT. TGM, and the network quality is always satisfactory so that now I can complete financial reports more quickly and efficiently" and the statement "I have been using internet services from PT. TGM and it is proven that the results of my financial reports always satisfy the leadership. The lowest score is found in the statement "I have used internet services similar to PT. TGM, and PT. TGM is the most superior in terms of network quality and stability so it can support the completion of financial reports more quickly.

Table 2. Direct and Indirect Effect

	Samples	Means	Std. Dev.	TStats	PValue
Actual Experience -> Use Behaviors	0.311	0.326	0.111	2.804	0.006
Behavioral Intention -> Use Behaviors	0.387	0.390	0.121	3.195	0.002
Efforts Expectancies -> Behavioral Intention	0.365	0.348	0.065	5.593	0.000
Efforts Expectancies -> Use Behavior	-0.030	-0.032	0.114	0.262	0.793
Moderating Effect 1 -> Use Behavior	0.172	0.179	0.081	2.115	0.036
Moderating Effect 2 -> Use Behavior	-0.060	-0.063	0.106	0.564	0.574
Moderating Effect 3 -> Use Behaviors	-0.220	-0.230	0.110	2.007	0.047
Performance Expectancies -> Behaviorals Intention	0.304	0.313	0.086	3.535	0.001
Performances Expectancy -> Use Behaviors	-0.024	-0.039	0.100	0.243	0.808
Social Influences -> Behavioral Intention	0.304	0.312	0.064	4.764	0.000
Social Influences -> Use Behaviors	0.258	0.255	0.105	2.461	0.015
Effort Expectancy -> Behavioral Intention -> Use Behavior	0.141	0.135	0.046	3.093	0.002
Performance Expectancy -> Behavioral Intention -> Use Behaviors	0.118	0.124	0.059	1.991	0.048
Social Influence -> Behavioral Intention -> Use Behaviors	0.118	0.121	0.041	2.900	0.004

Source: Primary data processed, 2023

- a) P-value actual experience at use behaviors at 0.006 <0.05; beta is 0.311; t- value of 2.804 (> 1.96) then can be known that actual experience has positive and significant impact towards use behaviour.
- b) P-value for the behavioral intention variable for use behaviors at 0.002 <0.05 ;beta value of 0.387 ; t- value 3.195 compared to a t-table of 1.96. Because the value of the t-statistic > t-table (3.195 > 1.96) then can be known that behavioral intention has a positive and significant impact towards use behavior.
- c) P-value for effort expectancy for behavioral intention is 0.000 <0.05; beta value of 0.365 ; t- value 5.593 (> 1.96) then can be known that effort expectancy has a positive and significant effect on behavioral intention.
- d) P-value for effort expectancy on use behavior at 0.793 > 0.05 with a beta value of -0.030 ; t- value of 0.262 (< 1.96) , then can be known that effort expectancy has no effect on use behavior.
- e) P-value for performance expectancy for behavioral intention with actual experience as a moderator at 0.036 <0.05 with a beta value of 0.172 ; t- value of 2.115 (> 1.96) then can be known that actual experience strengthens

the effect of performance expectancy on behavioral intention.

- f) P-value for social influence on behavioral intention with actual experience as a moderator is $0.574 > 0.05$ with a beta value of -0.060 ; t- value of $0.564 (< 1.96)$ then can be known that actual experience cannot strengthen the influence of social influence on behavioral intention.
- g) P-value for effort expectancy for behavioral intention with actual experience as a moderator is $0.047 < 0.05$ with a beta value of -0.220 ; t- value of $2.007 (> 1.96)$ then can be known that actual experience cannot strengthen the effect of effort expectancy on behavioral intention.
- h) P-value for performance expectancy for behavioral intention is $0.001 < 0.05$ with a beta value of 0.304 ; t- value of $3.535 (> 1.96)$ then can be known that performance expectancy has a positive and significant effect on behavioral intention.
- i) P-value for performance expectancy for use behavior intention is $0.808 > 0.05$ with a beta value of -0.024 ; t- value of $0.243 (< 1.96)$ then can be known that performance expectancy has no effect on use behavior.
- j) P-value for social influences on behavioral intention is $0.000 < 0.05$ with a beta value of 0.304 ; t- value of $4.764 (> 1.96)$ then can be known that social influence has a positive and significant effect on behavioral intention.
- k) P-value for social influence variable on use behavior is $0.015 < 0.05$ with a beta value of 0.258 ; t- value of $2.461 (> 1.96)$ then can be known that social influence has a positive and significant effect on use behavior.
- l) P-value for effort expectancy for use behavior with behavioral intention as a mediator is $0.002 < 0.05$ with a beta value of 0.141 ; t- value of $3.093 (> 1.96)$ then can be known that behavioral intention is able to mediate the effect of effort expectancy on use behavior.
- m) P-value for performance expectancy for use behavior with behavioral intention as a mediator is $0.048 < 0.05$ with a beta value of 0.118 ; t- value of $1.991 (> 1.96)$ then can be known that behavioral intention is able to mediate the effect of performance expectancy on use behavior.
- n) P-value for social influences on use behavior with behavioral intention as a mediator is $0.004 < 0.05$ with a beta value of 0.118 ; t- value of $2.900 (> 1.96)$ then can be known that behavioral intention is able to mediate the influence of social influence on use behavior.

Based on UTAUT models, it is explained that performance expectancy is an important factor in eliciting someone's intention to use. The higher a person's expectation of technology performance, the higher their intention to use the technology. One of the important factors that can drive a person's intention to use technology is belief in the social influence he receives. An individual considers the trust of other people who have previously used technology as a consideration for that individual to use the same service. The logic of thinking, in this case, is that when someone has confidence in the judgments of other people or certain social groups regarding their experience in using technology, it will increase behavioral intention to use applications that are similar to what other people use.

The UTAUT model explains that the convenience perceived by consumers can build a sense of wanting to use the technology, this is one of the reinforcing foundations in the theory of technology acceptance. The level of convenience in effort expectancy is specifically eased in terms of the amount of effort in the form of energy and time in using technology. One's expectations of the performance of technology certainly have an impact on the behavior of using technology. This is explained that high-performance expectancy will cause users to have certain behaviors in using technology. The higher the performance generated by the use of technology, the user tends to use the technology with more intensity than before.

Through the UTAUT model, it is said that the use of technology by users or consumers is influenced by the extent to which consumers or customers of the technology perceive convenience. Convenience shows that a person does not need to spend a lot of energy and effort to do or use something, so that the higher the effort expectancy, the behavior of using technology will increase. But in reality, with high expectations for a technology, users often disappoint because every technology still has flaws or errors that can occur in that technology. High performance expectancy from a user will increase the intention to use a technology. In accordance with the UTAUT theory which explains technology acceptance, it is explained that user experience is one of the moderating variables indicated to strengthen

the effect of performance expectancy on behavioral intention. The relationship between performance expectancy and behavioral intention can be strengthened by experience from users, users who experience directly how the experience of using the internet helps them in carrying out tasks such as financial transaction data will lead to a stronger influence of system performance on behavioral intention. So it can be indicated that actual experience can be a moderating variable on the effect of performance expectancy on behavioral intention.

In the UTAUT model, the trust held by technology users is indicated to strengthen the influence of social influence on the behavioral intention of technology users. Social influence can have an influence on someone in bringing up the intention to use technology, but with the existence of periodic updates to a technology, the experience that is owned by the user does not have an impact on the social influence used to promote the technology.

The UTAUT technology acceptance model explains in theory that users have an affinity with technology that provides actual experience to them, so that experience is indicated to strengthen the effect of ease of use on a person's behavioral intention. High effort expectancy can affect behavioral intention and is reinforced by the actual experience felt by the user. Consumers who have direct experience in using internet services for purposes such as working on financial reports and matters related to accounting, will certainly strengthen the influence of the efforts made by the service system on behavioral intention.

5. Conclusion

Performance expectancy, Social influence, and Effort expectancy have a positive and significant effect on behavioral intention. Furthermore, Performance expectancy, Effort expectancy, and Behavioral intention positively and significantly affect use behavior. Actual experience can strengthen the effect of performance expectancy on behavioral intention but cannot strengthen the influence of social influence on behavioral intention. Finally, actual experience cannot strengthen the effect of effort expectancy on behavioral intention.

This research has been attempted in accordance with scientific procedures, however, it still has limitations. The variables used to predict use behavior and behavioral intention are based on only four variables, while there are other variables that can be combined to obtain better results. This research is limited to users of PT. Trika Global Media (TGM) in Bangli Regency and other possible results can be obtained in other districts because the research results cannot be generalized to different places and times. It is suggested that further researchers develop this research by adding research variables and samples so that better research results will be obtained.

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