Acceptance of the System and Perceived Risk in the Use of the Accurate Accounting Information System

Wahyu Kartika Larasati
Universitas Brawijaya; Malang, Indonesia
E-Mail: wahyukartikalarasati@ub.ac.id

Baridwan
Universitas Brawijaya; Malang, Indonesia
E-Mail: zaki@ub.ac.id

Roekhudin
Universitas Brawijaya; Malang, Indonesia
E-Mail: roe@ub.ac.id

Submitted:
OCTOBER 2025

Accepted:
DECEMBER 2025

ABSTRACT

The adoption of accounting information systems in higher education is critical for improving efficiency, transparency, and accountability, particularly in institutions transitioning to autonomous entities. This study investigates the determinants of behavioral intention and use behavior in the adoption of the accurate accounting information system, integrating the Unified Theory of Acceptance and Use of Technology with perceived risk variables. Data were collected from business unit staff using a structured survey, with 220 responses analyzed via Partial Least Squares-Structural Equation Modeling (PLS-SEM). The results reveal that effort expectancy, social influence, facilitating conditions, and low perceived risks positively affect behavioral intention, while experience and voluntariness moderate several relationships. Behavioral intention significantly predicts actual system use. These findings highlight that ease of use, organizational support, social encouragement, and risk perceptions are key drivers of accounting information system adoption. Practically, managers should enhance training, strengthen technical and organizational support, and implement communication strategies to reduce perceived risks, thereby fostering consistent system use. The study contributes theoretically by extending Unified Theory of Acceptance and Use of Technology with financial and temporal risk considerations, offering insights for technology adoption in higher education settings.

***Keywords**: Accounting Information System, Behavioral Intention, Perceived Risk, Use Behavior, UTAUT.*

ABSTRAK

Adopsi sistem informasi akuntansi di perguruan tinggi sangat penting untuk meningkatkan efisiensi, transparansi, dan akuntabilitas, terutama pada institusi yang beralih menjadi Perguruan Tinggi Negeri Berbadan Hukum. Penelitian ini bertujuan menganalisis determinan niat berperilaku dan perilaku penggunaan dalam penggunaan sistem informasi akuntansi accurate, dengan mengintegrasikan kerangka Unified Theory of Acceptance and Use of Technology dan variabel risiko yang dirasakan. Data dikumpulkan melalui survei pada staf unit bisnis, dengan 220 responden yang dianalisis menggunakan Partial Least Squares-Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa effort expectancy, social influence, facilitating conditions, dan persepsi risiko yang rendah berpengaruh positif terhadap Behavioral Intention, sementara pengalaman dan voluntariness memoderasi beberapa hubungan. BI juga berpengaruh signifikan terhadap penggunaan sistem secara nyata. Temuan ini menekankan bahwa kemudahan penggunaan, dukungan organisasi, pengaruh sosial, dan persepsi risiko menjadi faktor kunci adopsi Accounting Information System. Secara praktis, manajemen disarankan meningkatkan pelatihan,

JIAKES
Jurnal Ilmiah Akuntansi Kesatuan
Vol. 13 No. 6, 2025
pp. 1559-1572
IBI Kesatuan
ISSN 2337 – 7852
E-ISSN 2721 – 3048
DOI: 10.37641/jiakes.v13i6.4305

dukungan teknis dan organisasi, serta strategi komunikasi untuk mengurangi risiko yang dirasakan. Secara teoretis, penelitian ini memperluas Unified Theory of Acceptance and Use of Technology dengan mempertimbangkan risiko finansial dan temporal dalam konteks pendidikan tinggi.

***Kata kunci**: Sistem Informasi Akuntansi, Niat Perilaku, Risiko yang Dirasakan, Perilaku Penggunaan, UTAUT.*

INTRODUCTION

The technological revolution is now a major force behind company transformation, impacting marketing, competition, and human resource management. Companies must optimize strategies and leverage digital technologies to remain competitive globally. Rapid and unpredictable changes, driven by globalization and advances in big data and predictive analytics, create both opportunities and challenges, enabling organizations to enhance operational efficiency, optimize decision-making, and achieve sustainable growth (Li et al., 2022; Waqar & Paracha, 2023; Ciacci & Penco, 2023). Effective management requires integrating strategic information to improve organizational performance, with information systems playing a central role in generating real-time, data-driven insights (Park et al., 2025).

Accounting Information Systems (AIS) combine technology, processes, and procedures to gather, process, and provide internal and external users with financial and non-financial data. Turner et al. (2020) highlight that AIS must record transactions accurately, process them into correct accounts, and produce timely reports. The quality of AIS directly influences financial reporting and organizational decision-making (Monteiro et al., 2024; Roup & Effendy, 2025). Schiavi et al. (2024) emphasize that AIS adoption is not purely technical but also a response to institutional pressures, legitimizing accounting practices and acting as an agent of organizational change. Despite these benefits, AIS adoption faces technical and non-technical barriers, including incomplete integration, voluntary system use, and challenges in user adaptation (Pratiwi & Aisyah, 2023). At Universitas Brawijaya, Accurate software complements the main Financial Management Information System (*Sistem Informasi Manajemen Keuangan*/SIMKEU) system but has not been fully implemented across all business units, creating data consistency and collaboration challenges.

User understanding is critical for successful AIS adoption. Ritchi et al. (2020) argue that users' comprehension of accounting logic and business processes significantly affects adaptation. Inadequate knowledge can result in time-related risks, which impede full adoption. Effective adoption thus requires adaptive policies, institutional support, and enhanced user competencies. Organizational readiness, perceived ease of use, and management support are also crucial, while individual perceptions of financial and time risks can negatively influence adoption (Afsay et al., 2023; Jackson & Allen, 2024). Financial risks include costs of training or adaptation, and time risks relate to learning the system. Lack of change management and internal communication can exacerbate user resistance.

Technology adoption theories, like Technology Acceptance Model (TAM), emphasize perceived usefulness and ease of use (Davis, 1989). However, TAM alone is limited for organizational contexts. UTAUT expands this by including performance expectancy, social influence, facilitating conditions, and moderators such as age, gender, experience, and voluntariness of use (Venkatesh et al., 2003; Joshi, 2025). In UTAUT2, voluntariness is omitted for inherently voluntary consumer contexts (Venkatesh et al., 2012). At Universitas Brawijaya, Accurate use is semi-mandatory, making classical UTAUT more suitable. Perceived risk also plays a key role in technology adoption. Models integrating TAM identify performance, financial, and time risks as barriers (Nguyen & Huynh, 2018). Research in electronic payments shows perceived risk negatively affects adoption, a concern relevant for AIS use (Sari, 2022; Putra & Rachmat, 2022). At Universitas

Brawijaya, financial and time risks influence users' behavioral intention, affecting their readiness to adopt Accurate.

Prior studies indicate that effort expectancy, performance expectancy, social influence, and facilitating conditions significantly influence the adoption and use of AIS (Lutfi, 2022; Zaini et al., 2020; Siregar et al., 2021). At Universitas Brawijaya, which has transitioned to a State University with Legal Entity (*Perguruan Tinggi Negeri Badan Hukum*/PTNBH) status, implementing an integrated AIS like Accurate is essential to maintain financial transparency, accountability, and operational efficiency. The system aligns with the university's strategic goals of competitiveness, effective financial management, and infrastructure development, offering functionalities such as budget planning, cash flow management, asset tracking, and comprehensive reporting.

This research examines the factors affecting acceptance and perceived risk in using Accurate across various university business units, including the Business Management Agency (*Badan Pengelola Usaha*/BPU), Special Business Unit (*Unit Kinerja Khusus*/UKK), and the UB Foundation. This study aims to reveal how AIS adoption enhances organizational efficiency and supports the PTNBH transition. The results provide both theoretical and practical contributions, offering insights into technology adoption in higher education contexts where system use is partially mandatory and involves specialized professional users.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

The Determinants of Behavioral Intention

Effort expectancy, as described by Venkatesh et al. (2003), refers to the degree to which users perceive a system as easy to use, integrating concepts such as perceived ease of use (TAM), complexity (MPCU), and usability (IDT). When accountants find an Accounting Information System (AIS) straightforward and user-friendly, their likelihood of adopting it rises. This factor is especially significant at Universitas Brawijaya, which has shifted to PTNBH status and demands systems that support efficient and effective accounting operations. Empirical studies consistently show that performance expectancy positively influences usage intention in organizational settings (Siregar et al., 2021; Lutfi, 2022; Tahfidz et al., 2024; Idayani & Darmaningrat, 2024). Advanced AIS improves financial reporting quality and reduces errors, making user-friendly systems critical for new users in higher education institutions (Kenny & Firdausy, 2022; Lutfi, 2022). However, contexts such as audit systems or established digital payment platforms show that ease of use may be less decisive (Mustika et al., 2023; Faradila et al., 2024).

Social influence, another UTAUT construct, refers to perceived pressure or encouragement from peers, supervisors, or institutions to adopt a system (Venkatesh et al., 2003). Supportive organizational environments increase behavioral intention to use AIS, with studies confirming its significance in educational and organizational contexts (Tahfidz et al., 2024; Idayani & Darmaningrat, 2024; Permana et al., 2024). Although its effect is weaker in individualistic consumer settings (Hewavitharana et al., 2021; Faradila et al., 2024). Facilitating conditions, such as resources, technical support, and knowledge of technology, also enhance behavioral intention (Buraimoh et al., 2023). Perceived risk is another critical factor. Financial Risk (FR) concerns potential monetary loss, system errors, or data inaccuracies, reducing adoption (Putra & Rachmat, 2022; Dimas et al., 2023). Time Risk (TR) refers to potential time lost learning or using the system (Nguyen & Huynh, 2018; Dallal & Sankari, 2025). Due to users' perceptions of possible financial losses and inaccuracies in financial data, financial risk and temporal risk have a detrimental impact on behavioral intention, and time wasted in learning or using the system increases uncertainty and reduces confidence in adopting the system, making them less willing to engage with accounting information systems like Accurate.

H1: Performance expectancy has a significant effect on behavioral intention.
H2: Effort expectancy has a significant effect on behavioral intention.
H3: Social influence has a significant effect on behavioral intention.

H4: Facilitating conditions has a significant effect on behavioral intention.
H5: Financial risk has a significant effect on behavioral intention.
H6: Time risk has a significant effect on behavioral intention.

The Effect of Behavioral Intention on Use Behavior

This study uses UTAUT by Venkatesh et al. (2003) to examine technology adoption in organizations, where performance expectancy, effort expectancy, social influence, and facilitating conditions shape intention and use, moderated by age, gender, experience, and voluntariness. Diffusion of Innovation (DOI) theory by Rogers (1983) explains innovation diffusion via innovation, communication channels, time, social system, and five adoption attributes: relative advantage, compatibility, complexity, trialability, and observability, manifesting in accounting systems as efficiency, alignment, pilot testing, and visible benefits. Despite strengths, DOI shows pro-innovation bias and limited structural focus, suggesting integration with UTAUT or Institutional Theory (Call & Herber, 2022; Schiavi et al., 2024; Takahashi et al., 2024). Innovation Resistance Theory (IRT) by Ram and Sheth (1989) explains resistance due to status quo satisfaction and belief conflicts, highlighting psychological and functional barriers, especially risk, affecting adoption in mobile payments, Learning Management Systems (LMS), and e-banking. IRT underplays social/organizational factors, which UTAUT/TAM better capture. Combining UTAUT, DOI, and IRT offers a comprehensive framework for individual perceptions, risk, and organizational context in technology adoption (Kaur et al., 2020; Zhang & Yu, 2020; Kim & Park, 2023; Abikari, 2024; Schiavi et al., 2024).

Behavioral Intention (BI) remains a fundamental predictor of UB, as described in the Theory of Reasoned Action and later developed in TAM and UTAUT (Fishbein & Ajzen, 1975; Venkatesh et al., 2003). BI reflects an individual's motivation to perform a specific action, bridging user perceptions with actual system usage. Empirical studies consistently support this link, such as Siregar et al. (2021) found that intentions to use government financial systems significantly influence actual use, while Kenny and Firdausy (2021) observed that lecturers' and academic staff intentions correlate directly with AIS engagement. Faradila et al. (2024) also confirmed that BI predicts the frequency and extent of digital payment system use. In university business units, the relationship between BI and UB is critical. Effective AIS implementation, such as Accurate, depends not only on infrastructure and training but also on users' willingness to integrate the system into daily operations. When internal users perceive benefits, ease of use, and organizational support, positive BI increases the likelihood of actively employing the system for financial reporting. Based on these findings, FC and BI are proposed as key determinants of use behavior in this study.

H7: Behavioral intention has a significant effect on use behavior.

The Effect of Experience and Voluntariness of Use on Behavioral Intention

Pakaya and Ladiku (2024) confirm that experienced users often disregard Effort Expectancy (EE) when forming Behavioral Intention (BI) due to prior exposure to digital systems. Mustika et al. (2023) similarly found that young auditors with technological education and Computer-Assisted Audit Techniques (CAAT) experience consider EE less relevant. In contrast, novice users, such as many business unit staff at Universitas Brawijaya, still perceive EE as a key determinant of BI during early adoption.

Social Influence (SI) has a stronger effect on BI for new users and in voluntary settings but diminishes for experienced users or in mandatory contexts, where personal evaluation outweighs social pressure (Venkatesh et al., 2003). Faradila et al. (2024) observed that SI did not significantly impact BI among Malang city residents using digital payments due to prior familiarity. Gan et al. (2021) similarly found SI significant mainly during early adoption phases. These findings indicate that both experience and voluntariness of use positively influence behavioral intention, while the effect of social influence depends on user familiarity and context.

H8: Experience has a significant effect on behavioral intention.
H9: Voluntariness of use has a significant effect on behavioral intention.

Experience and Voluntariness of Use as a Moderating Variable

Within the UTAUT framework, Effort Expectancy (EE) influences Behavioral Intention (BI), but this effect is moderated by user experience. In the original UTAUT model, experience negatively moderates EE, meaning that as users gain familiarity with similar systems, ease of use becomes less critical, while factors like system effectiveness, reliability, and task relevance gain importance. These inconsistencies highlight the need for further empirical testing.

Conversely, Kenny and Firdausy (2021) and Lutfi (2022) reported that in higher education and hierarchical public sector contexts, SI positively influenced BI, particularly among new users guided by supervisors or peers. This indicates that SI's effect depends on both user characteristics and organizational context. Experience also moderates Facilitating Conditions (FC). Experienced users are more capable of evaluating whether organizational support and infrastructure are sufficient, making FC a stronger predictor of BI for them (Venkatesh et al., 2003). Less experienced users often overlook incomplete technical support, underscoring the moderating role of experience in system adoption.

H10: Experience moderates the relationship between effort expectancy and behavioral intention.
H11: Experience moderates the relationship between social influence and behavioral intention.
H12: Experience moderates the relationship between facilitating condition and behavioral intention.
H13: Voluntariness of use moderates the relationship between social influence and behavioral intention.

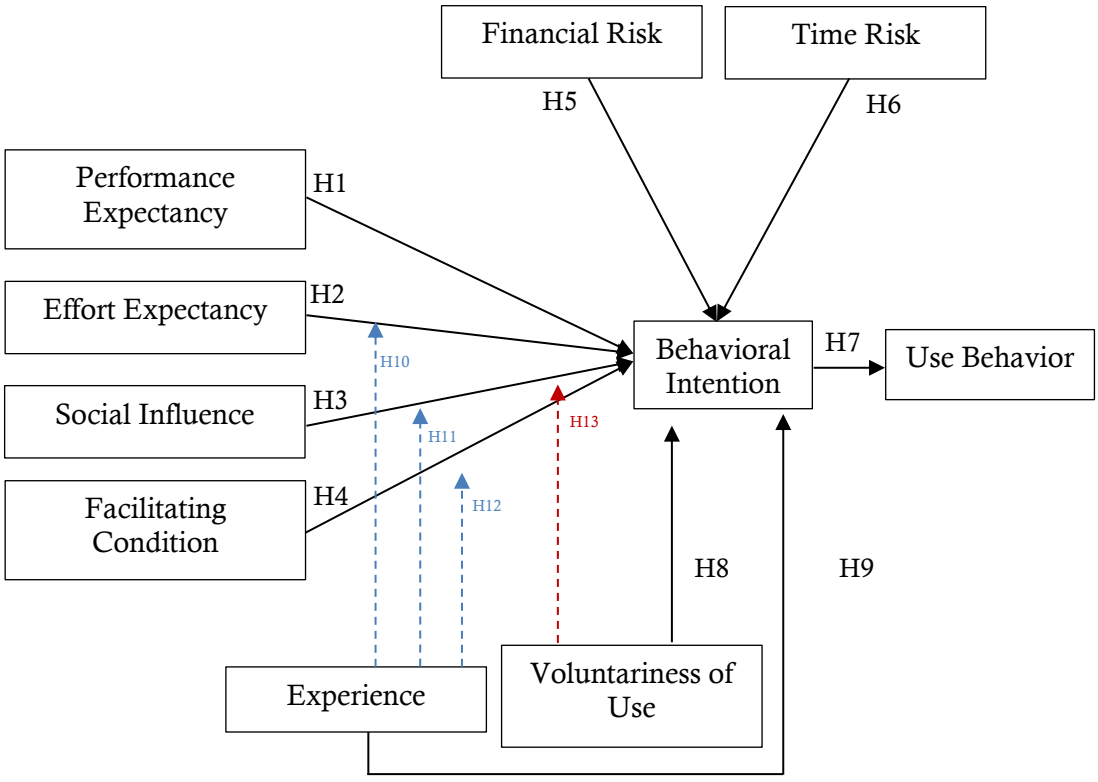

Figure 1. Research Framework

Figure 1 illustrates the research framework, examining factors influencing behavioral intention and use behavior in accounting information system adoption by integrating UTAUT and perceived risk constructs. Performance expectancy, effort expectancy, social influence, and facilitating conditions are hypothesized to positively impact behavioral intention, whereas financial risk and time risk are expected to negatively affect it. Behavioral intention, in turn, drives use behavior. User characteristics, experience, and voluntariness of use serve as moderators: experience moderates effort expectancy and facilitating conditions, diminishing the impact of ease of use but heightening responsiveness to support, while voluntariness of use enhances the effect of social influence on behavioral intention. This framework captures the interplay of technological, social, individual, and risk factors in shaping both users' intentions and actual adoption of the system in organizational settings.

RESEARCH METHODS

This study employs a descriptive quantitative research design using primary data. Data collection was conducted through the distribution of questionnaires. The population consists of all employees at the BPU, UKK, Limited Liability Companies of Brawijaya Multi Usaha (*Perseroan Terbatas Brawijaya Multi Usaha*/PT BMU), and the Universitas Brawijaya Foundation (UB), as these units utilize the Accurate software, with a total of 961 employees. The sampling technique used was purposive sampling, based on specific criteria: respondents had to be employees working in finance, internal audit, human resources, asset management, and inventory, as well as being directly involved with the Accurate accounting information system within BPU, UKK, PT BMU, and the UB Foundation. Based on the sample size calculation, the study involved 220 respondents.

Data analysis began with descriptive statistics to describe basic data characteristics, followed by classical assumption tests to ensure the suitability of the regression model. These tests included normality, multicollinearity, and heteroscedasticity. Hypotheses were then tested using multiple linear regression to assess the effect of independent variables on dependent variables. Model adequacy was evaluated using the coefficient of determination (R^2/Adjusted R^2), F-tests for simultaneous effects, and t-tests for the significance of individual parameters.

Variable measurements were adapted from Venkatesh et al. (2003) using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Performance expectancy was measured with four indicators related to the benefits of using Accurate, including efficiency, productivity, and work speed. Effort expectancy was measured with four items assessing ease of interaction, user skills, and system operation. Social influence included four items related to support from influential figures, supervisors, and the organization. Facilitating conditions comprised four indicators regarding the availability of resources, knowledge, system compatibility, and technical assistance. Behavioral intention was measured with three statements concerning intentions, predictions, and plans to use Accurate, while use behavior was assessed through two indicators evaluating usage intensity and long-term usage plans (Puspitasari et al., 2019).

Additionally, voluntariness of use was measured with two indicators assessing the extent to which the use of Accurate is voluntary or not mandatory (Zuiderwijk et al., 2015). Experience was measured with one item regarding the duration of Accurate usage, categorized from less than six months to more than five years (Moryson & Moeser, 2016). Financial risk was measured using three indicators related to potential additional costs, institutional profit losses, and financial error risks due to Accurate usage (Featherman & Pavlou, 2003). Time risk was measured with three items evaluating respondents' concerns about the time required to switch, prepare, and learn the system.

RESULTS

This study was conducted using primary data collected from respondents who are employees of the Business Management Agency (BPU), Special Business Units (UKK),

Limited Liability Companies (PT), and the Universitas Brawijaya Foundation (UB), all of whom use the Accurate Accounting Information System (AIS). The sampling process employed a purposive sampling technique based on predetermined criteria.

Table 1. Validity and Reliability Test

Variable	ITEM	Outer Loadings	Cronbach's Alpha	Composite Reliability (Rho_A)	Composite Reliability (Rho_C)	Average Variance Extracted (AVE)
Behavioral Intention (BI)	BI1	0.862	0.832	0.833	0.899	0.748
	BI2	0.872				
	BI3	0.861				
Experience (E)	E1	1.000				
Effort Expectancy (EE)	EE1	0.866	0.876	0.892	0.915	0.728
	EE2	0.877				
	EE3	0.877				
	EE4	0.791				
Facilitating Condition (FC)	FC1	0.887	0.920	0.926	0.944	0.808
	FC2	0.924				
	FC3	0.919				
	FC4	0.863				
Financial Risk (FR)	FR1	0.818	0.825	0.862	0.894	0.737
	FR2	0.882				
	FR3	0.874				
Performance Expectancy (PE)	PE1	0.848	0.863	0.882	0.906	0.707
	PE2	0.885				
	PE3	0.815				
	PE4	0.813				
Social Influence (SI)	SI1	0.848	0.894	0.914	0.926	0.758
	SI2	0.885				
	SI3	0.815				
	SI4	0.813				
Time Risk (TR)	TR1	0.921	0.894	0.914	0.926	0.758
	TR2	0.908				
	TR3	0.936				
Use Behavior (UB)	UB1	0.900	0.759	0.759	0.892	0.806
	UB2	0.895				
Voluntariness of Use (VU)	VU1	0.951	0.859	0.897	0.933	0.875
	VU2	0.919				
Experience x Effort Expectancy→ Experience x Effort Expectancy		1.000				
Experience x Facilitating Condition → Experience x Facilitating Condition		1.000				
Experience x Social Influence → Experience x Social Influence		1.000				
Voluntariness of Use x Social Influence →Voluntariness of Use x Social Influence		1.000				

Table 1 presents the outer loadings for all construct indicators, all exceeding 0.70, indicating strong reliability and confirming that the indicators adequately represent their latent constructs (Hair et al., 2022). Reliability analysis shows that Cronbach's Alpha values range from 0.759 (use behavior) to 0.920 (facilitating condition), all above the 0.70 threshold, while composite reliability values range from 0.892–0.944 and 0.759–0.926, respectively, demonstrating excellent internal consistency. With values above 0.50 for

every construct (highest: voluntariness of use 0.875; lowest: performance expectancy 0.707), convergent validity, as measured by Average variance Extracted (AVE), likewise satisfies the requirements. This means that each construct accounts for more than half of the variation of its indicator.

Table 2. HTMT Test

Construct	BI	EE	EXP	FC	FR	PE	SI	TR	UB	VU	VuxSI	EXPxFC	EXPxSI
EE	0.672												
EXP	0.325	0.072											
FC	0.682	0.421	0.370										
FR	0.145	0.081	0.486	0.107									
PE	0.694	0.284	0.104	0.455	0.076								
SI	0.511	0.337	0.067	0.326	0.115	0.266							
TR	0.765	0.441	0.042	0.312	0.306	0.406	0.368						
UB	0.790	0.460	0.355	0.544	0.051	0.605	0.362	0.602					
VU	0.216	0.085	0.163	0.080	0.069	0.106	0.047	0.121	0.487				
VUxSI	0.168	0.031	0.030	0.059	0.062	0.036	0.047	0.168	0.019	0.057			
EXPxFC	0.143	0.027	0.180	0.104	0.149	0.014	0.098	0.227	0.021	0.117	0.133		
EXPxSI	0.174	0.054	0.011	0.097	0.079	0.093	0.027	0.119	0.093	0.031	0.205	0.265	
EXPxEE	0.180	0.049	0.015	0.039	0.105	0.054	0.056	0.091	0.131	0.063	0.121	0.400	0.201

Table 3. Multicollinearity Test

Construct	VIF
Behavioral Intention → Use Behavior	1.000
EE → Behavioral Intention	1.423
E → Behavioral Intention	1.507
E x EE → Behavioral Intention	1.273
E x FC → Behavioral Intention	1.436
E x SI → Behavioral Intention	1.172
FC → Behavioral Intention	1.724
FR → Behavioral Intention	1.461
PE → Behavioral Intention	1.384
SI → Behavioral Intention	1.268
TR → Behavioral Intention	1.736
VU → Behavioral Intention	1.112
VU x SI → Behavioral Intention	1.094

Based on the HTMT analysis in Table 2, all correlations between constructs remain below the 0.90 threshold. The strongest associations were found between behavioral intention and use behavior (0.790), behavioral intention and time risk (0.765), and behavioral intention and performance expectancy (0.694). Although close to the upper limit, these values are still considered acceptable.

Most other construct pairs show notably lower HTMT values, for instance, experience with effort expectancy (0.072) and experience with social influence (0.067), indicating that the constructs are conceptually distinct. Interaction constructs also display HTMT values ranging from 0.011 to 0.400, suggesting no concerns regarding discriminant validity for the moderation effects. These results confirm that the research model satisfies

discriminant validity requirements, supporting the suitability of the constructs for subsequent structural model analysis. All of the inner VIF values are less than 5, which suggests that there is little multicollinearity among the variables, according to the Inner VIF test findings shown in Table 3. These findings imply that the PLS-SEM model's parameter estimations are objective, enabling the research to move on to evaluate the structural model's hypotheses.

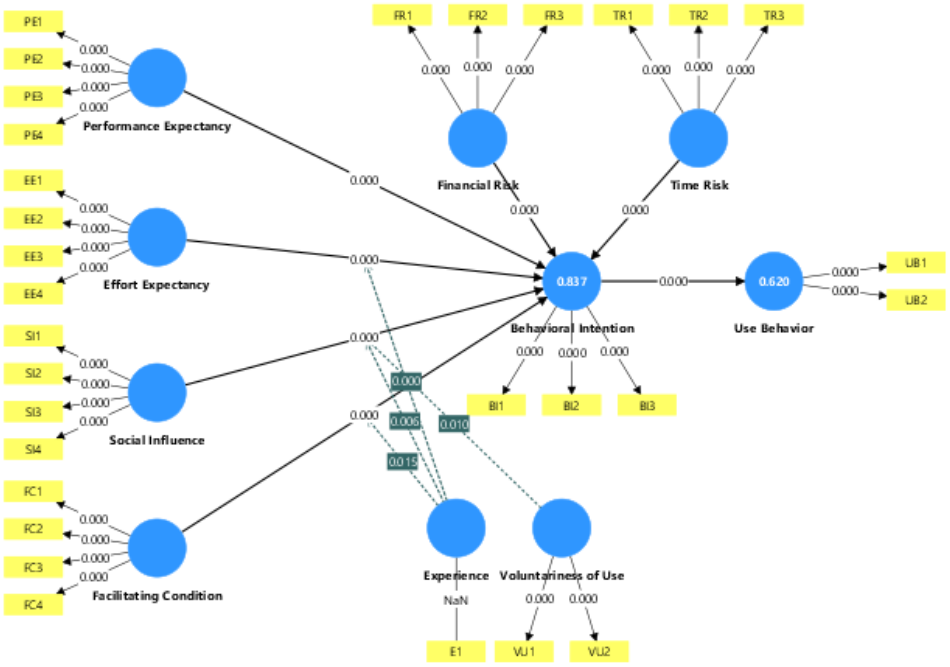

Figure 2. Path Analysis Result

Every structural model path between constructs has a p-value of 0.000 according to the data analysis results utilizing SmartPLS shown in Figure 2. All of the hypotheses put forth in this study are statistically supported because this result is below the significance level of 0.05.

Table 4. Path Coefficients Result

Path	Original Sample	Standard Deviation	T-Statistics	P-values
Performance Expectancy → Behavioral Intention	0.256	0.035	7.377	0.000
Effort Expectancy → Behavioral Intention	0.288	0.035	8.135	0.000
Social Influence → Behavioral Intention	0.136	0.031	4.428	0.000
Facilitating Condition → Behavioral Intention	0.224	0.033	6.742	0.000
Financial Risk → Behavioral Intention	-0.190	0.046	4.084	0.000
Time Risk → Behavioral Intention	-0.226	0.038	5.923	0.000
Behavioral Intention → Use Behavior	0.787	0.024	32.896	0.000
Experience→ Behavioral Intention	0.225	0.037	6.124	0.000
Voluntariness of Use → Behavioral Intention	0.157	0.031	5.018	0.000
Experiencex Effort Expectancy → Behavioral Intention	0.108	0.031	3.545	0.000

Path	Original Sample	Standard Deviation	T-Statistics	P-values
Experience x Social Influence → Behavioral Intention	0.077	0.031	2.507	0.006
Voluntariness of Use x Social Influence → Behavioral Intention	0.069	0.029	2.331	0.010
Experience x Facilitating Condition → Behavioral Intention	0.072	0.033	2.163	0.015

Based on the results presented in Table 4 using SmartPLS bootstrapping, all hypothesized relationships in the research model are statistically significant, with p-values below 0.05. Behavioral intention has a strong positive effect on use behavior (path coefficient = 0.787; t = 32.896; p = 0.000). Effort expectancy, experience, facilitating condition, performance expectancy, social influence, voluntariness of use, and moderation effects (experience × effort expectancy, experience × facilitating condition, experience × social influence, and voluntariness of use × social influence) significantly influence behavioral intention, all with t-values above 1.96. Conversely, financial risk (coefficient = -0.190; p = 0.000) and time risk (coefficient = -0.226; p = 0.000) negatively affect behavioral intention, indicating that higher perceived risks reduce users' intentions. Overall, these results confirm that all hypotheses are supported, with both positive and negative effects observed as expected.

Table 5. F Square Test

Construct	F-Square
PE → Behavioral Intention	0.291
EE →Behavioral Intention	0.358
SI →Behavioral Intention	0.090
FC →Behavioral Intention	0.179
FR → Behavioral Intention	0.152
TR → Behavioral Intention	0.181
E → Behavioral Intention	0.207
VU → Behavioral Intention	0.136
E x EE → Behavioral Intention	0.057
E x SI → Behavioral Intention	0.030
VU x SI → Behavioral Intention	0.026
E x FC → Behavioral Intention	0.020

According to Table 5, the effect sizes (f^2) indicate that the impact of exogenous variables on endogenous variables in the model varies. The link between behavioral intention and use behavior exhibits a very large effect ($f^2 = 1.629$). Effort expectancy also has a notable effect on behavioral intention, with an f^2 of 0.358. Medium effects are observed for performance expectancy (0.291), experience (0.207), facilitating condition (0.179), time risk (0.181), and financial risk (0.152). Voluntariness of use (0.136) shows a small-to-moderate effect, while social influence (0.090) has a minor impact. Moderating interactions experience × effort expectancy (0.057), experience × social influence (0.030), experience × facilitating condition (0.020), and voluntariness of use × social influence (0.026) all fall into the very small range, indicating negligible practical significance.

Table 6. R Square Test

Construct	R-square	R-square adjusted
Behavioral Intention	0.837	0.828
Use Behavior	0.620	0.618

Based on Table 6, the analysis shows that the behavioral intention construct has an R^2 of 0.837 and an adjusted R^2 of 0.828. This indicates that about 83.7% of the variation in behavioral intention can be accounted for by the model's exogenous constructs, with the

remaining 16.3% influenced by factors not included in the study. According to Hair et al. (2022), this level of explanatory power is considered "substantial." In comparison, the use behavior construct has an R^2 of 0.620 and an adjusted R^2 of 0.618, meaning that 62% of its variance is explained by the model, while 38% is determined by external factors, which is classified as "moderate." These results suggest that the model provides strong explanatory power for Behavioral Intention and a moderate level of prediction for Use Behavior, demonstrating that the framework is effective in capturing the key determinants of system adoption.

DISCUSSION

Behavioral Intention (BI) to use Universitas Brawijaya's Accurate Accounting Information System (AIS) is positively and significantly impacted by Performance Expectancy (PE). This is consistent with the findings of Venkatesh et al. (2003), who find that PE is the main predictor of BI in the adoption of technology. Empirical studies by Zaini et al. (2020), Lutfi (2022), Tahfidz et al. (2024), and Permana et al. (2024) similarly highlight that perceived benefits and improved effectiveness encourage users to adopt information systems. Mustika et al. (2023) also note that perceived benefits not only influence intention but also drive actual system use. At Universitas Brawijaya, administrative staff and accountants are more likely to adopt Accurate AIS when they perceive increased efficiency and accuracy in financial reporting.

Effort expectancy (EE) also positively affects BI. Venkatesh et al. (2003) emphasize that perceived ease of use is crucial in shaping intention, a finding supported by Zaini et al. (2020), Siregar et al. (2021), Lutfi (2022), and Tahfidz et al. (2024). In this study, the user-friendly interface and simplified reporting processes enhance efficiency, motivating continued system use. Differences with Gan et al. (2021) and Sofyani et al. (2024), who found EE insignificant for blockchain and Robo Advisor adoption, suggest that effort expectancy is more critical for familiar, well-structured systems. EE's effect is further strengthened by experience, consistent with Venkatesh et al. (2003) and Muhammad et al. (2023), indicating that experienced users better evaluate ease of use and its role in adoption, although some studies by Tresnawan et al. (2020) and Faradila et al. (2024) reported no moderating effect.

Social influence (SI) positively affects BI, consistent with Venkatesh et al. (2003), where perceived social pressure from peers, supervisors, or institutions motivates adoption. At Universitas Brawijaya, the PTNBH status enhances institutional encouragement, reinforcing system use (Zaini et al., 2020; Siregar et al., 2021; Lutfi, 2022; Tahfidz et al., 2024). Experience strengthens this effect, as experienced users can objectively assess the system while still valuing social support. Voluntariness of use also amplifies SI's effect, highlighting that perceived choice enhances responsiveness to social encouragement, though context and user characteristics can moderate this relationship (Tresnawan et al., 2020; Muhammad et al., 2023).

Facilitating Conditions (FC) positively influence BI, reflecting users' perceptions of organizational and technical support. Strong infrastructure, training, and policies increase intention to use Accurate AIS, particularly when moderated by experience, as users familiar with similar systems better recognize the benefits of support (Siregar et al., 2021; Lutfi, 2022; Idayani & Darmaningrat, 2024). While some studies by Gan et al. (2021) and Faradila et al. (2024) report inconsistencies, professional contexts like accounting highlight FC's importance in shaping intention.

Financial risk and time risk negatively affect BI. Higher perceived financial risk, potential costs, errors, or losses, reduces adoption willingness, consistent with Pal et al. (2021), Lestari and Suharto (2020), and Putra and Rachmat (2022). Time risk, reflecting concerns over wasted time due to system complexity or learning, similarly decreases BI (Nguyen & Huynh, 2018; Dimas et al., 2023). Both risks are particularly relevant in PTNBH universities where accountability and efficiency are critical. Finally, BI positively affects use behavior consistent with prior studies (Siregar et al., 2021; Mustika et al., 2023; Sofyani et al., 2024). Strong intention translates into actual system use, including

transaction recording, report preparation, and financial control. However, external factors may moderate this relationship in some contexts (Jooriaby et al., 2020). At Universitas Brawijaya, intention effectively drives usage, emphasizing its strategic role in successful AIS adoption.

CONCLUSION

This study examined factors influencing behavioral intention and use behavior in adopting the Accurate Accounting Information System (AIS) at Universitas Brawijaya using the UTAUT framework with added risk variables. The findings show that effort expectancy, social influence, facilitating conditions, financial risk, and time risk significantly affect BI, while Experience and Voluntariness of Use moderate several relationships. BI, in turn, positively affects UB, confirming that users' intention is the primary determinant of actual system use. These results indicate that ease of use, social support, organizational facilitation, and low perceived risks are crucial for encouraging adoption, particularly in higher education business units transitioning to PTNBH status.

By incorporating perceived risk, financial, and temporal factors into UTAUT, this study theoretically enhances the literature on technology acceptance by showing that users' perceptions and worries influence adoption in addition to functional aspects. Practically, the findings provide guidance for managers: enhancing training, strengthening technical and organizational support, and developing internal communication strategies can increase BI and, consequently, system usage. Addressing perceived time and financial risks is especially important to foster confidence and consistent use across staff. The study has limitations. It focuses solely on Universitas Brawijaya's business units, uses a cross-sectional design, and examines a semi-voluntary system used by specific staff, limiting generalizability. Moderator effects of experience and voluntariness showed some inconsistencies, suggesting other contextual factors may also influence BI and UB. Based on these findings, practical recommendations include strengthening training programs, internal communication emphasizing system benefits, and guidelines aligned with PTNBH's work culture. To better understand the factors influencing technology adoption, future research should take into account cross-cultural analyses across institutions, technology-specific studies comparing specialized systems like AIS with consumer-oriented digital platforms, and longitudinal studies to track changes over time.

REFERENCES

[1] Abikari, M. (2024). Emotions, perceived risk, and intentions to adopt emerging e-banking technology amongst educated young consumers. *International Journal of Bank Marketing, 42*(5), 1036–1058.

[2] Afsay, A., Tahriri, A., & Rezaee, Z. (2023). A meta-analysis of factors affecting acceptance of information technology in auditing. *International Journal of Accounting Information Systems, 49*(1), 100-112.

[3] Buraimoh, O. F., Boor, C. H., & Aladesusi, G. A. (2023). Examining facilitating condition and social influence as determinants of secondary school teachers' behavioural intention to use mobile technologies for instruction. *Indonesian Journal of Educational Research and Technology*, *3*(1), 25-34.

[4] Call, D. R., & Herber, D. R. (2022). Applicability of the diffusion of innovation theory to accelerate model-based systems engineering adoption. *Systems Engineering, 25*(6), 574–583.

[5] Ciacci, A., & Penco, L. (2023). Business model innovation: harnessing big data analytics and digital transformation in hostile environments. *Journal of Small Business and Enterprise Development, 31*(8), 22–46.

[6] Dallal, N., & Sankari, A. (2025). Investigating the extended TAM model effects on AIS adoption in Lebanese SMEs operating in Tripoli North Lebanon. *Social Sciences and Humanities Open, 11*(7), 101-115.

[7] Davis, F. D. (1989). Perceived usefulness, perceived easy of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340.

[8] Dimas, F. A., Wisnalmawati, W., & Istanto, Y. (2023). Pengaruh perceived transaction convenience dan percieved risk terhadap behavioural intention dimediasi oleh personal innovativeness. *Jurnal Muhammadiyah Manajemen Bisnis, 4*(2), 47-59.

[9] Faradila, A., Sianturi, R. S., & Kurnianingtyas, D. (2024). Analisis faktor-faktor yang memengaruhi niat penggunaan sistem pembayaran digital. *Jurnal Ilmiah Teknik Informatika dan Sistem Informasi, 13*(2), 1183–1195.

[10] Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human-Computer Studies*, *59*(4), 451-474.

[11] Fishbein, M., & Ajzen, I. (1975). Belief, attitude, intention and behavior. Boston: Eddison-Wesley.

[12] Gan, L. Y., Khan, M. T. I., & Liew, T. W. (2021). Understanding consumer's adoption of financial robo-advisors at the outbreak of the COVID -19 crisis in Malaysia. *Financial Planning Review, 4*(3), 11-27.

[13] Hair, Jr., J. F., M. Hult, G. T., M. Ringle, C., Sarstedt, & Marko. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. New York: SAGE Publications Inc.

[14] Hewavitharana, T., Nanayakkara, S., Perera, A., & Perera, P. (2021). Modifying the unified theory of acceptance and use of technology (UTAUT) model for the digital transformation of the construction industry from the user perspective. *Informatics, 8*(4), 80-91.

[15] Idayani, R. W., & Darmaningrat, E. W. T. (2024). Evaluation of factors affecting student acceptance of Zedemy using the Unified Theory of Acceptance and Use of Technology (UTAUT). *Procedia Computer Science, 234*(1), 1276–1287.

[16] Jackson, D., & Allen, C. (2024). Enablers, barriers and strategies for adopting new technology in accounting. *International Journal of Accounting Information Systems, 52*(3), 102-113.

[17] Jooriaby, M. E., Kheradyar, S., & Hir, K. A. (2020). The study of institutional pressures effects on accountants' intentions of accounting information system adoption: empirical evidence of unified theory of acceptance and use of technology. *Journal of Accounting Advances (JAA), 12*(1), 27–63.

[18] Joshi, H. (2025). Integrating trust and satisfaction into the UTAUT model to predict Chatbot adoption – A comparison between Gen-Z and Millennials. *International Journal of Information Management Data Insights, 5(*1), 101-114.

[19] Kaur, P., Dhir, A., Singh, N., Sahu, G., & Almotairi, M. (2020). An innovation resistance theory perspective on mobile payment solutions. *Journal of Retailing and Consumer Services, 55*(1), 10-22.

[20] Kenny, B. V., & Firdausy, C. M. (2022). Pengaruh performance expectation, effort expectation, social influence, dan facilitating condition terhadap behavioral intention pada pengguna ShopeePay di Jakarta. *Jurnal Manajemen Bisnis dan Kewirausahaan, 6*(3), 272-284.

[21] Kim, S., & Park, T. (2023). Understanding innovation resistance on the use of a new learning management system (LMS). *Sustainability (Switzerland), 15*(16), 1–18.

[22] Lestari, W. T., & Suharto, E. (2020). Penerapan TAM dengan penambahan variabel trust dan risk untuk mengukur penerimaan aplikasi OnlinePajak. *Jurnal Masyarakat Informatika, 11*(2), 51–60.

[23] Li, C., Chen, Y., & Shang, Y. (2022). A review of industrial big data for decision making in intelligent manufacturing. *Engineering Science and Technology, an International Journal, 29*(1), 10-22.

[24] Lutfi, A. (2022). Factors influencing the continuance intention to use accounting information system in Jordanian SMEs from the perspectives of UTAUT: Top Management Support and Self-Efficacy as Predictor Factors. *Economies, 10*(4), 23-35.

[25] Monteiro, A. P., Vale, J., Leite, E., & Lis, M. (2024). Linking quality of accounting information system and financial reporting to non-financial performance: The role women managers. *International Journal of Accounting Information Systems, 54*(3), 10-23.

[26] Moryson, H., & Moeser, G. (2016). Consumer adoption of cloud computing services in Germany: Investigation of moderating effects by applying an UTAUT model. *International Journal of Marketing Studies*, *8*(1), 14-32.

[27] Muhammad, I. N., Hariyono, H., & Wardani, R. (2023). Analisis persepsi penggunaan sistem registrasi online pada pasien rawat jalan RSUD Kota Madiun dengan pendekatan UTAUT. *Jurnal Manajemen Kesehatan Yayasan RS.Dr. Soetomo, 9(*1), 114-125.

[28] Mustika, J., Karlina, L., & Tirta, B. D. (2023). Using the UTAUT model to analyze perception of independent auditor on usage of computer assisted audit techniques. *Medan International Conference Economics and Business, 1*(1), 629–637.

[29] Nguyen, T. D., & Huynh, P. A. (2018). The roles of perceived risk and trust on e–payment adoption. in econometrics for financial applications (Vol. 760). Cham: Springer International Publishing.

[30] Pakaya, N., & Ladiku, R. (2024). Mengukur penerimaan aplikasi transportasi online menggunakan model UTAUT 2. *Jambura Journal of Informatics, 6*(1), 64–74.

[31] Pal, A., Herath, T., De', R., & Rao, H. R. (2021). Is the convenience worth the risk? An investigation of mobile payment usage. *Information Systems Frontiers, 23*(4), 941–961.

[32] Park, S. E., Lee, S. J., Bae, H., Kim, K. H., Kang, E. J., Kim, J. S., Park, Y. M., & Park, M. J. (2025). Comprehensive issue identification for manufacturing data analytics implementation: Systematic literature review and case studies. *Journal of Manufacturing Systems, 82*(2), 42–59.

[33] Permana, I. P. H., Aristana, I. D. G., Prayana, I. K. W. D., Wijaya, B. K., & Pratiwi, N. W. A. D. (2024). Analyzing user acceptance of balindo paradiso university information system using UTAUT 2 Model. *TECHNOVATE: Journal of Information Technology and Strategic Innovation Management, 1*(2), 96–109.

[34] Pratiwi, A., & Aisyah, S. (2023). Analysis of the effectiveness of implementing accounting information systems at PT. Diamond Hevea Industry. *Jurnal Ilmiah Manajemen Kesatuan*, *11*(3), 719–728.

[35] Puspitasari, N., Firdaus, M. B., Haris, C. A., & Setyadi, H. J. (2019). An application of the UTAUT model for analysis of adoption of integrated license service information system. *Procedia Computer Science*, *161*(1), 57-65.

[36] Putra, D. B. H. P., & Rachmat, B. (2022). Faktor yang mempengaruhi adopsi dengan mediasi peran intention to use mandiri mobile banking di Surabaya. *Journal of Business and Banking, 11*(2), 287-290.

[37] Ram, S., & Sheth, J. N. (1989). Consumer resistance to innovations: The marketing problem and its solutions. *Journal of Consumer Marketing, 6*(2), 5-16.

[38] Ritchi, H., Azis, Y., Adrianto, Z., Setiono, K., & Sanjaya, S. (2020). In-app controls for small business accounting information system: A study of domain understanding. *Journal of Small Business and Enterprise Development, 27*(1), 31–51.

[39] Rogers, E. M. (1983). Diffusion of innovations. In *The Free Press* (Third). Toronto: Collier Macmillan Canada, Inc.

[40] Romney, M. B., & Steinbart, P. J. (2015). *Accounting information system.* New York: Pearson Education

[41] Roup, A., & Effendy, M. (2025). Risk analysis of accounting information system security based on vulnerability data from OPENVAS, OWASP ZAP, And NMAP Tools: A Cybersecurity Perspective. *Jurnal Ilmiah Akuntansi Kesatuan*, *13*(3), 433–438.

[42] Sari, H. C. (2022). The impact of perceived risk, perceived benefit, and trust on customer intention to use Tokopedia apps. *Jurnal Bisnis Strategi, 31*(2), 145–149.

[43] Schiavi, G. S., Behr, A., & Marcolin, C. B. (2024). Institutional theory in accounting information systems research: Shedding light on digital transformation and institutional change. *International Journal of Accounting Information Systems, 52*(3), 10-23.

[44] Siregar, C. S., Permatasati, I., & Pujiono, P. (2021). Analisis keberterimaan sistem informasi akuntansi perusahaan manufaktur di Indonesia. *Jurnal Bisnis dan Akuntansi, 23*(1), 23–36.

[45] Sofyani, H., Murtin, A., Juanda, J., Utami, T. P., & Putra, A. Z. (2024). Employee intentions to adopt blockchain technology in accounting information systems in Local government: Testing the Unified Theory of Acceptance and Use of Technology (UTAUT). In *SHS Web of Conferences*, *201*(1), 3002-3013).

[46] Tahfidz, M., Utaminingtyas, T. H., & Sumiati, A. (2024). Factors that influence behavioral intention to use accurate applications with the unified theory of acceptance and use of technology model in students of the faculty of economics, Jakarta State University. *Marginal Journal of Management Accounting General Finance and International Economic Issues, 3*(2), 465–476.

[47] Takahashi, C. K., Figueiredo, J. C. B. de, & Scornavacca, E. (2024). Investigating the diffusion of innovation: A comprehensive study of successive diffusion processes through analysis of search trends, patent records, and academic publications. *Technological Forecasting and Social Change, 198*(11), 12-21.

[48] Tresnawan, I. G. P. Y., Pradnyana, I. M. A., & Wirawan, I. M. A. (2020). Analisa penerimaan dan penggunaan sistem informasi desa (SID) dengan Model Unified Theory of Acceptance and Use of Technology (UTAUT). *INSERT : Information System and Emerging Technology Journal, 1*(1), 51–61.

[49] Turner, L., Weickgenannt, A., & Copeland, M. K. (2020). Accounting information systems: controls and processes. New Jersey: John Wiley & Sons.

[50] Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly: Management Information Systems, 27(*3), 425–478.

[51] Venkatesh, V., Thong, J. y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS Quarterly, 36*(1), 157–178.

[52] Waqar, J., & Paracha, O. S. (2023). Antecedents of big data analytics (BDA) adoption in private firms: a sequential explanatory approach. *Foresight, 26*(5), 805–843.

[53] Zaini, W. H. A., Hamad, M. K., & Najim, A. S. (2020). Factors affecting the adoption of an accounting information system based on utaut2 and its implementation in a tourism corporation. *African Journal of Hospitality, Tourism and Leisure, 9*(1), 1–14.

[54] Zhang, X., & Yu, X. (2020). The impact of perceived risk on consumers' cross-platform buying behavior. *Frontiers in Psychology, 11*(10), 1–13.

[55] Zuiderwijk, A., Janssen, M., & Dwivedi, Y. K. (2015). Acceptance and use predictors of open data technologies: Drawing upon the unified theory of acceptance and use of technology. *Government information quarterly*, *32*(4), 429-440.