



Analysis of SIPD Implementation Using the Technology Acceptance Model and Personal Innovativeness

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Abstract

This research focuses on the implementation of *SIPD* from a user perspective using the TAM and Personal Innovativeness approaches in District X. This study utilizes a quantitative method with primary data collected through questionnaires and processed using PLS-SEM to examine the relationship between personal innovativeness, perceived usefulness, perceived ease of use, attitude toward using, and actual usage in the preparation of *LKPD* using *SIPD*. The results show that Attitude Toward Using affects Actual Usage, Perceived Ease of Use affects Attitude Toward Using and Perceived Usefulness, Personal Innovativeness affects Perceived Ease of Use, but Personal Innovativeness has no effect on Perceived Usefulness, and Perceived Usefulness has no effect on Attitude Toward Using. The present study focuses exclusively on a single district; consequently, its findings cannot be generalized to represent conditions across districts in general. This research combines the original version of TAM and Personal Innovativeness, focusing on all *SKPK* to provide a comprehensive overview. This approach is necessary because several *SKPKs* have more complex transactions, which affect users' use of *SIPD*.

Keywords: Technology Acceptance Model, Personal Innovativeness, *SIPD*

INTRODUCTION

The local government financial report (*LKPD*) is a document designed to serve as a form of local government accountability to the public for the utilization of regional assets. The published reports must contain quality information to improve the quality of financial statements, which in turn increases the probability of obtaining a favorable audit opinion (Imtinan & Hasibuan, 2021). The generation of quality reports is inherently contingent upon the implementation of a reliable accounting information system (Jauhari et al., 2021).

Initially, the information systems utilized by local governments to prepare financial reports exhibited variability. One such system was the Regional Management Information System (*SIMDA*). However, it was subsequently recognized by the government that *SIMDA* lacked the capacity to integrate central and local government information into a unified system. Consequently, in 2019, the Minister of Home Affairs Regulation (*Permendagri*) No. 70 of 2019 introduced an application called the Local Government Information System (*SIPD*).

In 2021, District X initiated the implementation of *SIPD*, while *SIMDA* persisted in its utilization for administrative and reporting functions. By 2023, District X had adopted *SIPD* in its entirety, without the concomitant companion application. The transition in application use has presented certain challenges for District X. One such challenge is the lack of knowledge regarding the functionality of *SIPD*, which has hindered users in completing several reports, including the

2022 Budget Realization Report. Moreover, as illustrated in Table 1, District X encountered delays in the submission of its unaudited financial statements.

Table 1. Date of Submission and Handover of LKPD FY 2021-2023

	Date of LKPD Submission to BPK	Date of LKPD Handover from BPK
LKPD TA 2021	23 February 2022	18 April 2022
LKPD TA 2022	10 February 2023	15 April 2023
LKPD TA 2023	28 March 2024	21 May 2024

Source: BPK (2022, 2023, 2024)

The dearth of knowledge regarding the operation of *SIPD* constitutes an impediment to the preparation of reports, a phenomenon that is also observed in other districts, including North Halmahera and Katingan (Azhar, 2024; Isnaeni, 2023). This challenge is further compounded by poor signal conditions and inadequate systems. While several other districts, including Aceh Besar, Muara Enim, and Raja Ampat, have successfully implemented *SIPD*, this has not had a widespread impact on other districts. Indeed, the Ministry of Home Affairs has conducted a series of sensitization initiatives concerning the utilization of *SIPD*. However, the accessibility of online participation varies across different regions, which hinders the effective utilization of *SIPD* by users. The absence of adequate training engenders challenges in users' willingness and ability to utilize *SIPD*. The measurement of user readiness conditions can be facilitated by the utilization of the theory developed by Davis (1985), namely the Technology Acceptance Model. The Technology Acceptance Model (TAM) is a methodological framework employed to ascertain user acceptance of the application under consideration (Riani et al., 2021). This acceptance is evident in the perception of benefits, perceived convenience, behavioral attitudes, and actual use, which describe the performance of the user's work and the benefits of these applications in their work (Riani et al., 2021). The extant research on Technology Acceptance Model (TAM) related to information systems, as evidenced by the works of Mar'aini & Akbar (2020), Winarno & Putra (2020), and Alhumoudi & Johri (2024), demonstrates a clear correlation between TAM and the success of accounting system implementation.

A review of extant literature on TAM reveals a conspicuous absence of attention to the personal innovativeness of the individual. Research conducted by Alshammari & Alshammari (2024) demonstrates the potential of Personal Innovativeness to elucidate the motivations behind technology usage. Personal innovativeness is defined as the extent to which individuals are willing to attempt novel experiences. It is imperative that *SIPD*, a nascent application for District X, develop a comprehensive understanding of user characteristics through the implementation of Personal Innovativeness in IT (PIIT). Individuals who possess a high degree of Personal Innovativeness are likely to hold a favorable view of the system, recognizing its benefits and convenience. The integration of the Technology Acceptance Model (TAM) and the Personal Innovativeness (PI) framework has been demonstrated to yield enhanced outcomes from the user's perspective.

Previous studies have widely applied the Technology Acceptance Model (TAM) to explain the acceptance of public financial information systems. Winarno and Putra (2020) found that perceived ease of use and perceived usefulness had a significant positive effect on attitudes and intention to use *SIMDA*; however, their study did not consider variations in individual characteristics that may influence the adoption of new systems. Meanwhile, Alshammari and Alshammari (2024) emphasized the role of Personal Innovativeness (PI) in explaining technology adoption, showing that individuals with higher innovativeness are more likely to embrace new applications. Nevertheless, their research did not specifically address the context of local government or the *SIPD* application. This indicates a research gap in integrating TAM with PI to explain *SIPD* adoption as a new platform for regional financial reporting.

The present study encompassed all *SKPKs* in District X, amounting to a total of 36 *SKPKs*. The focal point of this investigation was the financial section of each *SKPK*. This is because not all *SKPKs* possess identical types of budgets and transactions, which naturally has implications for the daily work of users utilizing *SIPD*. This approach is predicated on the premise that it will yield superior outcomes, given its capacity to discern the perceptions of *SIPD* users. It is anticipated that the findings of this research will offer a comprehensive overview of the anticipated benefits of the implementation of *SIPD* from the user's perspective, with a particular focus on District X and the Ministry of Home Affairs, the entity that developed the system.

The present study aims to analyze perceived usefulness, perceived ease of use, and the influence of individual innovativeness on *SIPD* acceptance. The benefits include a theoretical contribution by enriching the literature on public information system adoption through the integration of PI, and a practical contribution by providing recommendations for the Ministry of Home Affairs and local governments to design more adaptive training and socialization strategies, thereby enhancing the effectiveness of *SIPD* implementation.

METHOD

This study utilizes a quantitative method. The present study concentrates on the financial administration of the 36 *SKPKs* in District X. The respondents in this study consisted of the head of the finance department, the income treasurer, the expense treasurer, and the operator (for treasurers who were unable to operate *SIPD*). The total number of respondents who participated in the study was 49 respondents, which constitutes approximately 60% of the total population. The distribution of the questionnaire was facilitated by Microsoft Forms for the purpose of data collection. Prior to the distribution of the questionnaire to the primary respondents, a pilot test was conducted with a sample of participants, including *MAKSI* UI students, *PPIA* UI students, and *MAKSI* UI alumni, yielding a total of 18 respondents.

This study uses PLS-SEM through SmartPLS version 4.1.1 to examine the relationship of each variable and test the hypothesis by analyzing the path coefficient or t-value. SEM is an application that has the advantage of building models that include latent variables that are not directly measured and can be used to test for causality. In addition, PLS-SEM can be used with small sample sizes with a range of 30-100 samples (Chin, 1999). The evaluation model includes

external model analysis using validity and reliability tests. For the pilot test, only validity and reliability tests were conducted for each indicator used to measure these variables.

The variables measured in this study use an ordinal scale, namely the Likert scale. Respondents are given questions that already have a weighted rating with a 5-point scale starting from Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree, with each answer having a weight from 1 to 5. The questionnaire is divided into two main parts: the first part is related to the demographics of the respondents, and the second part contains questions related to TAM and Personal Innovativeness. The questionnaire consists of 22 questions divided into 5 sections as described in Table 2.

Table 2. Variable and question item formation

Variable	Item	Ref.
<i>Perceived Usefulness</i>	SIPD makes inputting financial transactions more accurate	Davis (1989)
	SIPD has so far been effective in preparing financial reports	
	SIPD can improve my performance in preparing financial statements.	
	SIPD provides the information needed in preparing financial statements.	
	SIPD saves my work time in preparing financial statements (efficient)	
	The information/documents in SIPD are available automatically without the need to be compiled manually again.	
	SIPD helps increase my productivity in preparing financial reports.	
	SIPD can adapt to changes in policies/regulations, so that it can still be used according to the latest policies/regulations.	
<i>Perceived Ease of Use</i>	Overall, SIPD provides greater benefits than the previous system (SIMDA).	Davis (1989)
	I feel satisfied when operating SIPD	
	I rarely make mistakes when using SIPD	
	The menu in SIPD is fully explained in the module, making it easier for me to use it.	
	SIPD is very easy to use even for users who do not have an accounting education background.	
<i>Attitude Toward Using</i>	Overall, SIPD is very easy and convenient to operate compared to SIMDA	Wozney & Abrami (2006)
	I think SIPD is better than SIMDA.	
	The more I use SIPD, the easier it is to use.	
<i>Actual usage</i>	SIPD provides enough control in the process of preparing financial statements so that the work is more interesting.	Lu et al. (2005)
	I use SIPD every day	
<i>Personal Innovativeness</i>	I rely on SIPD for work related to the preparation of financial reports	Chin et al. (2008; Igbaria, 1995)
	Among my colleagues, I was the first to try the new features that appeared in SIPD.	
	When the Ministry of Home Affairs introduces a new feature in SIPD, I am immediately interested in trying it out.	
	I like to try new features of SIPD by relying on makeshift information.	

RESULTS AND DISCUSSION

Respondent Demographic

As illustrated in Table 2, the demographic profile of the respondents indicates a preponderance of female respondents, constituting 53.06% of the total. Most of the respondents fall within the 41-50 age demographic. The majority of respondents' most recent educational attainment corresponds to stratum 1. Furthermore, most individuals employed in the finance department possess prior experience in the same field. The utilization of SIPD is also observed among these operators.

Table 3. Respondent Demographic

Characteristic	Category	Frequency	Percentage
Gender	Female	26	53,06%
	Male	23	46,94%
	Total	49	100,00%
Age	Under 20	0	0,00%
	21-30	4	8,16%
	31-40	20	40,82%
	41-50	24	48,98%
	Above 50	1	2,04%
	Total	49	100,00%
Educations	S2	5	10,20%
	S1/D-IV	30	61,22%
	D-III	7	14,29%
	SMA	7	14,29%
	Total	49	100,00%
Experience working in government sector	Less than 1 year	0	0,00%
	1-3 years	3	6,12%
	3-5 years	3	6,12%
	5-7 years	3	6,12%
	7-9 years	3	6,12%
	More than 9 years	37	75,51%
	Total	49	100,00%
Experience working in Finance	Less than 1 year	0	0,00%
	1-3 years	6	12,24%
	3-5 years	9	18,37%
	5-7 years	8	16,33%
	7-9 years	6	12,24%
	More than 9 years	20	40,82%
	Total	49	100,00%
Position in the Finance Section	Head of finance	9	18,37%
	Treasurer of Revenue	8	16,33%
	Treasurer of Expenditures	12	24,49%
	Operator	20	40,82%
	Total	49	100,00%

Reliabilities and Validity Test

In order to ascertain the validity and reliability of the indicators employed, it is imperative to conduct rigorous validity and reliability tests. The validity of a questionnaire is contingent upon its capacity to substantiate the accuracy of the data it produces, thereby ensuring the reliability of the measurement of the concepts it employs. In PLS-SEM calculations, the indicator employed to assess the validity of the questionnaire is the Average Variance Extracted (AVE), with a minimum limit that is generally accepted as 0.50 (Mohd Dzin & Lay, 2021). Reliability testing is a methodical procedure employed to evaluate the consistency of a measuring instrument in producing comparable and consistent data when utilized repeatedly at different times. Reliability through PLS-SEM can be observed through the external load, where values above 0.7 are considered adequate (Avkiran, 2018) Furthermore, the construct reliability and Cronbach alpha, which demonstrate a value of 0.7, are indicative of excellent reliability.

Table 4. Reliabilities dan Validity Test

Variable	Indicator	Outer loading	CR rho a	CR rho c	Cronbach Alpha	AVE
Perceived Usefulness	PU1	0,811	0,943	0,948	0,938	0,669
	PU2	0,853				
	PU3	0,888				
	PU4	0,788				
	PU5	0,818				
	PU6	0,847				
	PU7	0,873				
	PU8	0,683				
	PU9	0,782				
Perceived Ease of Use	PEUO1	0,864	0,857	0,89	0,844	0,621
	PEUO2	0,63				
	PEUO3	0,811				
	PEUO4	0,795				
	PEUO5	0,819				
Personal Innovativeness	PI1	0,852	0,805	0,88	0,794	0,71
	PI2	0,898				
	PI3	0,773				
Attitude Toward Using	ATT1	0,846	0,859	0,913	0,856	0,777
	ATT2	0,894				
	ATT3	0,904				
Actual usage	AU1	0,827	0,783	0,869	0,709	0,769
	AU2	0,924				

As illustrated in Table 4, the majority of the external load values remain within the 0.7 range, suggesting that the indicators possess sufficient capacity to measure these variables. Although the values for indicators such as PU8 and PEOU2 are below the recommended value of 0.7, as they are still above 0.6, this is permissible. The lowest value of Outer Loading is still in the PEOU2 indicator. This is permissible because the Construct Reliability value, which also supports the reliability test, shows satisfactory numbers, with all of them above 0.7. Although some are above 0.9, this is still acceptable because they are still below 0.95 (Mohd Dzin & Lay, 2021) . The

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results obtained from the AVE, which demonstrate values exceeding 0.5 points, substantiate the sufficiency of all indicators to measure the indicators employed. In sum, the questionnaire is deemed acceptable and can be utilized for this research. The SEM scheme formulated in this study is depicted in Figure 2.

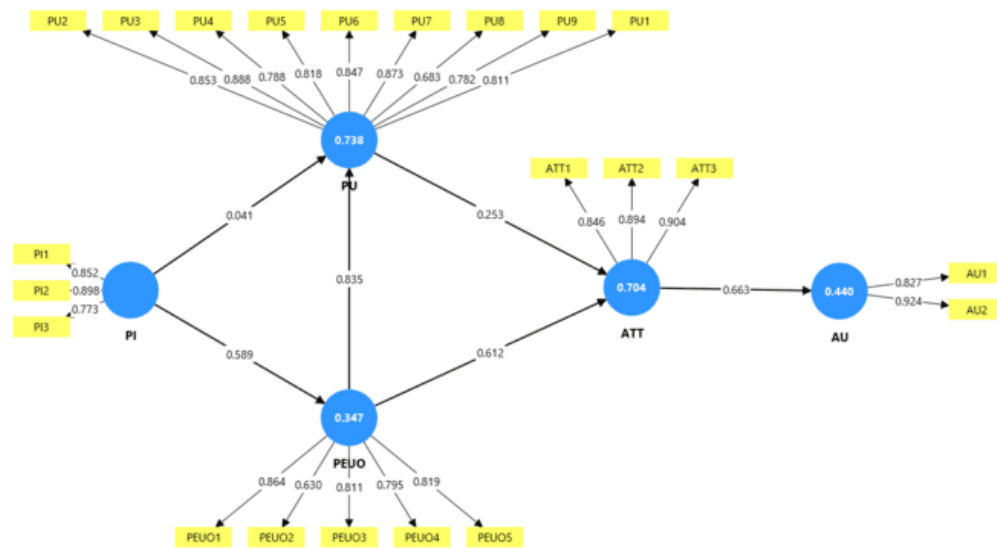


Figure 2. SEM Scheme

Hypothesis Test

The relationship between variables can be assessed through the evaluation of the inner model. Inner model testing is a methodological approach employed to ascertain the significance of the relationship between exogenous latent variables and endogenous latent variables (Avkiran, 2018). To obtain inner model data, it is necessary to employ bootstrapping, which involves the re-sampling of data from existing sources for the purpose of assessing relationship significance (Wingdes, 2019). In this study, the bootstrapping method was expanded to include 5,000 sample data points. The inner model p-value and t-statistic must be measured. The t-statistic value must be greater than 1.96, and the p-value must be less than 0.05%. The results of the testing using bootstrapping are presented in Table 5 below.

Table 5. Hypothesis Test

Variable	Original Sample	T-statistic	P-Values
<i>Attitude Toward Using -> Actual usage</i>	0,663	9,572	0,000
<i>Perceived Ease of Use -> Attitude Toward Using</i>	0,612	2,399	0,016
<i>Perceived Ease of Use -> Perceived Usefulness</i>	0,835	8,275	0,000
<i>Personal Innovativeness -> Perceived Ease of Use</i>	0,589	6,238	0,000
<i>Personal Innovativeness -> Perceived Usefulness</i>	0,041	0,344	0,731
<i>Perceived Usefulness -> Attitude Toward Using</i>	0,253	0,967	0,334

In examining the correlation between Attitude Toward Using and Actual Usage, it is evident that the initial sample value is 0.663, signifying a positive value. The t-statistic value of 9.5 indicates that the t-statistics is greater than 1.96, and the p-value remains below 5%. This condition demonstrates that an individual's attitude toward technology usage directly influences their actual technology adoption and usage patterns. The same phenomenon is observed in the relationship between perceived ease of use and attitude toward using. The path coefficient value of 0.612 indicates a positive relationship, and the t-statistic value and p-value remain within the acceptable limits. These findings suggest a significant impact of perceived ease of use on attitude toward using. In a similar vein, it is noteworthy that when the path coefficient value is positive (0.835), and the t-statistic is at 8.28 points, which is higher than 1.96, and the p-value is still below 5%, it can be concluded that perceived ease of use has an influence on perceived usefulness. The relationship between personal innovativeness and perceived ease of use exerts a significant influence on both variables, as evidenced by the t-statistic and p-value.

The relationship between personal innovativeness and perceived usefulness is not consistent. While the original sample demonstrated a positive value, the t-statistic was less than 1.96 (0.344). In addition to the t-statistic, the p-value of 0.733, which exceeds 5%, suggests that personal innovativeness does not exert an influence on perceived usefulness. This assertion likewise pertains to the relationship between perceived usefulness and attitude toward using, wherein the two variables exert no discernible influence.

The relationship between variables can be illustrated through the coefficient of determination, also known as R^2 , which indicates the extent to which exogenous variables explain endogenous variables (Avkiran, 2018). As delineated by Nariza Wanti Wulan Sari et al. (2020), the specified size is designated as 0.25, 0.50, and 0.75, with each value representing a weak, moderate, and substantial level, respectively. However, there are studies that posit that a value of 0.20 already explains the high relationship. The ensuing exposition elucidates the coefficient of determination that is exhibited in Table 6.

Table 6. R-Square Test		
Variable	R-square	R-square adjusted
ATT	0,704	0,691
AU	0,440	0,428
PEUO	0,347	0,333
PU	0,738	0,727

As illustrated in Table 6, the R-Square value of the four structural equations exhibits significant variation. As indicated by the variables "perceived ease of use" and "actual usage," the values obtained were found to be less than 0.50, yet greater than 0.25. This indicates that the variables are, in fact, measuring something in between these two values. Concurrently, the variables "Attitude Toward Using" and "Perceived Usefulness" are situated within the medium range. The Attitude Toward Using Variable posits that 70% of the variability in the variable can be attributed to perceived usefulness and perceived ease of use. The observed utilization of 44%

can be attributed to the Attitude Toward Using variable. The Perceived Ease of Use variable, with a value of 34%, can be explained through the Personal Innovativeness variable. Similarly, the Perceived Usefulness variable, with a value of 73%, can be explained through Personal Innovativeness and Perceived Ease of Use. The remaining variables are explained by factors external to the selected variables.

Discussion

Based on the results described earlier, it is evident that Personal Innovativeness does not have a significant influence on Perceived Usefulness on SIPD (H1 is rejected). This indicates that users still focus on functionality, accuracy and compliance. SIPD users see more that SIPD can assist them in completing reports as well as possible and are oriented towards correct and compliant results. So far, most of the report requests by external parties have been accommodated by SIPD so that users do not feel that they need additional information. In addition, the tasks carried out by users are highly dependent on established procedures and standards so that Personal Innovativeness is less relevant than the system's ability to process transactions according to accounting rules. Personal Innovativeness has no effect on Perceived Usefulness also found in research by Saputera (2022), Jeong & Kim (2023) and Andayani & Ono (2020).

It is different if Personal Innovativeness has significant influence in Perceived Ease of Use (H2 accepted). This research is in line with the research of Dao & Anh (2024) and Hapsari et al. (2023) which explains the relationship between Personal Innovativeness and Perceived Ease of Use. This is because SIPD, which continues to develop until now, encourages users to try features that can help users in completing financial reports. In addition, SIPD, which is also a new application, makes users more tolerant in using the system. This is because in appearance and function there are differences between SIPD and SIMDA. Along with continuous use, users become easier to operate.

Perceived Usefulness also has no influence on Attitude Toward Using (H3 accepted) related to SIPD. SIPD users feel that the system has not been able to increase efficiency and facilitate them in the process of preparing financial reports so that this affects their positive attitude towards using the application. Sometimes SIPD users, when an error occurs in using the application, the problem cannot be resolved directly and needs to be reported to the Ministry of Home Affairs. This makes some work ineffective, affecting users' attitudes. In addition, the answer to the problem cannot be resolved at that time and this means users have to look for other alternatives. This research is in line with research conducted by Putra & Dwirandra (2021).

Another case with Perceived Ease of Use, where in this study there is a correlation between Perceived Ease of Use and Attitude Toward Using (H4 accepted). The findings of this study are consistent with those reported by Saputro & Haryanto (2023) and Isna Ardila et al. (2025). Despite the evident visual disparities between SIPD and SIMDA, empirical evidence suggests a clear preference among users for the former. This is because SIPD is standardized and adapts to the latest regulations without users making changes from the basis related to the Chart of Accounts or accounting policies. It is imperative that users become acquainted with the chart of accounts and

Accounting Policies currently in use. This will ensure that users have the necessary confidence in the system's ability to generate existing reports without the need for improvements.

In a similar vein, the relationship between perceived ease of use and perceived usefulness has been demonstrated to exhibit a positive correlation (H5 accepted). This research aligns with prior studies, including those by Saputro & Haryanto (2023), Pambudi et al. (2023), and Isna Ardila et al. (2025), which demonstrate that users' perception of system convenience fosters a sense of utility in utilizing the application. In addition to the reports, the existing features of SIPD have been found to be highly accessible to users. This phenomenon can be attributed to the fact that the feature has adapted to the characteristics of the user, even though not all users possess a background in accounting.

Lastly, the relationship between Attitude Toward Using and Actual Usage exhibited a positive correlation between the two (H6 accepted). This research aligns with the findings of Gusni et al. (2020). This phenomenon can be explained by the system's deliberate design to create a positive impression in users, thereby encouraging repeated use. In the context of the System for the Integration of Police Data (SIPD), the Ministry of Home Affairs is obligated to utilize a designated system. However, this does not necessitate the implementation of a companion system in District X; rather, it requires the comprehensive utilization of the SIPD system.

CONCLUSION

This study examines the Technology Acceptance Model (TAM) and Personal Innovativeness (PI) in relation to the utilization of the *SIPD* application for financial report preparation. The findings indicate that Personal Innovativeness exerts an influence on Perceived Ease of Use (PEOU), which in turn affects Perceived Usefulness (PU) and Attitude Toward Using (ATU). Furthermore, ATU impacts Actual Usage (AU). However, PI has no effect on PU (due to users' focus on accounting functionality and compliance), and PU has no effect on ATU (presumably because the system has not yet fully improved support in the process of preparing financial reports and still requires manual processes for some reports). The adoption and utilization of *SIPD* in the research sites were predominantly influenced by its ease of use and the positive user attitudes towards the system.

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