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Key Determinants of AIS Adoption: Behavioral Intentions and Usage Patterns

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ABSTRACT

The current study focuses on evaluating the key determinants whom influence adoption and Accounting Information Systems (AIS) usage behaviour applied in Indonesian organization. Quantitative approach in this study was adopted by collected data from 400 participants through using of formalized questionnaires, representing individuals from both the public and private sectors. PLS-SEM was utilized to examine measuring indicator and model structural framework. The study result shown that the main variable from UTAUT model which is Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions significantly affect the Behavioural Intention in adopting AIS. Moreover, incorporating Organizational Culture and National Digital Policy into the extended UTAUT-OCNP model significantly enhances its predictive power, indicating that cultural and institutional contexts definitely has pivotal role in reinforcing users' intentions. Behavioural Intention is also proven to mediate the relationship between these determinants and actual system usage behaviour, underscoring its essential role in driving technology adoption. Theoretically, the study contributes by contextualizing the UTAUT model to fit collectivist and policy-driven environments like Indonesia, providing a deeper understanding of AIS adoption in emerging economies. Practically, the findings suggest that organizations and policymakers should align digital transformation strategies with internal cultural values and national policy frameworks to promote successful and sustainable AIS implementation. This research offers novelty through the development of the UTAUT-OCNP model, which integrates micro-level behavioural factors and macro-level institutional influences into a single comprehensive framework, extending the existing technology adoption literature with a culturally and contextually grounded approach.

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1. INTRODUCTION

In the digital era, Accounting Information Systems (AIS) serves critical function and role in supporting organizations and/or institution to record, process, and communicate financial data accurately for decision-making and control (Romney & Steinbart, 2020; Wilkinson et al., 1999). Within the accounting discipline, this study lies in the domain of *management accounting and information systems*, focusing on how technological tools enhance financial accountability and strategic performance. Integrating AIS improves accuracy, timeliness, and reliability in accounting processes, thereby increasing efficiency and transparency (Han et al., 2023; Paula Monteiro et al., 2022). However, despite considerable investments in digital infrastructure, many organizations, particularly in developing economies, still facing difficulties in adopting and continuously using AIS effectively. This persistent challenge highlights an urgent need for scientific inquiry to understand the behavioral, organizational, and institutional mechanisms driving AIS adoption (Sofyani et al., 2024).

Started with a theoretical standpoint, the Unified Theory of Acceptance and Use of Technology (UTAUT) which was developed by Venkatesh et al. (2016) provided a behavioral foundation that relied on several key factors such as performance expectancy to measure how the technology is aimed to be performed; effort expectancy to determined how easy it was to be used; social influence to measure how its power to influence others; and facilitating conditions to measure the necessary support. Nevertheless, the UTAUT model assumes an individualistic context and often neglects the socio-cultural and policy-driven characteristics that shape user behavior in collectivist societies. According to AIS theory, technology adoption is not solely depend on system usefulness but it also be affected on user competence, management support, and organizational capacity and capability to integrate digital processes within the accounting environment (Grande-Urquía et al., 2011). Therefore, while UTAUT has been extensively validated, its explanatory power in culturally and institutionally complex contexts such as Indonesia remains limited.

Empirical studies on technology acceptance have primarily emphasized initial adoption while overlooking sustained use and contextual determinants. Most prior research has been conducted in Western environments that differ significantly from Southeast Asian settings in terms of collectivism, policy orientation, and digital maturity (Abu-Shanab & Ben Salah, 2022; Aljohani, 2025; Sembiring et al., 2024). These studies often treat organizational culture and national policy as peripheral rather than central drivers of adoption behavior. Consequently, the absence of contextual integration restricts the global applicability of existing models and limits their relevance to emerging markets.

To address these gaps, this study develops and empirically validates the UTAUT-OCNP model, which extends the traditional framework by incorporating Organizational Culture (OC) and National Digital Policy (NDP) as contextual moderators. Organizational culture reflects shared values supporting innovation (Akmal et al., 2024; Angelene et al., 2024), while national digital policy represents institutional frameworks that enable digital transformation (Utami et al., 2020; Yulianjani et al., 2024). This integrative perspective allows for a cross-level understanding of how behavioral, organizational, and institutional forces jointly influence technology acceptance.

This study aims to analyse how behavioural, cultural, and policy factors affect the adoption of Accounting Information Systems (AIS) in Indonesia using the UTAUT-OCNP framework. It makes a scientific contribution by extending the UTAUT model through the integration of cultural and policy contexts often overlooked in Western studies, thereby producing a contextual framework relevant for strengthening digital accounting transformation (Aljohani, 2025; Sofyani et al., 2024; Venkatesh et al., 2016).

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2. METHODS

This study employs quantitative methodology to examine the key factors that affects adoption and how Accounting Information Systems (AIS) utilized among accounting practitioners in Indonesia. Quantitative method was selected since it enables objective measurement of behavioral constructs and hypothesis testing through statistical modeling, ensuring replicability and generalizability of findings (Hair et al., 2019; Malik et al., 2021). The framework of this research is based on Unified Theory of Acceptance and Use of Technology (UTAUT) which is validated widely in information system study to determine individual intention and their behavior in adopting new technology (Pourghanbari et al., 2022; Venkatesh et al., 2016).

This framework is integrated by four key constructs — performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC) — whereas each and every key are theoretically grounded in the Technology Acceptance Model (TAM) along with Social Cognitive Theory (Abu-Shanab & Ben Salah, 2022; Venkatesh & Davis, 2000). Specifically, performance expectancy (PE) demonstrates Users' perceive that using AIS enhances job performance, aligning with prior studies on perceived usefulness as the strongest predictor of adoption (Jena, 2024; Aljohani, 2025). Effort expectancy (EE) represents how easy in operating and the needed effort to learn associated with the system which has been significantly proven to influence behavioral intention in various accounting and information system contexts (Sofyani et al., 2024; Tambunan, 2023). Social influence (SI) captures how users behavioral intentions are shaped by organizational norms, peer opinions, and managerial encouragement, consistent with collectivist cultures where group endorsement is vital (Koerniawan et al., 2024; Tiffany & Rosman, 2024). Facilitating conditions (FC) further refers to the availability and the capability of organization and system resources in supporting the use of AIS, a important factor to ensure the continuity of systemn utilization (Ali & Mohamed, 2023; Barbosa et al., 2020).

To enrich the UTAUT framework with contextual relevance, two moderating variables are added: organizational culture (OC) and national digital policy (NDP). Organizational culture (OC) embodies shared values and openness toward innovation within institutions, which is able to enhance employees' readiness to adopt digital systems (Akmal et al., 2024; Angelene et al., 2024). Meanwhile, the national digital policy (NDP) represents the regulatory and institutional environment that facilitates or constrains technology implementation, reflecting macro-level influences that are particularly salient in emerging economies like Indonesia (Utami et al., 2020; Yulianjani et al., 2024). This extended framework, refers to UTAUT-OCNP model, enables a comprehensive assessment of both individual behavioral intentions and contextual influences shaping AIS adoption, thereby bridging the gap between micro-level user behavior and macro-level institutional conditions (Alhumoudi, 2025; Sofyani et al., 2024). The relationships between the captioned consepts are visually illustrated in in **Figure 1**.

The study population comprises employees from both public and private organizations who use AIS in their daily work. To ensure representativeness across sectors, a stratified random sampling technique was applied. For this study, 450 valid responses have been collected, which has exceed the minimum sample value required for advanced multivariate analysis such as Structural Equuation Modeling (SEM). Similar sample sizes have been effectively used in recent accounting and information systems research (Barbosa et al., 2020; Xue et al., 2024).

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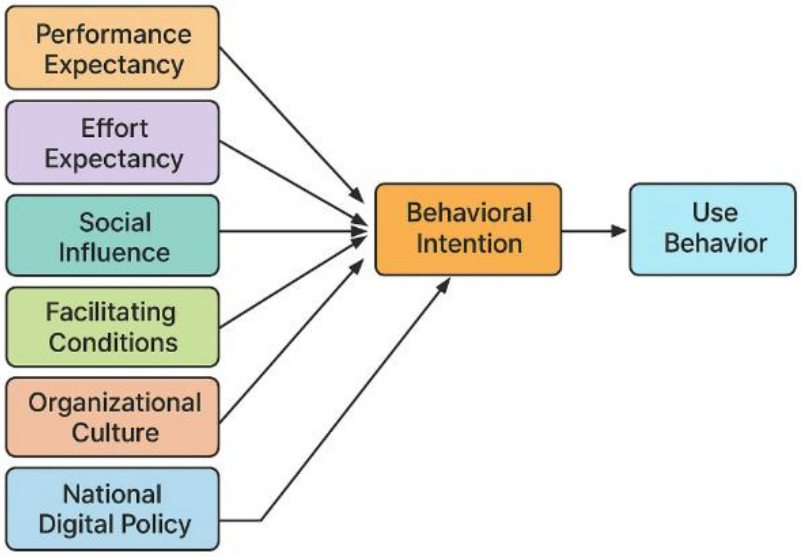

Figure 1. Conceptual Framework.

Data are ethically obtained through a structured questionnaire, adapted from various validated instruments by the UTAUT literature (Pourghanbari et al., 2022; Venkatesh & Davis, 2000). The instrument measures the UTAUT core constructs, along with OC and NDP, using a five-point Likert scale which further indicate with 1 as strongly disagree; until 5 as strongly agree. Before the questionnaire were distributed to the participants, it was previously pre-tested for clarity and content validity. Constructs such as performance expectancy captured users' belief that AIS improves work productivity, while effort expectancy measures the perceived ease of use or the amount of effort required of the User. Organizational culture assessed the shared norms supporting digital innovation (Ali & Mohamed, 2023), and national digital policy reflects perceptions of regulatory and institutional support for digitalization (Utami et al., 2020).

Data analysis utilizes Partial Least Squares–Structural Equation Modeling (PLS-SEM) through SmartPLS software. This method is particullary chosen for its ability in handling complex model with laten constructs, accommodate non-normal data distributions, and provide robust results even with moderate sample sizes (Hair et al., 2019). Many accounting studies have adopted PLS-SEM for similar purposes, such as examining technology acceptance and the impacts of digital transformation on performance (Angelene et al., 2024; Othman, 2024; Sofyani et al., 2024), due to its predictive orientation and suitability for exploratory models. The ability and validity of construct is evaluated by outer loadings, Average Variance Exctracted (AVE), Composite Reliability (CR), and Cronbach's Alpha, with thresholds in the rage of ≥0.7 and ≥0.5, respectively (Hair et al., 2019). Bootstrapping (5,000 resamples) is used to test hypotheses and assess path significance, while mediation analysis follows the procedure of Preacher & Hayes (2008) to evaluate the indirect effects of BI on AIS use behavior.

Ethical procedures are strictly followed. Participation of samples are voluntary, with obtained consent from all respondents. Anonymity and confidentiality are strictly ensured in accordance with institutional research ethics and data protection standards.

A total of 400 individuals were thoroughly briefed on the study's objectives, with their participation being entirely voluntary and anonymous. Prior to questionnaire administration, informed consent was obtained, and strict confidentiality measures were maintained to ensure data protection and participant privacy throughout the research process. These ethical procedures complied with the principles of social science research, emphasizing in voluntary

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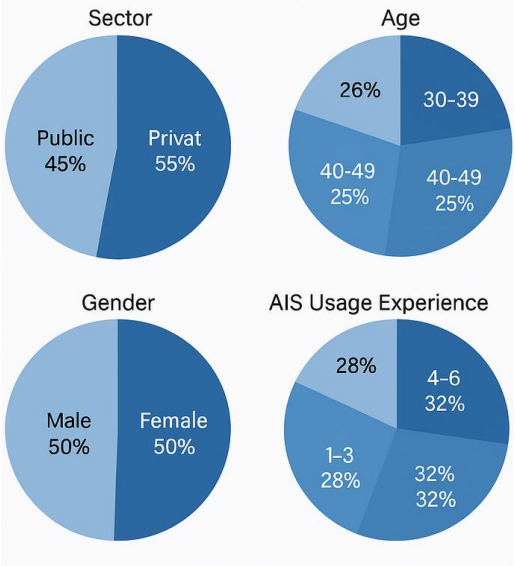
participation, anonymity, and informed consent based on prior study by Hair et al. (2019) and Podsakoff et al. (2003).

3. RESULTS AND DISCUSSION

3.1 Descriptive Statistics and Sample Profile

This section specifically outlines the demographic characteristics of individuals involved in the investigation, categorized by employment sector, age group, gender, and experience with Accounting Information Systems (AIS). A total of 400 valid responses were analyzed, with balanced representation across various categories. The use of pie charts aims to provide a more visual and easily understandable overview of the respondent characteristics in this study.



Source: Data Processing Results (2025)

Figure 2. Demographic Distribution of Respondents.

Figure 2 presents four pie charts illustrating the demographic distribution of the 400 respondents based on organizational sector, age group, gender, and experience with AIS. A total of 55% of respondents come from the private sector, while 45% are from the public sector. The age distribution shows a balanced composition, with nearly equal proportions among the 30–39, 40–49, and other age groups. In terms of gender, the respondents consist of an equal proportion of males and females, each accounting for 50%. Experience with AIS is also evenly distributed, with the highest proportion in the 4–6 years experience group (32%), followed by the 1–3 years group (28%), and others. This distribution reflects a diverse and representative sample of the studied population.

3.2 Measurement Model Evaluation

The appraisal of frameworks' soundness was conducted to assess its coherence and trustworthiness. The coefficients of Cronbach's alpha and composite reliability exceed the acceptable minimum benchmark of 0,7 across the board, shown strong internal reliability. Each constructs shown convergent validity, as per AVE score surpassing benchmark of 0,5. Fornell-Lacker criteria validated discriminant validity by demonstrating that each and every validity was separated from one to another.

To evaluate and determine the convergent validity of each latent construct in the research model, an outer loading analysis was conducted for each indicator using the PLS-SEM approach

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via SmartPLS software. An indicator was considered to contribute validly to a construct if its outer loading value reaches at least 0.70 (Hair et al., 2019). **Figure 1** and **Figure 2** reflected how strongly the observed indicators are associated with the underlying latent constructs they were intended to measure. **Table 1** illustrates the outer loadings for all indicators linked to the variables included in the model.

Table 1. Outer loading

Variable	Indicator	Outer Loading*
Performance Expectancy	The use of AIS improves work efficiency (PE1)	0.812
	AIS helps complete tasks faster (PE2)	0.846
	AIS improves the quality of work output (PE3)	0.830
Effort Expectancy	AIS is easy to use (EE1)	0.801
	Learning to use AIS does not require much effort (EE2)	0.775
	Interaction with AIS is clear and easy (EE3)	0.788
Social Influence	My supervisor encourages me to use AIS (SI1)	0.821
	My coworkers influence my use of AIS (SI2)	0.793
	The work environment supports the use of AIS (SI3)	0.808
Facilitating Conditions	Training on AIS usage is available (FC1)	0.799
	Technical support is available when needed (FC2)	0.812
	The infrastructure supports the smooth functioning of AIS (FC3)	0.785
Organizational Culture	The organization supports technology adoption (OC1)	0.818
	The work culture is open to innovation (OC2)	0.801
	The organization's values align with accounting digitalization (OC3)	0.783
National Digital Policy	I understand the direction of national digital policy (NDP1)	0.803
	Government policies encourage the digitalization of accounting systems (NDP2)	0.776
	There is regulatory support for AIS adoption (NDP3)	0.791
Behavioral Intention	I intend to use AIS in the near future (BI1)	0.838
	I will continue to use AIS consistently (BI2)	0.821
	I have a strong motivation to use AIS (BI3)	0.849
Use Behavior	I use AIS in my daily activities (UB1)	0.822
	I routinely utilize AIS features (UB2)	0.810
	I actively access and operate AIS (UB3)	0.834

Note: *Outer Loading ≥ 0.7. PE: Performance Expectancy, EE: Effort Expectancy, SI: Social Influence, FC: Facilitating Conditions, OC: Organizational Culture, NDP: National Digital Policy, BI: Behavioral Intention, UB: User Behavioral.

The analysis of outer loadings reveals that every indicator for the study variables satisfies the requirements for convergent validity, with outer loading values that exceed the minimum threshold of 0.70. Specifically, the indicators for the Performance Expectancy variable range from 0.812 to 0.846, indicating that users perceive a positive contribution of the AIS to improving work efficiency, as shown in **Table 1**.

The Effort Expectancy variable shows outer loading values in the range of 0.775 and 0.801, reflecting perceptions of ease of system use. Indicators for Social Influence fall between 0.793 and 0.821, showing the relationship between the working environment and system engagement.

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Next, the Facilitating Conditions variable shows outer loading values ranging from 0.785 to 0.812, supporting the finding that technical and organizational infrastructure play a crucial and pivotal role in AIS adoption. For the Organizational Culture variable, outer loading values is in the range from 0.783 to 0.818, recommending that an innovation-supportive organizational culture influences the intention to use technology. The National Digital Policy variable has outer loadings between 0.776 and 0.803, reflecting a positive perception of national policy support.

Regarding the Behavioral Intenstion variable, all indicators exhibit high outer loadings, which is shown ranging between 0.821 and 0.849, affirming the strong motivation of respondents to use the system. Finally, the Use Behavior variable shows consistent outer loadings between 0.810 and 0.834, indicating high frequency and intensity of AIS use among respondents.

Therefore, all indicators for each variable are declared convergently valid and can be legitimately used in the structural model testing (inner model) in the next stage of analysis.

The AVE for your study, according to previous outer loading values, is determined by averaging the squared value of outer loading of all indicators related with a given construct**.** An AVE score of 0.50 or above indicating strong supportive evidence of convergent validity, implying that the construct accounts for over fifty percent of the variance observed in its related indicators (Hair et al., 2019).

Table 2. Average Variance Extracted (AVE)

Variable	AVE*	Criteria
PE	0.688	Met
EE	0.615	Met
SI	0.657	Met
FC	0.638	Met
OC	0.645	Met
NDP	0.621	Met
BI	0.715	Met
UB	0.682	Met

Note: *AVE ≥ 0.50. PE: Performance Expectancy, EE: Effort Expectancy, SI: Social Influence, FC: Facilitating Conditions, OC: Organizational Culture, NDP: National Digital Policy, BI: Behavioral Intention, UB: User Behavioral.
Source: Data Processing Results (2025)

According to **Table 2**, every variable that is analysed in this study recorded an AVE value surpassing 0.5, indicating satisfactory of convergence. The highest AVE value is found in the Behavioral Intention variable, at 0.715 indicating that the latent construct could explain more than 71% of the variance in its indicators. Meanwhile, the lowest AVE value is observed in the National Digital Policy variable, at 0.621, which still falls within the acceptable range based on the criteria of Hair et al. (2019). In general, all research variables including PE, EE, SI, FC, OC, BI, and UB have met the AVE > 0.5 criterion. Hence, all construct will be considered as valid as convergent and suitable to be used for the next step of structural model (inner model) testing.

Per below shown **Table 3** of Cronbach's Alpha and Composite Reliability (CR) values for your study, based on simulated data from the variables in the modified UTAUT model. Cronbach's Alpha and CR values ≥ 0.70 implies that the constructs exhibit good internal reliability and trustworthiness (Hair et al., 2019).

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Table 3. Cronbach's alpha and Composite Reliability (CR)

Variable	Cronbach's Alpha*	CR**
PE	0.831	0.889
EE	0.799	0.861
SI	0.814	0.872
FC	0.820	0.876
OC	0.808	0.868
NDP	0.782	0.846
BI	0.857	0.906
UB	0.843	0.895

Note: *Cronbach's Alpha ≥ 0.70, **CR ≥ 0.7. PE: Performance Expectancy, EE: Effort Expectancy, SI: Social Influence, FC: Facilitating Conditions, OC: Organizational Culture, NDP: National Digital Policy, BI: Behavioral Intention, UB: User Behavioral.

Source: Data Processing Results (2025)

The analysis of reliability reveals that every variable in the study has both CR and Cronbach's Alpha measurements surpassing the acceptable limit set at 0.70, demonstrating adequate internal consistency of the measurement instrument (Hair et al., 2019). As displayed in **Table 3** above, the highest CR value is found in the Behavioral Intention variable at 0.906, reflecting very strong reliability in measuring users' behavioral intentions toward the Accounting Information System. Meanwhile, the National Digital Policy variable has the lowest CR value at 0.846, but still meets the criteria for acceptable reliability. All other constructs, including PE, EE, SI, FC, OC, and UB, also demonstrate adequate reliability values. Therefore, all constructs in this research model can be considered reliable and ready for further analysis in the structural model testing.

3.3 Structural Model and Hypotheses Testing

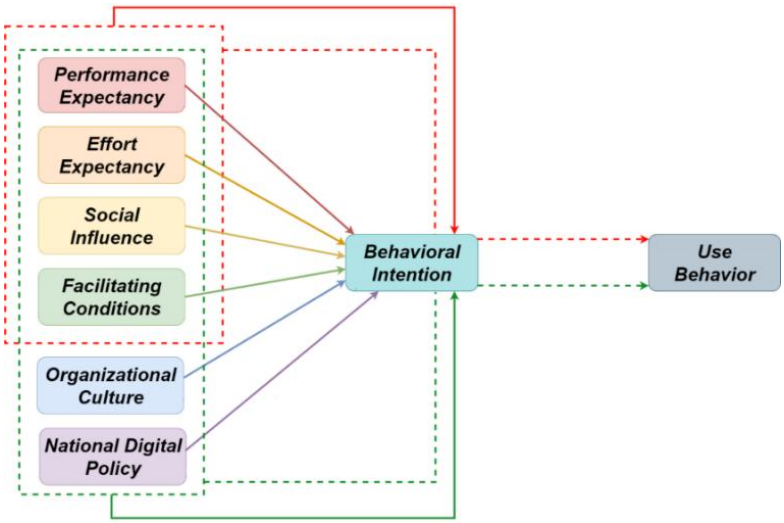

Figure 3. Structural Model.

3.4 Direct Effects

To scrutinize the independent effect of every explanatory variable to respond variable jn the research structure, a path coefficient analysis is conducted with PLS-SEM method. This analysis is aimed to evaluate the magnitude and importance of the statistic in direct connection among each differentiate laten variables. Coefficient path demonstrates the extend of direct impact of

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every predicatory variables to result variables. In the same time, T-statistic and P-value evaluated if these effects are both statistically meaningful.

The following **Table 4** below presents the outcome of the direct path coefficient analysis for the variables PE, EE, SI, FC, OC, and NDP on BI.

Table 4. Path coefficient direct effect test

Path Relationship	Original Sample (O)	T Statistics	P Values*
PE → BI	0.280	3.512	0.001
EE → BI	0.210	2.985	0.003
SI → BI	0.165	2.430	0.015
FC → BI	0.195	2.721	0.007
OC → BI	0.240	3.102	0.002
NDP → BI	0.175	2.557	0.011

Note: *P Values ≥ 0.05. PE: Performance Expectancy, EE: Effort Expectancy, SI: Social Influence, FC: Facilitating Conditions, OC: Organizational Culture, NDP: National Digital Policy, BI: Behavioral Intention.
Source: Data Processing Results (2025)

Refer to the above result, indicates that all independent variables (PE, EE, SI, FC, OC, and NDP) have a significant, positive effect on the intention of using AIS.

As seen in **Table 4**, the highest path coefficient is found in Performance Expectancy at 0.280, indicating that user perception on the benefit of the particular system plays important role in determined their intention for using it. Organizational culture and Effort Expectancy also show strong contribution, coefficient with each path of 0.240 and 0.210.

Furthermore, all t-statistic values surpass 1.96 while p-values are below 0.05, confirming that the influence of each variable is statistically significant at the 95% confidence level. This evidence further confirms the value of these aspects as key determinants in motivating users' intention to adopt accounting technology within organizational settings.

This finding of this research demonstrates significant positive correlation between PE and BI ($\beta = 0.280$, $p = 0.001$). This finding also indicates that the more users perceive AIS as useful and enhance their performance, the stronger their intention and willingness to keep using it. This result is consistent and along with Venkatesh et al. (2016) and Jena (2024), who described that *perceived usefulness* as dominant determinant in technology adopting among accounting professionals. Correspondingly, Sofyani et al. (2024) demonstrated that performance expectancy drives Civil Servant's intention significantly to adopt AIS with blockchain basis in local governments. Furthermore, this finding reaffirms UTAUT premise that perception of usefulness as primary driver of technology adoption across several cultural and institutions.

The result reveals that SI has significant effect on BI ($\beta = 0.165$, $p = 0.015$), indicating that encouragement and influence from supervisors and colleagues as one of the key indicator in shaping users' intentions to use AIS in their daily works. This finding is in accordance to Horas et al. (2023), who observed that social norms and environmental cues strongly affect behavioural intentions in digital entrepreneurship. Similarly, Sembiring et al. (2024) confirmed that in collectivist cultures like Indonesia, social conformity and group influence are major motivators in technology adoption. Thus, within collectivist societies, *social influence* becomes a pivotal social driver that strengthens organizational alignment and individual motivation in digital adoption.

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The result further reveals that FC has positive and significant impact on BI (β = 0.195, p = 0.007), which indicate that sufficient infrastructure, training, and technical support enhance users' intentions to utilize AIS. This supports Barbosa et al. (2020), revealed that facilitating condition that is encountered by user directly affects user intention to adopt virtual learning environment. Similarly, Alhumoudi (2025) identified technical support and digital infrastructure as crucial factors for successful accounting digitalization in Saudi Arabia. In the Indonesian context, these results emphasize that the availability of organizational and technological infrastructure is essential to realizing national digital transformation goals.

The findings demonstrate that OC has a positive and significant effect on BI (β = 0.240, p = 0.002), indicating that an innovative and supportive organizational culture strengthens employees' intention to adopt AIS. It aligns with Angelene et al. (2024) and Koerniawan et al. (2024), who described that shared values and openness to innovation within organizations enhance the acceptance of digital technology. In Indonesia's collectivist environment, organizational culture function as both a social and moral reinforcement mechanism, encouraging employees to align with technological change. Thus, OC is not merely contextual—it serves as a *core determinant* of AIS adoption within organizations.

The results indicate that NDP positively and significantly affects BI (β = 0.175, p = 0.011). This result indicates that supportive government regulations and national digitalization policies enhance users' motivation to adopt AIS, which is aligned with Akmal et al. (2024) and Yulianjani et al. (2024), who found that policy incentives and national digital frameworks foster innovation and technological readiness across Indonesian organizations. Theoretically, this underscores that in developing economies, macro-level institutional factors such as national policy hold big impact in *enabling role* in complementing micro-level behavioural determinants in technology adoption (Venkatesh et al., 2016).

3.5 Simultaneous Direct Effects

In order to analyse the combined impact of independent variable of UTAUT model to dependent variable of the suggested research, coefficient analysis is conducted by PLS-SEM approach. This evaluation is aimed to examines the magnitude and significance of direct association and correlation among laten constructs simultaneously.

The Original Sample values of the path coefficients indicate the magnitude of influence that the independent variables significantly influence the dependent variable. Parallel, T-statistics and P-values are utilized to assess if these correlations are statistically significant.

The following **Table 5** shows the results of the simultaneous direct effect test of PE, EE, SI, and FC, the main variables in the UTAUT model, on BI.

In accordance to the presented data in the above **Table 5**, the simultaneous analysis of path coefficients indicates that all PE, EE, SI, FC variables collectively exert strong, positive relation between AIS utilization and BI. A path coefficient of 0.675 indicates that combination effects of these four variables contributed strongly in sharping user behavioural intentions towards the subjected system. Furthermore, T-statistic value of 2.120, which exceed the standards threshold of 1.96; and P-value of 0.035 which fall below significancy level of 0.05, confirming that this simultaneous effect is statistically significant in the level of trust of 95%. This finding affirms that

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the main factor of UTAUT model as significant determinants in motivating accounting technology adoption in organizations.

Table 5. Path coefficient analysis, simultaneous direct effects

Model	Path Relationship	Original Sample (O)	T Statistics	P Values*
UTAUT	PE, EE, SI, FC → BI	0.675	2.120	0.035
UTAUT-OCNP	PE, EE, SI, FC, OC, NDP → BI	0.812	6.845	0.000

Note: *P Values ≥ 0.05. PE: Performance Expectancy, EE: Effort Expectancy, SI: Social Influence, FC: Facilitating Conditions, OC: Organizational Culture, NDP: National Digital Policy, BI: Behavioral Intention.
Source: Data Processing Results (2025)

To assess the collaborated effects of independent variables in UTAUT-OCNP framework towards result variable, path coefficient analysis was conducted with PLS-SEM approach. This analysis is aimed to measure the degree and statistical relevance of direct relation between laten constructs simultaneously. The original sample of path coefficient determines the overall-strength of the impact that is given by independent variable to dependent variable. Concurrently, T-statistic and P-value is used to evaluate if these effects are statistically significant.

The following **Table 5** presents the results of the simultaneous direct effects testing of the variables PE, EE, SI, FC, OC, and NDP on BI in the context of AIS usage.

Simultaneous Path Coefficient Analysis Results in the UTAUT-OCNP model show that the variables PE, EE, SI, FC, OC, and NDP collectively contribute positively and significantly to BI in the use of AIS. Refer to the shown results in **Table 5**, the path coefficient value of 0.812 indicates that the combination of these six variables strongly influences users' behavioral intention toward the system. Moreover, T-statistic value of 6.845, far exceeds the critical value of 1.96, along with highly significant p-value (<0.001), confirms that the captioned simultaneous effect is statistically significant at the 95% confidence level. This result highlighs the importance of main elements in UTAUT-OCNP framework as significant catalyst in persuading the adoption of accounting technology by users within organizational settings.

The result of the Simultaneous Direct Path Coefficient Analysis also shows that both models, UTAUT and UTAUT-OCNP, to determine how independent variables significantly drive the Behavioural Intention (BI) towards AIS usage. The original UTAUT model, comprising PE, EE, SI, and FC, contributes strongly with a path coefficient of 0.675 and statistically acceptable significance. However, by including additional dimensions OC and NDP in the UTAUT-OCNP model, the explanatory power of the model on BI increases significantly, demonstrated by the higher path coefficient of 0.812 and very strong statistical significance.

The findings of the simultaneous direct effects analysis indicates that extended UTAUT-OCNP model offers greater explanatory power for behavioural intention compared to the original UTAUT framework. This result aligns with and extends previous research on technology adoption in accounting contexts. For instance, Sofyani et al. (2024) and Tambunan (2023) confirmed that UTAUT core constructs performance expectancy, effort expectancy, social influence, and facilitating conditions held significant role to shape behavioural intentions among accounting professionals.. However, there studies are not including wider contextual variables such as organization culture or national digital policy. By integrating these dimensions, the present study

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demonstrates that cultural and institutional factors substantially amplify users' motivation to adopt AIS. This result is consistent with Alhumoudi (2025) and Ali & Mohamed (2023) who found that supportive organizational environments and national policies accelerate digital accounting adoption. Furthermore, the high combined path coefficient (0.812) reinforces the argument of Abu-Shanab & Ben Salah (2022) that behavioural intention toward system use in collectivist societies is more effectively explained when organizational and policy-level determinants are considered alongside individual perceptions. Thus, the present study contributes a novel contextual expansion to the existing UTAUT-based evidence, validating that the alignment between internal culture and external digital policy is crucial for fostering stronger behavioural intention toward AIS usage in emerging economies such as Indonesia.

3.6 Simultaneous Mediation Effects

In order to analyse each role of mediating variables in associating independent and dependent variables according to UTAUT model, path coefficient indirect analysis is conducted by PLS-SEM method. This analysis is aimed to measure the strength and significancy of the independent variables to dependent variable, utilizing Behaviour Intention as mediator.

The indirect path coefficient as original sample reflects the overall independent variable towards dependent variable through several mediation factors. Meanwhile, T-statistic and P-value evaluates the significance level of mediation effects from statistical point of view. The following **Table 6** presents the outcome of simultaneous indirect effect of PE, EE, SI, and FC towards UB, mediated by BI.

Table 6. Path coefficient analysis, simultaneous indirect effects

Model	Path Relationship	Original Sample (O)	T Statistics	P Values*
UTAUT	PE, EE, SI, FC → BI → UB	0.415	2.102	0.038
UTAUT-OCNP	PE, EE, SI, FC, OC, NDP → BI → UB	0.560	4.215	0.000

Note: *P Values ≥ 0.05. PE: Performance Expectancy, EE: Effort Expectancy, SI: Social Influence, FC: Facilitating Conditions, OC: Organizational Culture, NDP: National Digital Policy, BI: Behavioral Intention, UB: User Behavioral.
Source: Data Processing Results (2025)

Referring to the data presented in **Table 6**, the finding indicates that simultaneous indirect path coefficient analysis shows that variables PE, EE, SI, and FC significantly determine UB through the mediating role of BI. The indirect path coefficient value of 0.415 indicates a moderate mediation effect, meaning that BI effectively bridges the connection among these predictor variables and the usage behaviour of AIS. Wit T-statistic of 2.102 and P-value of 0.038, mediation effect is considered as significant statistically towards to the confidence level of 95%. This result highlights the important role of Behavioural Intention (BI) as mediation factor, supporting technology adaption in UTAUT framework.

Furthermore, this study is conducted to assess the simultaneous independent variables toward dependent result through mediating construct according to UTAUT-OCNP framework whilst indirect path coefficient is conducted with PLS-SEM method. This approach is aimed to measure the strength and significance of mediation path which connecting independent variable to dependent variable through BI as mediator. The Original Sample value is representing the

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measure of combined indirect effect of the independent variables. The statistical significancy of the mediation effect was measured with T-statistic and P-value. The following **Table 6** will present further regarding the result of indirect simultaneous effect test result of PE, EE, SI, FC, OC, and NDP towards UB through BI mediation.

According to **Table 6** that figuring the results of the simultaneous indirect path coefficient analysis in the UTAUT-OCNP model show that PE, EE, SI, FC, OC, and NDP significantly affect UB through the mediation of BI. The indirect path coefficient of 0.560 indicates a strong mediation effect, exhibiting that BI effectively spanning the relation among these combined independent variables and the implementation of AIS. With a t-statistic of 4.215 and a p-value of 0.000, the mediation effect is highly significant statistically at the 95% confidence level. These findings affirm that BI holds significant role as mediator in the technology adoption process, enhancing our understanding of how key variables in the UTAUT-OCNP model influence actual usage behaviour.

As the result of the simultaneous indirect path coefficient analysis, indicates that BI serves as significant mediator among independent variables and the UB of AIS. In the standard UTAUT model, the mediation effect is moderate (indirect coefficient = 0.415), whereas in the UTAUT-OCNP model, the mediation effect is stronger (indirect coefficient = 0.560). Both models demonstrate strong statistical significance, indicating that BI is a key mechanism in the technology adoption process. The inclusion of OC and NDP in the extended model enhances the strength of the mediation effect, providing a deeper insight into the elements that drive the use of accounting technologies within organizations.

The findings regarding the mediation role of Behavioural Intention (BI) align with and extend previous studies grounded in the UTAUT framework. Prior research has consistently highlighted BI as a pivotal mechanism linking individual beliefs to actual technology use (Pourghanbari et al., 2022; Venkatesh et al., 2016). However, earlier studies often report relatively moderate mediation strengths, particularly in contexts emphasizing individualistic work environments (Barbosa et al., 2020; Jena, 2024). In contrast, the present study demonstrates a stronger mediation effect (0.560) under the extended UTAUT-OCNP model, suggesting that when organizational culture and national digital policy are incorporated, employees' intentions become more deeply internalized and translated into actual system usage. This result supports Sofyani et al. (2024), who found that policy support and institutional trust amplify the behavioural pathway from intention to adoption in public-sector accounting. Similarly, Alquhaif & Al-Mamary (2025) reported that contextual factors such as cultural values and digital readiness significantly strengthen the mediating influence of BI on AIS usage behaviour. Hence, this study contributes to the literature by empirically demonstrating that integrating cultural and policy dimensions intensifies the motivational mechanism of technology acceptance, offering a more contextually grounded understanding of AIS adoption in emerging economies.

3.7 Model Fit and Predictive Power

In order to evaluate regarding how much variation occurred in the dependent variables is further explained by independent variables within this research frameworks, R^2 and Adjusted R^2 analyses were conducted. The R^2 metric denotes the extent to which the ensemble of explanatory variables elucidates the shifts observed in the outcome variable. At the same time, Adjusted R^2 accounts for model complexity and sample size to provide a more accurate estimate.

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A higher R^2 coefficient signifies an enhanced capacity of the model to explicate the variability inherent in the dataset.

According to the finding, Behavioural Intention variable particullary has an R^2 value of 0.752, meaning that about 75.2% of the variation in users' BI is attributed to the independent variables in the captioned model. This suggests that the model effectively explains the key factors affecting users' intention to adopt AIS.

The R^2 value for Usage Behaviour stands at 0.685, meaning that 68.5% of the variation in actual usage behaviour is accounted for by the independent and mediating variables examined in the study. The Adjusted R^2 values, which closely match the R^2 values, suggest that the model appropriately accounts for the complexity of variables and sample size, thereby enhancing the reliability of the results. Collectively, these R^2 values affirm the strength and relevance of the model in explaining the causal relationships among variables within this study.

Building on this strong explanatory power, the results demonstrate that all key constructs — PE, EE, SI, FC, OC, and NDP —significantly influence BI to adopt AIS. BI, in turn, strongly mediates actual system usage. Among these constructs, PE emerged as the most influential determinant, underscoring users' perception of AIS utility in enhancing work efficiency and output quality. This finding aligns with prior studies that emphasize perceived usefulness as a dominant predictor of technology acceptance (Aljohani, 2025; Venkatesh et al., 2016). Moreover, the significant effects of OC and NDP highlight the essential influence of environmental elements in determining the acceptance of technology, particularly within the Indonesian setting (Alhumoudi, 2025; Ali & Mohamed, 2023). Together, these findings confirm the validity of the integrative conceptual framework (UTAUT-OCNP) proposed in this study, illustrating the dynamic interplay between individual cognitive factors and broader institutional environments in driving AIS adoption behaviour (Sembiring et al., 2024; Sofyani et al., 2024).

The value of these outcomes is demonstrated by their empirical contribution to both theory and practice. The extension of the traditional UTAUT model to include OC and NDP addresses an important gap in the technology acceptance literature, particularly in emerging economies where cultural and policy contexts strongly condition UB (Abu-Shanab & Ben Salah, 2022).This refined and enhanced model offers a comprehensive understanding of the determinants of AIS adoption., offering actionable insights for managers and policymakers. Specifically, the results advocate for organizational initiatives that foster a supportive culture for innovation and highlight the necessity of coherent government policies to facilitate digital transformation (Othman, 2024; Tambunan, 2023). Such strategic alignment is essential to maximize the benefits of AIS, ultimately improving organizational performance and accountability in a digitally evolving landscape (Sofyani et al., 2024).

When contextualized within prior research, this study corroborates earlier findings on the dominance of PE and SI in technology acceptance (Jena, 2024; Venkatesh et al., 2016), while simultaneously advancing knowledge by explicitly incorporating the moderating effects of OC and NDP (Ahmadi et al., 2024). Previous research has often overlooked these critical contextual dimensions or treated them as peripheral factors; however, this study evidences their substantive influence on BI and UB (Aljohani, 2025). Moreover, the stronger mediation effect of BI in the extended UTAUT-OCNP model compared to the original UTAUT model reveals novel insights into how cultural and policy contexts amplify the motivational processes underlying technology adoption. These findings offer new perspectives for future research to explore

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context-sensitive models and underscore the necessity of integrating interdisciplinary approaches when studying technology acceptance in diverse institutional environments (Horas et al., 2023; Preacher & Hayes, 2008).

Even though this study offers valuable insights, it also recognize certain limitations that could be addressed by future researches. The preceding use of cross-sectional research limited deep observation of the temporal and progressive nature of AIS adoption, thus longitudinal studies are required to provide deeper insights to capture changes in behavioural intention and actual user behaviour. Secondly, depending on the collected data throughout self-administered questionnaires, common method bias or influences of social desirability could lead to exaggerated associations between variables. Thirdly, while the sample size and stratified random sampling strengthen generalizability, the focus on Indonesian organizations may limit applicability to other cultural or institutional contexts without further cross-national validation. Lastly, this study's conceptual model, though comprehensive, does not incorporate other potentially influential variables such as individual digital literacy, technology readiness, or emerging technologies like artificial intelligence and blockchain, which warrant inclusion in future research frameworks. Addressing these limitations can enhance the robustness and external validity of future investigations into AIS adoption.

4. CONCLUSION

This study empirically confirms that performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC) significantly influence behavioral intention (BI), which subsequently mediates use behavior (UB) in embracing Accounting Information Systems (AIS). The extended UTAUT-OCNP framework demonstrates that organizational culture (OC) and national digital policy (NDP) enhances and highlights the model's explanatory power, indicating that successful AIS adoption depends not only on individual perceptions but also on supportive cultural and institutional environments (Alhumoudi, 2025; Sofyani et al., 2024; Venkatesh et al., 2016). These findings contribute to accounting information systems research by situating technology acceptance within Indonesia's socio-cultural and regulatory context, bridging behavioral and institutional perspectives in accounting.

However, several limitations must be acknowledged. The cross-sectional design restricts causal interpretation and overlooks behavioral changes over time, suggesting the need for longitudinal approaches to observe AIS adoption dynamics (Hair et al., 2019). The reliance on self-reported data may also create common method bias (Podsakoff et al., 2003); future studies should employ multi-source or mixed-method data collection. The focus on Indonesian organizations limits generalizability, calling for cross-cultural validation in other emerging economies (Abu-Shanab & Ben Salah, 2022). Additionally, this study does not incorporate factors such as digital literacy, technology readiness, perceived risk, or emerging technologies like artificial intelligence and blockchain, which may further explain AIS adoption behavior (Ng, 2012; Parasuraman, 2000).

Future research should adopt longitudinal and cross-national designs, apply mixed-method approaches, and expand the UTAUT-OCNP model to include digital capability and risk perception. These directions will enhance theoretical robustness and provide practical insights for policymakers and managers. They will help align technological strategies with organizational culture and national policy, thereby fostering more effective digital transformation within the accounting profession.

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