

EXPLORING THE APPLICATION OF ONLINE FINANCIAL ACCOUNTING STANDARDS: AN UTAUT PERSPECTIVE

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Abstract

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The purpose of this study is to investigate the impact of the combination of the unified theory of acceptance and use of technology (UTAUT) and perceived variable costs on the use of the Indonesian Financial Accounting Standard (*Standar Akuntansi Keuangan — SAK*) Online application by accountants, auditors and academics. And also, to determine how Indonesian accountants work in collaboration with the Indonesian Accountants Association (*Ikatan Akuntan Indonesia — IAI*) by distributing online questionnaires to accountants, auditors, and academics who have used and/or continue to use the SAK Online application. Data were analyzed using partial least square structural equation modeling (PLS-SEM) and a quantitative data collection method. According to the findings of this study, behavioral intention and facilitating conditions have a significant impact on use behavior; whereas performance expectations, social influences, and perceived cost have a significant impact on behavioral intention. Other factors, such as effort expectation and the conducive environment, have no discernible effect on behavioral intention. The findings of this study can be used effectively by IAI as a developer to determine various strategies for increasing the number of SAK Online users, and by companies/agencies as users to determine strategies for maximizing the use of SAK Online by employees/members.

Keywords: Theory of Planned Behavior, Unified Theory of Acceptance and Use of Technology, Perceived Cost, Online Financial Accounting Standards

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1. INTRODUCTION

Financial reports are an important tool for assessing a company's success (Wahyuni et al., 2020). According to Yurisandi and Puspitasari (2015, as cited in Wahyuni et al., 2020), applying internationally recognized accounting standards is required to improve the comparability and quality of financial reports in foreign markets. The International Accounting Standard Board (IASB) responded by issuing International Financial Reporting Standards (IFRS), which are a set of accounting guidelines designed to create a uniform framework for global financial reporting (Deloitte, n.d.; Firmansyah & Irawan, 2019; Mohsin et al., 2021). Indonesia gradually incorporated IFRS into local accounting standards in order to make the chosen standards consistent with Indonesian laws and the business environment (Maradona & Chand, 2018; Yusrina et al., 2017). According to the Indonesian Accountants Association (*Ikatan Akuntan Indonesia* — IAI) and Wahyuni et al. (2020), IFRS has been incorporated into the majority of Indonesian Financial Accounting Standards (*Standar Akuntansi Keuangan* — SAK). The Indonesian Financial Accounting Standards Board (*Dewan Standar Akuntansi Keuangan* — DSAK) of the Institute of Indonesia Chartered Accountants (IAI) created and published Statements of Financial Accounting Standards (PSAK) and Interpretations of PSAK issued by DSAK IAI (Aksan et al., 2019).

The IAI released SAK Online, an Android and iOS-based application¹, in May 2019. SAK Online is a software system that includes guidelines and rules for creating financial reports as a service to IAI members and/or the general public with an interest in financial reports (IAI Global, 2019). Users can access all of the most recent SAK documents in SAK Online, including IFRS-based SAK, SAK EMKM², SAK ETAP, and SAK EP³, as well as Sharia Accounting Standards (SAS) (IAI Global, n.d., 2019). The SAK Online application also includes Professional Accountant Service Standards and a Professional Accountant Code of Ethics. SAK Online was launched with the goal of accelerating SAK literacy for all business and finance stakeholders, and it is a genuine contribution from IAI to improving the quality of financial reporting in Indonesia (IAI Global, 2019).

According to the findings of an interview with Edward Tanujaya (Director of Member and Partnership Services IAI), who also plays an active role in the development of this application, SAK Online can be accessed for free by all IAI members and for a fee by the general public (personal communication, September 9, 2022). According to the findings of preliminary research interviews, IAI had several assisting factors in launching this application. The first factor is the COVID-19 pandemic, which has forced many parties to go digital. Furthermore, the assumption that there are frequent changes in SAK requires people who require the most recent updates to frequently cross-check on the IAI website, rendering the person's work ineffective. The convenience factor assumption is also thought to have an impact on the application, because people have to carry and open very thick documents when they need to use

SAK, and the price for a printed version of SAK is also somewhat expensive. Previously, the SAK stigma was thought to be exclusive, and it was usually only accessible to auditors. As a result, IAI also hopes that after SAK Online, SAK accessibility will be more widespread throughout Indonesia that not only those with physical books will be able to access SAK, and that application subscription prices will be less expensive than the printed version. It is also hoped that if changes occur, users will be able to access the updated version more quickly. IAI also hopes that all parties involved in financial statements can more easily refer to SAK when preparing financial reports. Because of the ease of access provided, academics and students can study accounting according to standards directly.

However, IAI believes that their target of a certain percentage or number of users actively accessing SAK Online has not been met. The number of users who access the SAK application from the Google Play Store and the Apple App Store is only around 10,000 and 1,000, respectively, of the total number of IAI members, which is around 50% of the total number of IAI. According to Tanujaya (personal communication, September 9, 2022), many people are still hesitant to use and enthusiastic about SAK Online. In essence, an organization or entity will implement information technology (IT) or systems in order to improve workplace performance. Unfortunately, when a user rejects a system or technology, the performance impact is usually lost. User acceptance frequently determines the success or failure of an information systems project. As a result, it is critical to consider how users perceive a technology, information system, or application. A study was conducted to better understand how academics, accountants, and auditors use the SAK Online program. The perceived cost variables are incorporated into the unified theory of acceptance and use of technology (UTAUT) paradigm in this study.

The remainder of this essay is organized as follows. Section 2 depicts the development of assumptions regarding the relationship between accountants, auditors, and academicians in the context of online financial accounting standards application, as well as previous research on the subject. Section 3 describes our sample and research strategy. Section 4 outlines the study results, followed by Section 5, the discussion of the study results, and Section 6, presents the conclusion of the study.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1. Unified theory of acceptance and use of technology

According to Batu and Hadining (2020), the UTAUT paradigm is used to comprehend and investigate the factors that influence how people use IT. Other theories of technology adoption on which the UTAUT model is based are:

- 1) technology acceptance model (TAM);
- 2) motivational model (MM);
- 3) theory of planned behavior (TPB);
- 4) combined TAM and TPB (C-TAM-TPB);
- 5) innovation diffusion theory (IDT);
- 6) social cognitive theory (SCT);
- 7) model of PC utilization (MPCU).

¹ <https://apps.apple.com/id/app/sak-iai/id1463353690?l=id&platform=iphone>; <https://play.google.com/store/apps/details?id=id.or.iaglobal.sakiai&hl=en&gl=US>

² SAK Indonesia for SME was known as SAK EMKM (*Entitas Mikro, Kecil dan Menengah*).

³ SAK Indonesia for Private Entities was known as SAK EP (*Entitas Privat*), and SAK Indonesia for Entities Without Public Accountability was known as SAK ETAP (*Entitas Tanpa Akuntabilitas Publik*).

Venkatesh et al. (2012), as also demonstrated in Utami (2020), stated that the model only accounted for about half of the variance in actual use and about 70% of the variance in behavioral intention to use. However, Dwivedy et al. (2019, as cited in Abbad, 2021) claimed that the UTAUT model ignores some potentially positive associations, hypothesizes some relationships that may not be appropriate in all circumstances, and eliminates some components that may be essential for illuminating information system adoption and use. The daily actions that can be aided by the presence of technology can benefit the consumer level in using it (Achiriani & Hasbi, 2021). The degree to which a person understands and believes that technology can assist them in specific activities or, more precisely, in the execution of their work is known as their performance expectancy (Andriyaningtyas et al., 2022). The use of the online store app by Bukalapak.com (Isma et al., 2021), the accounting program Accurate Online (Widiyawati & Wahjudi, 2021), the automated accounting program, and the e-learning system (Abbad, 2021) are just a few examples of existing research that has implemented the UTAUT paradigm.

According to Venkatesh et al. (2003), the four UTAUT components that influence behavioral intention and/or use behavior are effort expectation, performance expectation, social influence, and enabling condition. According to Venkatesh et al. (2003), the moderating variables in UTAUT are gender, age, experience, and voluntariness of use. Venkatesh et al. (2003) defined use behavior as the frequency and/or intensity with which a user uses technology. According to Venkatesh et al. (2003), user behavior is measured along four dimensions:

- 1) frequency of use;
- 2) duration of use;
- 3) extent of use;
- 4) intensity of use.

Behavioral intention assesses a person's desire to engage in a specific activity. The specific action examined in this study is the use of SAK Online. Kurniadi (2020, as cited in Venkatesh et al., 2003), assesses behavioral intention using three dimensions: intention, predictability, and planning. According to Abbad (2021), effort expectancy captures the system's level of usability. This implies that three dimensions — the perceived ease of use (TAM), the ease of use (MPCU), and the complexity (IDT) — must be included to accurately assess the effort expectancy variable (Venkatesh et al., 2003). According to Abbad (2021), performance expectancy in this context refers to how much a person believes using the system will improve work performance. According to Venkatesh et al. (2003), five factors can be used to measure performance expectancy:

- 1) perceived usefulness (TAM);
- 2) extrinsic motivation (MM);
- 3) job-fit (MPCU);
- 4) relative advantage (IDT);
- 5) outcome expectations (SCT).

According to Haryono et al. (2015), social influences are the extent to which a person's perceptions of something that other people believe in the application of the new system. According to Venkatesh et al. (2003), social influence is quantified using three dimensions:

- 1) subjective norm (theory of reasoned action [TRA], TAM2, TPB/Decomposed TPB (DTPB), and C-TAM-TPB);

- 2) social variables (MPCU);
- 3) image (IDT).

According to Ferghyna et al. (2020), enabling conditions are characteristics that characterize a person's belief that existing infrastructure, as well as technical and organizational support, can be used to take advantage of technological aspects. In response to study findings that revealed a further meaningful direct association between enabling circumstances and behavioral intention, Venkatesh et al. (2012) made yet another modification to UTAUT. This implies that there are fewer variations and differences among users and that the original UTAUT model included a number of facilitating condition elements that provided things like training and organization support. In essence, there are numerous application developers, technological generations, and mobile platforms available today, all of which can have a significant impact on the technology that users have access to. As a result, favorable circumstances emerge that influence intentions and actions, acting as a mediating or moderating element in the TPB (Venkatesh et al., 2012). Furthermore, according to Venkatesh et al. (2003), three dimensions, such as perceived behavioral control (TPB/DTPB, C-TAM-TPB), facilitating conditions (MPCU), and compatibility (IDT), can be used to quantify facilitating conditions.

The extent to which technology users believe that the infrastructure and techniques to support technology are available is defined as a facilitating condition (Jogiyanto, 2014, as cited in Achiriani & Hasbi, 2021). Effort expectancy is the consumer expectation when using a mobile payment system to make online transactions, and it refers to the convenience of using mobile payments that do not require special skills to operate. According to Anjani and Mukhlis (2022), performance expectancy has a positive effect on the behavioral intention of digital payment users.

Perceived value is defined by Zeithaml (1988, as cited in Aprillia & Vidyanata, 2022) as a consumer's overall assessment of the benefits of products and services based on what they receive and what they give. Walsh et al. (2014) define perceived cost dimensions as follows: reasonably priced, offers value for money, good product for the price, and would be affordable.

2.2. Hypotheses development

2.2.1. The effect of expected workload on behavioral intention to use Financial Accounting Standards

Effort expectancy by Venkatesh et al. (2003) indicates how simple it is to use the system. The effort expectancy factor in the UTAUT model influences a person's behavior and intention to use technology. A person is more likely to use technology positively if they believe it is simple and comfortable. Technology that is perceived as simple to use and requiring little effort is likely to be more useful and beneficial to the individual.

Abbad (2021) used e-learning to conduct research with 370 Hashemite university students in Jordan on the relationship between effort expectancy and behavior intention. According to the findings of Abbad (2021), students' behavioral intention to use e-learning in the learning process is influenced by effort expectations. However, the findings of Utami's (2020) study show that effort expectancy has no

effect on behavior intention. According to the preceding explanation, the first hypothesis of this study is:

H1₀ (null hypothesis): Effort expectancy has no effect on behavior intention to use SAK Online.

H1 (alternative hypothesis): Effort expectancy has a positive effect on behavior intention to use SAK Online.

2.2.2. The impact of behavioral intention to use Financial Accounting Standards on the performance expectation

Performance expectancy is the degree to which a person believes that using technology will enable them to achieve their goals or improve their performance. One of the major variables influencing a person's behavioral intention to use technology, according to the UTAUT model, is performance expectancy.

According to numerous studies, performance expectations have a significant positive impact on behavioral intentions. There is a positive impact of performance expectancy on behavioral intention in the use of computerized accounting by external auditors in Jakarta. This demonstrates that if people believe a technology is useful, they are more likely to use it. Considering the preceding explanation, the second hypothesis of this study is:

H2₀ (null hypothesis): Expected performance has no bearing on behavior or intent to utilize SAK Online.

H2 (alternative hypothesis): Expected performance influences behavioral intentions to utilize SAK Online favorably.

2.2.3. The influence of facilitating conditions on behavioral intention to use SAK Online

Facilitating conditions describe an individual's belief that the current organizational and technological infrastructure can support the adoption of technology (Ferghyna et al., 2020).

According to research, facilitating conditions can influence behavioral intention both directly and indirectly. Facilitating environments can have a direct impact on behavioral intention because they raise people's expectations of their ability to access the tools and support they require to use technology wisely. People are more likely to use technology with good intentions if they believe they will have access to technical assistance and training.

Almaiah et al. (2019) conducted research to better understand how favorable circumstances affect interest in using the Mobile Learning System in Jordan. Based on the processing of 697 student questionnaires, it was found that facilitating conditions influence users' interest in using the Mobile Learning System. In light of the preceding explanation, the third hypothesis of this study is:

H3₀ (null hypothesis): The behavioral intention to use SAK Online is unaffected by the conditions that facilitate use.

H3 (alternative hypothesis): The behavioral intention to use SAK Online is positively impacted by facilitating conditions.

2.2.4. The effect of facilitating conditions on SAK Online use behavior

According to research, facilitating conditions have a significant impact on use behavior, as people are more likely to use technology if they believe

the necessary resources and support are available. Venkatesh et al. (2003) discovered that facilitating conditions had a positive relationship with students' use of online learning systems.

Fitriani (2017) study the behavior of people who use personal service e-balance Employment Social Security Administering Agency (BPJS Employment). The study employed a qualitative approach, distributing questionnaires to 384 Jakarta workers registered with BPJS Employment. The findings of Fitriani's (2017) study show that facilitating conditions influence the behavior of people who use BPJS Employment. Referring to the preceding explanation, the fourth hypothesis of this study is:

H4₀ (null hypothesis): Facilitating circumstances have little impact on how people use SAK Online.

H4 (alternative hypothesis): Conditions that are favorable have a good impact on how people use SAK Online.

2.2.5. Effect of social influences on behavioral intention to use SAK Online

Social influences, according to Haryono et al. (2015), are ways in which people's judgments of what other people think about the use of a new system differ from their own.

According to the research findings of Aviyanti et al. (2021), social influence has a positive relationship with interest in using the Accounting Information System to make electronic payments. Referring to the preceding explanation, the fifth hypothesis of this study is:

H5₀ (null hypothesis): Social influences on behavior intention to use SAK Online are unaffected.

H5 (alternative hypothesis): Social factors influence behavior intention to utilize SAK Online favorably.

2.2.6. The influence of perceived cost on behavioral intention to use SAK Online

Aprillia and Vidyanata (2022) define *perceived cost* as how consumers react to a product in relation to the financial, time, and effort sacrifices they make.

Because of the rapid development of smartphones, Udayana et al. (2022) discovered that perceived cost with perceived ease of use is a significant factor in behavioral intention to use new technology. In light of the preceding explanation, the sixth hypothesis of this study is:

H6₀ (null hypothesis): Perceived cost has no effect on behavioral intention to use SAK Online.

H6 (alternative hypothesis): Perceived cost has a positive effect on behavioral intention to use SAK Online.

2.2.7. Usage of SAK Online and the impact of behavioral intention

Venkatesh et al. (2003) found that behavior intention was a highly significant predictor of students' use of online learning systems. According to Legris et al. (2003), behavioral intention is a powerful predictor of how employees will use human resource information systems.

Behavioral intention is positively correlated with usage behavior in the context of technology adoption, according to research. People who plan to

use technology on a regular basis are more likely to do so. Considering the preceding explanation, the seventh hypothesis of this study is:

H7₀ (null hypothesis): The use of SAK Online is not influenced by behavioral intention.

H7 (alternative hypothesis): Usage behavior for SAK Online has a favorable impact on behavioral intention.

3. RESEARCH METHODOLOGY

3.1. Population and sample

In essence, the research goal is to test the hypothesis of the influence of the UTAUT model expansion with the perceived cost variable on accountants, auditors, and academics' use of the online SAK application. The first step is to define a problem statement in order to identify accountants, auditors, and academics who have used or are currently using the SAK Online application. The second step is to gather preliminary research data by identifying literacy related to the research theme, as well as preparing the background of the method used. The third step is to examine the variables of the research. The analysis was completed by measuring literacy from previous studies in order to determine the appropriate variables and research models to be tested. The fourth step is to create a questionnaire based on the variables to be studied, which will be validated and reliably tested. The fifth step, distributing questionnaires for data analysis based on questionnaire results, is done online. The sixth step is to analyze the withdrawal results and draw conclusions to serve as the foundation for future research. The seventh step is to draw conclusions and make recommendations based on the research that has been done. The researchers chose a small sample of accountants, auditors, and academics with varying levels of understanding and experience with the SAK Online application. As a result, the purposive sampling method was used to collect samples that would provide answers that would support the research's direction. In this study, the margin of error is 5%, so the accuracy rate is 95%. The questionnaire was filled out by 100 people.

3.2. Data collecting method

From February 8, 2023, to April 28, 2023, the data was collected using an online form of distributing questionnaires in collaboration with IAI Indonesia via LinkedIn and WhatsApp private messages. The Likert scale was used in the questionnaires that were distributed. All responses to questions were rated on a four-point Likert scale, where one (1) indicates "strongly disagree", two (2) means "disagree", three (3) means "agree", and four (4) means "strongly agree".

3.3. Data analysis method

The SmartPLS version 3 software was used to evaluate the study's data using the partial least square structural equation modeling (PLS-SEM) method. Because the model used in this study is based on existing theory and does not make any assumptions (indeterminacy), researchers chose the PLS-SEM measurement model (Ghozali, 2014).

3.4. Measurement model test (Outer model)

3.4.1. Validity test

According to Sugiyono (2013), a valid instrument is one that can be used to obtain (measure) data, that is, the instrument can be used to measure what should be measured. The convergent validity test must be greater than 0.708 to determine the validity of each relationship between indicators and latent factors or variables. As a side note, 0.70 is usually considered close enough to be acceptable (Sarstedt et al., 2017). Furthermore, the average variance extracted (AVE) and communality values must be greater than 0.5. Discriminant validity tests are used to ensure that a factor or variable is distinct from others. The Fornell-Lacker criterion, which uses AVE to determine discriminant validity, are used in the discriminant validity test. The square root of AVE must be greater than the correlation between it and other latent variables (Hair, 2017). As a result, if the square root of the AVE is greater than the correlation, discriminant validity exists.

3.4.2. Reliability test

This reliability test evaluates the consistency of the internal measurement device. The composite reliability (CR) technique, which was used in this study, refers to the consistency, stability, and repeatability of the results, demonstrating their lack of bias (error-free) and ensuring consistent measurement across different items in the instrument (Mohajan, 2017). The construct is considered reliable if the CR value is greater than 0.70 (Sarstedt et al., 2017).

3.4.3. Structural model test (Inner model)

For the structural model test, the coefficient of determination (R -squared or R^2) is used in this study. The coefficient of determination R -squared, as the main result of the regression analysis, reveals how much variation is calculated in the relationship between two or more variables. According to Falk and Miller (1992), the coefficient of determination measures how closely the independent variable is related to the dependent variable.

4. RESULTS

4.1. Recapitulation of research questionnaire results

Purposive sampling was used to collect the data sample for this study. The researchers chose a small sample of accountants, auditors, and academics who had used and/or were still using the SAK Online application. Data samples were collected by distributing questionnaires via WhatsApp and LinkedIn private messages, as well as collaborating with IAI Indonesia to do so. Data from 150 questionnaires were successfully collected. However, research could only be conducted on 100 people because the remaining 50 had never used the SAK Online application.

There were 63% men (majority) and 37% women among those who responded based on gender. According to the survey, 58 people live in Jakarta, 19 people live in Java, 10 people live in Banten and seven people live in West Java. Six people claim to

have come from outside the island of Java. None of the respondents claimed to be from Central Java. The respondents' most recent education was that there were no respondents with SMA, diploma, or doctoral degrees. Among those who filled out the questionnaire, 76 people had a bachelor's degree (76% of all respondents), and 24 people had a master's degree (24% of all respondents). Based on their age, 50 respondents (50%) were in the age group 17-25 years old, 25 respondents (25%) were in the age group 26-35 years old, 19 respondents (19%) were in the age range 36-45 years old, and only 6 respondents (6%) were in the age group 46-55 years old. According to the type of work, 83 people were auditors, 14 were accountants, and the remaining three were academics. An academic can be either a lecturer or a student.

4.2. Evaluation of the measurement model (Outer model)

4.2.1. Convergent validity test

Convergent validity testing was conducted using outer loadings and AVE values. If the outer loadings value is greater than 0.7 and the AVE value is greater than 0.5, the indicator is accepted and considered valid. If the value of the outer loadings is less than 0.7, it will be considered for elimination (see Table 1).

Table 1. Loading factor test result

Variable	Indicator	Outer loadings	Note
Behavioral intention (BI)	BI1 ← BI	0.942	Valid
	BI2 ← BI	0.968	Valid
	BI3 ← BI	0.946	Valid
Effort expectancy (EE)	EE1 ← EE	0.814	Valid
	EE2 ← EE	0.848	Valid
	EE3 ← EE	0.850	Valid
Facilitating conditions (FC)	FC1 ← FC	0.709	Valid
	FC2 ← FC	0.911	Valid
	FC3 ← FC	0.521	Not valid
Perceived cost (PC)	PC1 ← PC	0.889	Valid
	PC2 ← PC	0.866	Valid
	PC3 ← PC	0.882	Valid
	PC4 ← PC	0.826	Valid
Performance expectancy (PE)	PE1 ← PE	0.759	Valid
	PE2 ← PE	0.846	Valid
	PE3 ← PE	0.865	Valid
	PE4 ← PE	0.815	Valid
Social influence (SI)	SI1 ← SI	0.822	Valid
	SI2 ← SI	0.887	Valid
	SI3 ← SI	0.849	Valid
	SI4 ← SI	0.745	Valid
Use behavior (UB)	UB1 ← UB	0.905	Valid
	UB2 ← UB	0.916	Valid
	UB3 ← UB	0.868	Valid
	UB4 ← UB	0.883	Valid

Source: Authors' elaboration.

According to Table 1, there is one indicator in the *Facilitating conditions (FC)* variable that is less

Table 4. Fornell-Lacker criterion

Variables	BI	EE	FC	PC	PE	SI	UB
BI	0.952						
EE	0.302	0.838					
FC	0.466	0.623	0.829				
PC	0.488	0.400	0.307	0.866			
PE	0.527	0.477	0.564	0.362	0.822		
SI	0.507	0.331	0.390	0.530	0.415	0.827	
UB	0.654	0.330	0.501	0.458	0.418	0.650	0.893

Source: Authors' elaboration.

than 0.7, namely *FC3* of 0.521. As a result of removing the *FC3* indicator, the value of *FC1*'s outer loadings increased to 0.717 and *FC2* to 0.928, as shown in Table 2 below.

Table 2. Loading factor test result

Variable	Indicator	Outer loadings	Note
Behavioral intention (BI)	BI1 ← BI	0.942	Valid
	BI2 ← BI	0.968	Valid
	BI3 ← BI	0.946	Valid
Effort expectancy (EE)	EE1 ← EE	0.814	Valid
	EE2 ← EE	0.848	Valid
	EE3 ← EE	0.850	Valid
Facilitating conditions (FC)	FC1 ← FC	0.717	Valid
	FC2 ← FC	0.928	Valid
Perceived cost (PC)	PC1 ← PC	0.889	Valid
	PC2 ← PC	0.866	Valid
	PC3 ← PC	0.882	Valid
	PC4 ← PC	0.826	Valid
Performance expectancy (PE)	PE1 ← PE	0.759	Valid
	PE2 ← PE	0.846	Valid
	PE3 ← PE	0.865	Valid
	PE4 ← PE	0.815	Valid
Social influence (SI)	SI1 ← SI	0.822	Valid
	SI2 ← SI	0.887	Valid
	SI3 ← SI	0.849	Valid
	SI4 ← SI	0.745	Valid
Use behavior (UB)	UB1 ← UB	0.905	Valid
	UB2 ← UB	0.916	Valid
	UB3 ← UB	0.868	Valid
	UB4 ← UB	0.883	Valid

Source: Authors' elaboration.

As seen in the SmartPLS model Table 3, the result of the AVE test is as follows. Because the AVE value is greater than 0.5, the table below indicates that each variable used is appropriate and has convergent validity (see Table 3).

Table 3. Average variance extracted

Variable	AVE	Description
Behavioral intention (BI)	0.907	Valid
Effort expectancy (EE)	0.702	Valid
Facilitating conditions (FC)	0.688	Valid
Perceived cost (PC)	0.750	Valid
Performance expectancy (PE)	0.676	Valid
Social influence (SI)	0.685	Valid
Use behavior (UB)	0.798	Valid

Source: Authors' elaboration.

4.2.2. Discriminant validity test

In the diagonal cell of the SmartPLS output, the correlation appears below the square root AVE. Hair (2017) asserts that the square root of AVE must be greater than its connection to other latent variables. As a result, discriminant validity exists if the square root of the AVE is greater than the correlation. Each variable's AVE discriminant validity is shown in Table 4 below. The Fornell-Lacker criterion uses AVE to determine discriminant validity.

4.2.3. Reliability test

If the CR value is greater than 0.70, the construct is considered reliable (Sarstedt et al., 2017). Each variable is declared reliable based on Table 5.

Table 5. Composite reliability

Variable	CR	Note
Effort expectancy (EE)	0.876	Reliable
Performance expectancy (PE)	0.893	Reliable
Facilitating conditions (FC)	0.813	Reliable
Social influence (SI)	0.896	Reliable
Perceived cost (PC)	0.923	Reliable
Behavioral intention (BI)	0.967	Reliable
Use behavior (UB)	0.941	Reliable

Source: Authors' elaboration.

According to Table 6 below, the behavioral intention and use behavior variables are favorable because they are greater than 0.1.

Table 6. R-squared test

Variables	R-squared	Adjusted R-squared
Behavioral intention (BI)	0.450	0.420
Use behavior (UB)	0.477	0.466

Source: Authors' elaboration.

4.3. Hypotheses test results

The study of the influence measurement between variables was completed using SmartPLS 3. Path analysis calculations are detailed in Table 7 below.

Table 7. Hypotheses test results

Hypothesis	t-statistics	p-value	Note	Summary
H1 Effort expectancy (EE) → Behavioral intention (BI)	1.224	0.221	H1 ₀ accept	Insignificant
H2 Performance expectancy (PE) → Behavioral intention (BI)	2.566	0.010	H2 ₀ rejected	Significant
H3 Facilitating conditions (FC) → Behavioral intention (BI)	1.809	0.071	H3 ₀ accept	Insignificant
H4 Facilitating conditions (FC) → Use behavior (UB)	2.821	0.005	H4 ₀ rejected	Significant
H5 Social influences (SI) → Behavioral intention (BI)	2.095	0.036	H5 ₀ rejected	Significant
H6 Perceived cost (PC) → Behavioral intention (BI)	2.337	0.019	H6 ₀ rejected	Significant
H7 Behavioral intention (BI) → Use behavior (UB)	6.325	0.000	H7 ₀ rejected	Significant

Source: Authors' elaboration.

5. DISCUSSION

5.1. Discussion of the results of testing H1

The Effort expectancy (EE) variable has no effect on Behavioral intention (BI), according to data analysis for this study's findings. According to Venkatesh et al. (2003), the relationship between behavioral intention and effort expectancy is significant the first time it is used after training or study, but it fades after long-term and ongoing use. The effort expectation has no significant impact on behavior intention because people can quickly learn new technologies, particularly computer-supporting software. This differs from the findings of Junaidi (2015), Widyawati (2020), and Isma et al. (2021) in which Effort expectancy (EE) has a significant positive effect. Several factors differentiate the research results, including differences in research locations and respondents' experience with technology. According to AlAwadhi and Morris (2008), experience has a significant impact on the level of difficulty in using technology.

5.2. Discussion of the results of testing H2

According to the data processing results, the Performance expectancy (PE) variable in this study has a positive impact on Behavioral intention (BI). It can be deduced that an individual's desire to use SAK Online grows in proportion to their level of belief in the system's ability to increase productivity. According to Abbad's (2021) research, the performance expectancy variable has a significant positive impact on behavioral intention. According to Abbad (2021), a student's primary goal is to improve academic performance, and the campus' educational infrastructure facilitates achieving the desired results. Fitriani (2017) discovered that performance expectancy has no effect on an individual's behavioral intention to use the BPJS Employment e-balance. This is because effectively utilizing technology necessitates a certain

level of experience (AlAwadhi & Morris, 2008). Socialization or training is required if the application is intended for general users.

5.3. Discussion of the results of testing H3

The study's data analysis revealed that the variable measuring Facilitating conditions (FC) has no effect on Behavioral intention (BI). This is because, in UTAUT, when performance and effort expectations are met, facilities lose importance in determining whether or not a technology will be used (Susilowati et al., 2021). According to Venkatesh et al. (2003), age, gender, and experience all moderate the impact of favorable conditions on behavior intention. Younger users are more familiar with technology and have better knowledge structures to help them learn how to use it, reducing their reliance on outside assistance (Venkatesh et al., 2012). The majority of the 100 participants in this study were young adults: 50% were in the age group 17-25 years old, and 25% were in the age group 26-35 years old, confirming the above claim. Susilowati et al. (2021) discovered that facilitating conditions had little influence on Indonesian consumers' behavioral intention to continue using mobile banking. The user-friendly m-banking application helps to balance society's reliance on technology. The inherent perceived facilitation condition no longer has a strong influence on the customer's intention to continue using m-banking. Other studies by Junaidi (2015) and Utami (2020) found that the facilitating condition variable had a positive and significant impact on behavior intention. The various outcomes of this study are a result of the various types of technology used as research objects, research sites, facilities, and infrastructure provided by the company, as well as respondents' experiences with technology at work.

5.4. Discussion of the results of testing H4

The data analysis in this study revealed that the variable *Facilitating conditions (FC)* has a significant positive effect on user behavior. The t-statistic for *Facilitating conditions (FC)* on user behavior is $2.821 > 1.96$, with a p-value of 0.005, according to the results of the hypothesis test above.

The more infrastructure, technical, and organizational support people who use SAK Online have, the more likely they are to use the system. The relationship in this hypothesis is consistent with UTAUT theory, which states that enabling circumstances directly affect behavior and grow in importance as users gain more expertise with technology and organizational assistance. Conducive circumstances have a positive impact on how people use technology systems, according to the findings of the same study, which were reached by Junaidi (2015), Fitriani (2017), and Abbad (2021). Technology will be used if the tools are deemed necessary and technical support is provided, such as instruction, documentation, technical support, and/or access to assistance available at any time.

5.5. Discussion of the results of testing H5

According to the data processing results, the *Social influences (SI)* variable in this study has a significant positive impact on *Behavioral intention (BI)*.

When using SAK Online, beneficial social factors have a greater beneficial impact on behavior intention. These findings are consistent with those of Junaidi (2015), Pamungkas and Nursal (2021), Widiyati and Wahjudi (2021), and Isma et al. (2021), who discovered that the *Social influences (SI)* variable improved behavioral intention significantly. However, the findings of a different study by Susilowati et al. (2021) show that social influence has no effect on behavioral intention, with some customers preferring to get convenient services directly from the bank office rather than using m-banking apps, which have limited social interaction. Superiors in the organizational context are people who are important to employees/members because of the instructions they receive. If the company's boss believes that SAK Online is important and appreciates it when employees/members use it as a performance tool, the individual believes that using the application is correct and expected. The DSAK IAI developed SAK to improve the comparability and quality of financial reports. Companies, agencies, and organizations in Indonesia now rely on and apply SAK, a comparable standard to IFRS. Indonesian accountants regard SAK's updates, particularly SAK Online, as trustworthy.

5.6. Discussion of the results of testing H6

According to the study's data analysis, the variable *Perceived cost (PC)* has a significant influence on *Behavioral intention (BI)*. It is possible to conclude that a person's motivation to use the system is positively influenced by how highly they rate the overall benefits of SAK Online in comparison to what they provide. Junaidi (2015) discovered that the perceived cost variable has a significant positive effect on behavior intention. Users who are not IAI members must pay a subscription fee to use the SAK Online facilities, whereas IAI members do

not have to pay a subscription fee. The subscription fee per user decreases as more users join the group package option, so this option provides more value than SAK Online for collective users such as companies, agencies, or organizations. IAI members can use SAK Online without paying any subscription fees, but there are some restrictions, such as member registration fees in the form of entry fees and annual fees. Although there is a fee for becoming an IAI member, members receive several benefits in addition to using SAK Online, such as expanded business networks, discounted prices for continuing professional education activities, membership cards, and access to a variety of reference materials. As a result, the membership fees continue to provide more benefits.

5.7. Discussion of the results of testing H7

According to the study's data analysis, the *Behavioral intention (BI)* variable has a significant beneficial impact on *Use behavior (UB)*. The positive influence on behavior to use SAK Online increases with an individual's desire to use SAK Online.

6. CONCLUSION

Performance expectancy, social influence, and perceived cost, according to the study's findings, all have an impact on the facilitating conditions and behavioral intentions that influence how accountants, auditors, and academics use SAK Online. This research is expected to provide IAI with an overview of what improvements and innovations should be considered for SAK Online in order to increase the number of users. IAI can create features and improve performance so that users generate more output. IAI can create communities or social features that connect developers with users or fellow IAI users so that feedback can be shared, and it is hoped that this will influence fellow users to use SAK Online. IAI can socialize the use of SAK Online to companies, agencies, organizations, and academics about the benefits of using SAK Online to improve user performance for the benefit of financial reports. The goal of this socialization is to increase the number of users of SAK Online.

Furthermore, it is expected that this research will provide businesses, government entities, and other groups with a general picture of the approaches needed to increase SAK Online usage. Internal policies, training, and infrastructure facilities for members of the organization can be provided as direct support to employees or members.

The study had limitations such as: 1) the number of respondents who were located outside Java (only 6%); 2) the lack of interviews with direct respondents; 3) the study variables were influenced by the age of the respondents, among whom young people predominate, and young respondents tend to have the ability to be highly technologically adaptable; and 4) some companies have their own applications that allow their employees to access SAK, IFRS and other financial information.

Researchers have made several recommendations to IAI, including making SAK Online a part of every training, seminar, and outreach. SAK Online socialization to school students, academics, and universities with an educational relationship with

the accounting major, SAK Online for non-members can be offered a trial period for free use for a limited time, increasing server capacity, providing direct support via chat that can be accessed at any time, and utilizing social media with short-duration videos. Researchers advise companies, agencies, or organizations to fully subsidize SAK Online subscription fees for employees or members and to include SAK Online as part of the organization's

bookkeeping operational training. Suggestions for future research include conducting additional research with a broader scope that reaches respondents outside of Java, incorporating qualitative methods to obtain deeper and more accurate research results on respondents' responses, and incorporating moderating variables to sharpen research, particularly those related to age, gender, and experience.

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