

An Evaluation of Accounting Software Implementation through the UTAUT and DeLone & McLean Models

A.A. Sagung Advaita Santika Dewi Dodik Ariyanto
Faculty of Economics and Business, Udayana University, Bali, Indonesia

ABSTRACT

This study aims to evaluate the factors influencing the intention and actual use of accounting software by integrating two theoretical frameworks: the Unified Theory of Acceptance and Use of Technology (UTAUT) and the DeLone & McLean Information System Success Model. The novelty of this research lies in the substitution of user satisfaction with trust, reflecting the role of trust in early-stage technology adoption among MSMEs. Data were collected from 385 MSME actors in Denpasar using a structured survey and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that performance expectancy, effort expectancy, facilitating conditions, system quality, information quality, and service quality significantly influence both intention to use and trust. Moreover, trust and intention to use positively affect the actual use of accounting software. This study contributes theoretically by proposing a modified, integrative model suitable for MSME contexts, and practically by offering strategic insights for developers and policymakers aiming to foster trust-based, user-driven digital adoption. The results are expected to support inclusive and sustainable MSME digital transformation.

Keywords: UTAUT, DeLone & McLean, trust, accounting software, MSMEs, PLS-SEM

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Introduction

Accounting software plays an increasingly vital role in enhancing the efficiency and accuracy of financial management within organizations. The automation of routine accounting processes, such as transaction recording, payroll, and financial reporting, allows accountants to shift their focus toward more strategic tasks including data analysis and financial planning (Kroon et al., 2021). In addition to efficiency, modern accounting software provides features that support regulatory compliance, such as automated reporting and improved monitoring functions. These innovations position accounting software not only as a tool for operational convenience but also as a strategic enabler for organizational accountability and transparency. The shift toward cloud-based platforms such as Xero, QuickBooks Online, and Zoho Books has further revolutionized the field by offering real-time access, seamless collaboration, and automatic updates, enabling users to manage accounting data more securely and conveniently compared to traditional manual systems (Teru et al., 2019; Thottoli, 2021). This transformation has been especially relevant for small and medium-sized enterprises (SMEs), which increasingly depend on digital solutions to strengthen their competitiveness.

The digitalization of SMEs has been accelerated by greater access to e-commerce platforms, improved infrastructure, and government programs that expand digital connectivity, thereby enabling SMEs to reach wider markets and operate more efficiently (Kibtiah & Medeleine, 2023). Nevertheless, adoption challenges persist, particularly in the Indonesian context where approximately 70–80% of SMEs have not yet embraced digital solutions or recognized technology as an essential driver of business growth (umkm.kompas.com, 2022). This gap underscores the need to examine the factors that influence the acceptance of accounting software among SMEs, especially in regions such as Denpasar where the integration of digital tools could significantly support business performance. Understanding these factors is critical, given that technology adoption not only requires access but also confidence and readiness among users to utilize these systems effectively.

To analyze these dynamics, this study adopts the Unified Theory of Acceptance and Use of Technology (UTAUT) alongside the DeLone & McLean Information Systems Success Model. The UTAUT framework focuses on determinants of technology acceptance, specifically examining how constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions shape user intention and actual use of technology (Lutfi, Saad, et al., 2022). Meanwhile, the DeLone & McLean model provides a comprehensive framework for evaluating post-implementation success, incorporating dimensions such as system quality,

information quality, service quality, user satisfaction, and organizational impact (DeLone & McLean, 2003). Integrating these two perspectives offers a more holistic understanding by bridging the gap between technology adoption and long-term success, which is particularly important for SMEs seeking to optimize accounting software in the post-pandemic digital economy.

The urgency of this research is further reinforced by evidence from the COVID-19 pandemic, which prompted many businesses, including restaurants and service-oriented SMEs in Bali, to transition from manual tools such as Microsoft Excel to cloud-based accounting systems like Xero (Pratiwi et al., 2022). While this shift demonstrated the potential of digital accounting systems, it also revealed challenges such as limited training, resistance to change, and uneven levels of digital literacy. These challenges highlight the importance of exploring adoption and implementation not only from a technical perspective but also from behavioral and organizational dimensions. By integrating UTAUT and DeLone & McLean, this study seeks to evaluate both the drivers of technology acceptance and the effectiveness of accounting software in supporting SME performance, thereby contributing to the literature on behavioral accounting and digital transformation in the SME sector.

Literature Review and Hypothesis Development

According to the Unified Theory of Acceptance and Use of Technology (UTAUT), performance expectancy refers to the degree to which individuals believe that using a specific technology will improve their job performance (Venkatesh et al., 2003). In the context of accounting software, this construct is associated with perceived benefits such as efficiency, accuracy, and productivity gains derived from features like automated reporting and precise transaction tracking. Prior studies consistently show that performance expectancy is a strong determinant of technology adoption intentions, particularly in financial systems (Al-Okaily et al., 2023; Al-Saedi et al., 2020; Lutfi et al., 2022; Pratiwi et al., 2022). These findings suggest that when users perceive tangible benefits from software use, their intention to adopt it increases significantly. Therefore, this study hypothesizes that performance expectancy positively influences the intention to use accounting software.

H1: Performance expectancy has a positive effect on intention to use accounting software.

Effort expectancy describes the extent to which individuals perceive a system as easy to learn and operate (Venkatesh et al., 2003). In the case of accounting software, ease of navigation, user-friendly interfaces, and minimal training requirements reduce the cognitive effort required for adoption. Empirical studies have yielded mixed results: some find significant positive effects on adoption intentions (Al-Saedi et al., 2020; Pratiwi et al., 2022; Rahi, 2022), while others report insignificant relationships (Al-Okaily et al., 2023; Thusi & Maduku, 2020). Despite such inconsistencies, many studies confirm that perceived ease of use enhances confidence and motivation to adopt accounting systems. Hence, this study proposes that effort expectancy exerts a positive influence on the intention to use accounting software.

H2: Effort expectancy has a positive effect on intention to use accounting software.

Social influence, defined as the degree to which individuals perceive that important others support or expect them to use a system, is another UTAUT construct (Venkatesh et al., 2003). For small and medium enterprises (SMEs), peer recommendations, family encouragement, or industry norms can play a critical role in shaping perceptions of technology adoption. Previous research indicates that social influence often motivates technology acceptance by legitimizing new practices (Al-Saedi et al., 2020; Hu & Khanam, 2020; Raza et al., 2021). While some studies found insignificant effects in voluntary contexts, in collectivist cultures and SME environments, social norms often strengthen adoption behavior. Thus, this study posits that social influence positively affects the intention to use accounting software.

H3: Social influence has a positive effect on intention to use accounting software.

Facilitating conditions refer to the extent to which users believe adequate resources and infrastructure exist to support system use (Venkatesh et al., 2003). For accounting software, these conditions include hardware compatibility, stable internet connections, and access to technical support or training. Prior research highlights that when SMEs perceive strong facilitating conditions, their adoption intentions improve significantly (Lutfi et al., 2022; Rahi, 2022). However, other studies show inconsistent results, suggesting that perceptions of available resources may vary across contexts (Pratiwi et al., 2022; Thusi & Maduku, 2020). Despite these variations, supporting infrastructure is generally a critical enabler of technology use. Therefore, this study hypothesizes that facilitating conditions have a positive impact on the intention to use accounting software.

H4: Facilitating conditions have a positive effect on intention to use accounting software.

In the DeLone & McLean IS Success Model, system quality is defined as the extent to which a system demonstrates technical reliability, ease of use, and responsiveness to user needs (DeLone & McLean, 2003). High system quality provides users with confidence that accounting software can consistently perform core functions such as transaction recording and reporting without failure. Empirical evidence shows that features like security, stability, and data accuracy significantly foster trust among users, particularly in financial applications (Purnama & Legowo, 2023; Wang et al., 2024). Prior studies confirm that system quality is a crucial antecedent of trust, as users are more willing to rely on technologies perceived as dependable and secure. Therefore, this study hypothesizes that system quality has a positive effect on trust in accounting software.

H5: System quality has a positive effect on trust in using accounting software.

System quality is also a strong determinant of users' willingness to adopt technology, as reliable and user-friendly systems enhance perceived usefulness and satisfaction (DeLone & McLean, 2003). In the context of accounting software, qualities such as speed, interface intuitiveness, and report accuracy directly influence adoption intentions. Prior studies demonstrate that high system quality improves intention to use by reducing uncertainty and reinforcing confidence in technology (Al-Azawei et al., 2023; Al-Okaily et al., 2023; Pratiwi et al., 2022). Thus, system quality not only enhances trust but also directly motivates usage by ensuring that users' expectations are consistently met. Hence, this study proposes that system quality positively affects the intention to use accounting software.

H6: System quality has a positive effect on intention to use accounting software.

According to the DeLone & McLean IS Success Model, service quality reflects the level of support provided to users, including responsiveness, technical assistance, and reliability of service providers (DeLone & McLean, 2003). In accounting software, strong customer support—such as quick responses to issues or adequate training—can foster trust by ensuring users feel supported and secure. Empirical findings suggest that service quality is often associated with greater trust because it reduces uncertainty and increases confidence in the system (Purnama & Legowo, 2023; Wang et al., 2024). Although some studies report inconsistent effects, the prevailing evidence shows that quality service provision enhances users' willingness to depend on technology. Thus, this study hypothesizes that service quality positively influences trust in accounting software.

H7: Service quality has a positive effect on trust in using accounting software.

Service quality also plays a critical role in shaping intention to use, as responsive and reliable services create positive user experiences and encourage adoption (DeLone & McLean, 2003). In SMEs, where technical expertise may be limited, accessible service support helps users overcome adoption barriers and strengthens motivation to utilize accounting systems. Empirical studies confirm that service quality positively predicts intention to use, particularly in technology adoption in financial and organizational contexts (Lutfi et al., 2022; Pitafi & Ali, 2023). When users perceive service quality as satisfactory, they are more likely to feel confident and comfortable adopting new technologies. Therefore, this study posits that service quality exerts a positive effect on intention to use accounting software.

H8: Service quality has a positive effect on intention to use accounting software.

Information quality, another dimension in the DeLone & McLean IS Success Model, refers to the accuracy, relevance, timeliness, and completeness of information produced by a system (DeLone & McLean, 2003). In accounting software, high-quality financial reports and transaction records build trust because they ensure reliability in decision-making. Empirical findings confirm that information quality significantly enhances trust by providing users with dependable and comprehensible data (Gotthardt & Mezhyuev, 2022; Purnama & Legowo, 2023; Wang et al., 2024). When users perceive that the information generated is accurate and useful, their confidence in the system increases, reinforcing trust. Based on this evidence, the study hypothesizes that information quality positively affects trust in accounting software.

H9: Information quality has a positive effect on trust in using accounting software.

Information quality also shapes adoption intentions, as users are more motivated to use a system that provides reliable, relevant, and accurate outputs (DeLone & McLean, 2003). In accounting systems, decision-making heavily depends on the quality of information provided in financial reports and analytics. Prior studies indicate that high information quality fosters intention to use by increasing perceived value and reducing uncertainty (Al-Adwan et al., 2022; Al-Azawei et al., 2023; Al-Okaily, 2022). When SMEs perceive that accounting software generates high-quality information, they are more likely to integrate it into daily operations. Thus, this study posits that information quality positively affects the intention to use accounting software.

H10: Information quality has a positive effect on intention to use accounting software.

Trust is defined as users' confidence in the security, reliability, and integrity of a system, which strongly influences behavioral intentions (DeLone & McLean, 2003). In accounting software, trust arises when users believe that the system protects sensitive data, produces accurate information, and operates reliably. Previous studies confirm that higher trust levels significantly enhance adoption intentions, as trust reduces perceived risks and increases perceived benefits (Al-Okaily et al., 2023; Choudhury & Shamszare, 2023; Namahoot & Jantasri, 2023). Users who trust accounting systems are more likely to integrate them into routine business activities. Therefore, this study hypothesizes that trust positively influences the intention to use accounting software.

H11: Trust has a positive effect on intention to use accounting software.

Trust not only shapes intentions but also translates into actual technology use, as users are more willing to rely on systems they perceive as reliable and secure (DeLone & McLean, 2003). In accounting software, trust reduces fears of data breaches or system failures, thus encouraging consistent and long-term utilization. Empirical evidence demonstrates that trust is positively associated with actual system use across financial and organizational technologies (Choudhury & Shamszare, 2023; Korzyński et al., 2024). Users who trust the system are more likely to actively engage with it for tasks such as recording, analyzing, and reporting financial data. Hence, this study posits that trust positively affects the actual use of accounting software.

H12: Trust has a positive effect on actual use of accounting software.

The Theory of Planned Behavior and the DeLone & McLean IS Success Model both suggest that intention is the strongest predictor of actual system use, provided that external barriers are minimal (Venkatesh et al., 2003; DeLone & McLean, 2003). In accounting software adoption, users who express strong intentions based on perceived usefulness, ease of use, and social influence are more likely to translate these intentions into real adoption behavior. Prior studies consistently confirm the positive relationship between intention to use and actual use across various technologies, including financial and accounting systems (Pitafi & Ali, 2023; Prasetyo et al., 2021). This implies that fostering strong behavioral intentions is essential for ensuring real and sustained adoption of accounting software. Therefore, the study hypothesizes that intention to use positively affects actual use.

H13: Intention to use has a positive effect on actual use of accounting software.

Methods

In this study, the determination of sample size was carried out by referring to several well-established guidelines in quantitative research methodology. According to Hair et al. (2017), the minimum required sample size can be determined using the rule of ten times the number of indicators used. This means that each indicator in the research instrument should be represented by an adequate number of respondents to ensure the validity and reliability of the analysis results. Furthermore, Hair et al. (2018) emphasized that while a sample size greater than 100 is generally considered optimal for most studies, smaller sample sizes below 100 may still be acceptable depending on the characteristics and context of the research, such as when dealing with hard-to-reach populations or access limitations. Sugiyono (2017) also noted that in multivariate analysis, the minimum sample size is typically set at ten times the number of variables studied. In this study, there are 27 items used as measurement indicators, which, based on the rule of ten times the number of indicators, require a minimum sample size of $27 \times 10 = 270$ respondents. To strengthen the methodological justification, the calculation was further supported using the G*Power software (Faul et al., 2007) to ensure that the study had sufficient statistical power and minimized the risk of Type II errors, namely the failure to detect an effect that actually exists. Thus, the number of samples used in this study can be ensured to represent the population of validly and reliably 69,491 MSME units.

Data for this study were collected through a structured questionnaire distributed to respondents who represent MSME actors in Denpasar. The questionnaire was designed based on the indicators of the Unified Theory of Acceptance and Use of Technology (UTAUT) and the DeLone & McLean IS Success Model, with each item measured using a Likert scale to capture respondents' perceptions and attitudes. The use of questionnaires as the primary data collection instrument ensures the acquisition of standardized responses that can be quantitatively analyzed to test the proposed hypotheses.

For data analysis, this study employed the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method. SEM-PLS was chosen because it is suitable for analyzing complex models with multiple constructs,

both latent and observed, even with relatively small to medium sample sizes. Moreover, SEM-PLS enables simultaneous testing of measurement models (validity and reliability of constructs) and structural models (relationships among latent variables). This analytical technique is also effective in handling non-normal data distributions and provides robust estimations of direct and indirect effects within the model. The use of SEM-PLS thus allows this study to comprehensively evaluate the influence of performance expectancy, effort expectancy, social influence, facilitating conditions, system quality, service quality, information quality, and trust on the intention to use and actual use of accounting software among MSMEs in Denpasar.

Result and Discussion

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure the explanatory power of the exogenous latent variables on the endogenous latent variables in the structural model. In other words, it indicates how much of the variance in the dependent variable can be explained by the independent variables included in the model. According to Hair et al. (2019), R^2 values of 0.75, 0.50, and 0.25 can be classified as substantial, moderate, and weak, respectively. In addition to R^2 , predictive relevance was also assessed using the Q^2 value. The Q^2 statistic, obtained through the blindfolding procedure, is used to evaluate the predictive relevance of the model. A Q^2 value greater than zero indicates that the model has predictive relevance, while a value closer to one suggests stronger predictive accuracy. The results of the R^2 and Q^2 values for each endogenous variable in this study are presented in Table 1.

Table 1. R-square and Q-square Values of Endogenous Variables

	R-square	R-square adjusted	Q^2 predict	RMSE	MAE
Actual Use	0.418	0.415	0.378	0.795	0.624
Individual Performance	0.226	0.224	0.188	0.906	0.727
Intention to Use	0.732	0.726	0.697	0.556	0.402
Trust	0.545	0.542	0.533	0.688	0.483

Primary Data, 2025

Coefficient of Determination (R^2)

Based on Table 1, the results illustrate how well the research model explains the variability of the endogenous variables being tested. For **Actual Use**, the R-square value of 0.418 and the adjusted R-square of 0.415 indicate that approximately 41.8% of the variance in the actual use of accounting software can be explained by the independent variables in the model. Although this is a meaningful proportion, it also suggests that 58.2% of the variance remains unexplained, highlighting the possibility that other external factors influence actual system usage.

For **Individual Performance**, the R-square value of 0.226 and the adjusted R-square of 0.224 demonstrate that only 22.6% of the variance in individual performance is explained by the model. This relatively low value suggests that many other factors beyond the scope of the tested variables play a significant role in shaping individual performance. This implies that performance outcomes are not solely influenced by technology adoption but also by other contextual and personal factors that require further investigation.

Meanwhile, the R-square value of 0.732 and the adjusted R-square of 0.726 for **Intention to Use** reveal that 73.2% of the variance in user intention to adopt accounting software is explained by the model. This is considered a strong result, indicating that factors such as performance expectancy, effort expectancy, and social influence strongly affect user intention. Hence, the model demonstrates substantial explanatory power in predicting intention to use.

For **Trust**, the R-square value of 0.545 and the adjusted R-square of 0.542 show that 54.5% of the variance in user trust is explained by the model. Although this is a reasonably good result, it also suggests that other unobserved factors may influence user trust. Overall, the model performs well in explaining Intention to Use and Trust, though improvements could be made in enhancing its explanatory power for Individual Performance and Actual Use.

Predictive Relevance (Q²)

The predictive relevance test (Q²), as presented in Table 1, further demonstrates the model’s ability to predict endogenous variables. For **Intention to Use**, the Q² value of 0.697 indicates that 69.7% of the variance in user intention can be predicted by the model. This is a highly favorable outcome, demonstrating the model’s strong predictive capacity. With a relatively low RMSE of 0.556 and MAE of 0.402, the model provides accurate predictions regarding intention to use.

For **Trust**, the Q² value of 0.533 suggests that 53.3% of the variance in trust is predicted by the model. This shows that system and service quality significantly influence user trust in accounting software. The RMSE of 0.688 and MAE of 0.483 further indicate good predictive accuracy for this construct.

For **Actual Use**, the Q² value of 0.378 demonstrates that 37.8% of the variance in actual system use is predicted by the model. While this indicates room for improvement, the RMSE of 0.795 and MAE of 0.624 suggest that predictive accuracy for this variable remains somewhat limited. Nonetheless, the model still provides useful insights into the determinants of actual system use.

Finally, for **Individual Performance**, the Q² value of 0.188 shows that only 18.8% of the variance in individual performance is predicted by the model. With RMSE = 0.906 and MAE = 0.727, the results indicate that the model has weaker predictive accuracy for performance outcomes. This suggests that individual performance is influenced by a broader set of factors not captured in this research, potentially including organizational culture, training quality, or personal competencies.

Taken together, the results of the R², Q², RMSE, and MAE analyses indicate that the model is strong in predicting **Intention to Use** and **Trust**, both of which are critical in understanding technology adoption behavior. However, its predictive capacity for **Actual Use** and especially **Individual Performance** is relatively weaker, suggesting the need to incorporate additional contextual and behavioral variables in future research. Despite these limitations, the findings provide valuable theoretical and practical insights into the factors influencing the adoption of accounting software among MSMEs.

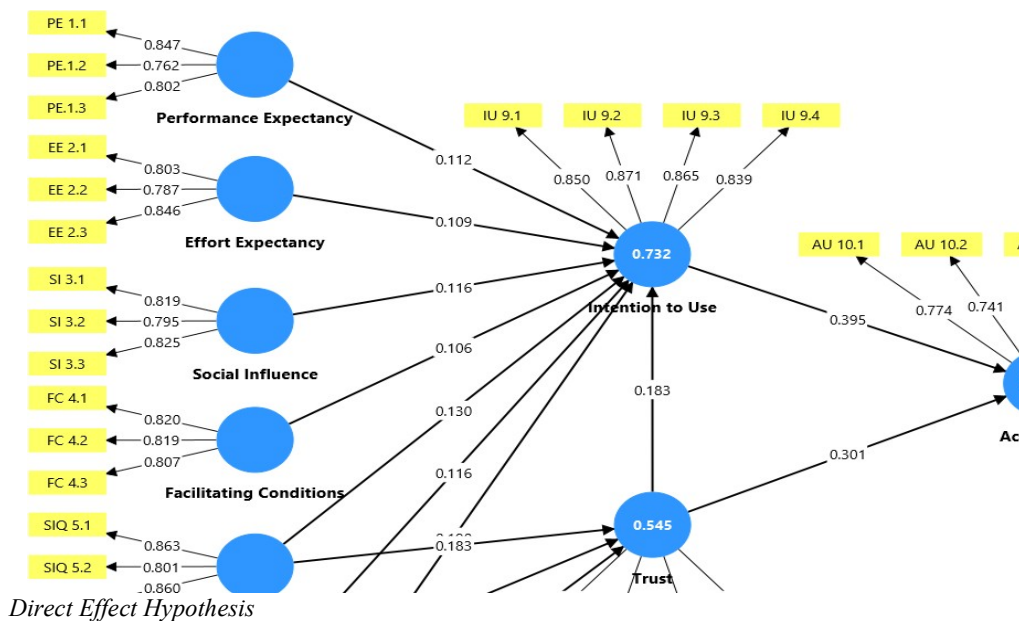


Figure 1.
Empiric Framework

This study employed Partial Least Squares (PLS) analysis to test the hypotheses presented earlier. The results of the empirical model analysis using PLS are illustrated in Figure 1. The model depicted in this figure shows the relationships among the key factors influencing Intention to Use and Actual Use of accounting software, along with their impact on Individual Performance.

Performance Expectancy, representing the belief that accounting software enhances work performance, demonstrates a positive effect on intention to use, with a path coefficient of 0.112. This indicates that the stronger the belief in performance improvement, the greater the intention to adopt the software. Effort Expectancy, which reflects the ease of use of the system, also contributes positively with a coefficient of 0.109, albeit with a smaller influence compared to performance expectancy. Social Influence exerts a path coefficient of 0.106, underscoring the role of peers, colleagues, and surrounding communities in motivating adoption. Similarly, Facilitating Conditions, which encompass the availability of infrastructure, technical support, and training, contribute positively with a coefficient of 0.116, highlighting the significance of external support systems in fostering technology adoption.

A particularly strong influence is found in Trust, which records a coefficient of 0.545, indicating its central role in linking intention to use and actual use. This suggests that users with higher levels of trust in the system are more likely to translate their intention into actual usage, and sustain that usage over time. Trust therefore acts as a critical mediating factor in the technology adoption process.

Actual Use of accounting software has a direct positive effect on Individual Performance, with a coefficient of 0.475. This finding implies that frequent and consistent system usage leads to improvements in individual productivity. However, as performance outcomes are inherently multidimensional, the effect is moderated by additional factors not captured in this model, suggesting that technology use alone does not fully account for variations in individual performance.

Finally, the model highlights the importance of software quality dimensions in shaping trust. Service Quality, with a coefficient of 0.394, demonstrates the largest influence, indicating that reliable and responsive support services substantially strengthen user trust. Information Quality, with a coefficient of 0.253, underscores the role of accurate, relevant, and timely information in reinforcing confidence in the system. Meanwhile, System Quality, with a coefficient of 0.183, also contributes positively by ensuring system stability and usability. Collectively, these findings confirm that both internal system attributes and external support mechanisms are essential in enhancing trust and promoting the adoption of accounting software among users.

Tabel 2. Summary of Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
AU -> IP	0.475	0.481	0.040	11.759	0.000	Supported
EE -> IU	0.109	0.113	0.046	2.361	0.018	Supported
FC -> IU	0.106	0.105	0.045	2.339	0.019	Supported
IQ -> IU	0.190	0.182	0.096	1.976	0.048	Supported
IQ -> TR	0.253	0.254	0.054	4.648	0.000	Supported
IU -> AU	0.395	0.389	0.081	4.862	0.000	Supported
PE -> IU	0.112	0.112	0.040	2.783	0.005	Supported
SQ -> IU	0.116	0.115	0.054	2.128	0.033	Supported
SQ -> TR	0.394	0.393	0.055	7.108	0.000	Supported
SI -> IU	0.116	0.116	0.056	2.073	0.038	Supported
SYQ -> IU	0.130	0.129	0.048	2.725	0.006	Supported
SYQ -> TR	0.183	0.184	0.056	3.251	0.001	Supported
TR -> AU	0.301	0.306	0.081	3.714	0.000	Supported
TR -> IU	0.183	0.185	0.059	3.076	0.002	Supported

Primary Data, 2025

H1 examined the effect of Performance Expectancy on Intention to Use. The analysis showed a T-statistic of 2.783 with a P-value of 0.005, thus supporting the hypothesis. This finding confirms that the higher users perceive the benefits of accounting software in improving their performance, the greater their intention to adopt it. This aligns with the UTAUT framework, which emphasizes performance expectancy as a primary driver of technology adoption.

H2 assessed the effect of Effort Expectancy on Intention to Use and found it significant, with a T-statistic of 2.361 and a P-value of 0.018. This result indicates that when accounting software is easy to understand and operate, users' intention to adopt it increases. Ease of use reduces the perceived burden, making the technology more appealing for adoption.

H3 investigated the influence of Social Influence on Intention to Use. With a T-statistic of 2.073 and a P-value of 0.038, the hypothesis was supported. The results suggest that social support from colleagues, friends, or communities motivates individuals to adopt accounting software. Social influence plays a key role in raising awareness and providing social validation for technology adoption decisions.

H4 tested the impact of Facilitating Conditions on Intention to Use. The T-statistic of 2.339 and a P-value of 0.019 indicate a significant effect. This demonstrates that the availability of supportive conditions, such as infrastructure, training, and technical assistance, is essential in encouraging users to adopt accounting software. When users feel adequately supported, their intention to adopt the software strengthens.

H5 focused on the relationship between System Quality and Trust. The analysis yielded a T-statistic of 3.251 and a P-value of 0.001, showing a strong and significant influence. High technical quality—such as reliability, speed, and system stability—directly increases user trust in the software. Reliable systems strengthen user confidence and encourage long-term adoption.

H6 examined the effect of System Quality on Intention to Use, with a T-statistic of 2.725 and a P-value of 0.006. The results confirm that better system quality leads to stronger user intention to adopt accounting software. High-quality systems provide assurance of optimal performance, reinforcing users' willingness to use the technology.

H7 assessed the role of Service Quality in building Trust. The findings showed a T-statistic of 7.108 and a P-value of 0.000, highlighting a highly significant impact. Responsive and reliable service support fosters user trust and makes users feel secure and comfortable when using accounting software. High-quality services enhance user satisfaction and loyalty.

H8 explored the influence of Service Quality on Intention to Use. With a T-statistic of 2.128 and a P-value of 0.033, the hypothesis was supported. This result indicates that good service quality not only strengthens trust but also directly motivates user adoption. Users are more likely to intend to use accounting software when they are confident they will receive adequate support in case of difficulties.

H9 examined the effect of Information Quality on Trust. The analysis produced a T-statistic of 4.648 and a P-value of 0.000, confirming a significant relationship. Accurate, reliable, and relevant information was found to be crucial in building trust in accounting software. The higher the quality of information provided, the greater the level of user trust.

H10 assessed the relationship between Information Quality and Intention to Use, yielding a T-statistic of 1.976 and a P-value of 0.048. This indicates that high-quality information significantly increases users' intention to adopt accounting software. Clear, accurate, and relevant information enhances perceived value, thereby encouraging adoption.

H11 tested the effect of Trust on Intention to Use. The findings, with a T-statistic of 3.714 and a P-value of 0.000, strongly support the hypothesis. Users with high trust in the software are more likely to intend to use it, highlighting trust as a key determinant in technology adoption decisions.

H12 explored the effect of Trust on Actual Use. The analysis revealed a T-statistic of 3.076 and a P-value of 0.002, confirming that trust significantly drives actual adoption. High trust reduces uncertainty and increases user comfort, leading to greater actual usage of accounting software.

H13 investigated the effect of Intention to Use on Actual Use. With a T-statistic of 4.862 and a P-value of 0.000, the results support the hypothesis. Strong user intention proved to be a robust predictor of actual usage. The higher the intention, the greater the likelihood of actual adoption.

Overall, the hypothesis testing results confirm that all proposed hypotheses are significant, with P-values below 0.05. This indicates that cognitive factors (Performance Expectancy, Effort Expectancy), social factors (Social Influence, Facilitating Conditions), and system quality factors (System Quality, Service Quality, and Information Quality) play critical roles in shaping Trust and Intention to Use, which in turn drive Actual Use of accounting software among SMEs.

Conclusion

This study provides a comprehensive understanding of the factors influencing the adoption of accounting software among SMEs by integrating the UTAUT and DeLone & McLean IS Success Model. The results confirmed that performance expectancy, effort expectancy, social influence, facilitating conditions, system quality, service quality, and information quality significantly shape users' trust and behavioral intentions, while trust and intention to use strongly predict actual use, which ultimately impacts individual performance. These findings reinforce the idea that adoption is not only a matter of technical capability but also of cognitive perceptions, social validation, and trust-building.

From a managerial perspective, the findings emphasize that developers, SME managers, and policymakers need to strengthen both the technical and behavioral enablers of technology adoption. This includes enhancing system reliability, usability, and service responsiveness, while simultaneously fostering user trust through transparent data management and social endorsement strategies. For SMEs, integrating accounting software into daily operations and leveraging training or support services is essential to maximize individual and organizational performance. Future research could expand this study by incorporating moderating variables such as organizational culture, digital literacy, or industry-specific contexts, and by applying longitudinal or cross-country approaches to capture dynamic changes in technology adoption behavior across different environments.

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