

**Factors Affecting on The Accounting Information  
System Usage in Jordanian SMEs, and The Role  
of Experience as a Moderating Variable**

العوامل المؤثرة على استخدام نظام المعلومات المحاسبية في الشركات  
الأردنية الصغيرة والمتوسطة ودور الخبرة كمتغير مُعدّل

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**Thesis Submitted as Partial Fulfillment of the Requirements  
for Master Degree in Accounting.**

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**January 2024**

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This thesis is titled “**Factors Affecting on The Accounting Information System Usage in Jordanian SMEs, and The Role of Experience as a Moderating Variable.**”

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## Acknowledgment

I cannot express enough thanks and appreciation now that I have completed preparing this message. I extend my heartfelt gratitude and appreciation to **Dr. Ahmed Zuhair Marei** for his exceptional scholarly efforts and insightful perspectives, which greatly enriched the research and brought it to its current form.

I also convey my thanks to the esteemed evaluators for their valuable input and expertise in assessing the thesis.

I express my thanks to the respected examiners, **Dr. Mohammad Yasin Al-Rahahleh, Dr. Asmaa Ibrahim Al-Amarnah, and Dr. Ahmed Yahya Bani Ahmed**, for kindly agreeing to examine the thesis.

Additionally, I would like to convey my deepest thanks and appreciation to my esteemed professors at the Middle East University. You have enriched both my academic and personal life with your valuable experiences and knowledge.

My gratitude extends to all those who provided advice and guidance during the preparation of this thesis

## **Dedication**

To My Father, who taught me resilience and pride.

To My Mother, who instilled in me the spirit of giving, enveloping me with her warmth  
and generosity.

To the purest heart in my life, my grandfather Abu Raed, may God prolong his life.

To my dearest friends and confidants.

To my colleagues and friends in both study and work.

To everyone who offered advice, support, and assistance.

With all my love, I dedicate to you the essence of effort and fatigue.

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1	Accounting Information System	AIS
2	Small and Medium Enterprises	SMEs
3	Performance Expectancy	PE
4	Effort Expectancy	EE
5	Social Influence	SI
6	Facilitating Conditions	FC
7	Unified Theory of Acceptance and Use of Technology	UTAUT
8	Information System	IS

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**Factors affecting on the accounting information system usage in  
Jordanian SMEs, and the role of experience as a moderating variable**

**Prepared by: Saif Yazan Halasa**

**Supervised by: Dr. Ahmad Zuhair Marei**

**Abstract** \_

This study aimed to discover the influencing factors (performance, expected effort, social influence and facilitating circumstances) on the use of accounting information systems, and the role of experience as a moderating variable among them. In order to achieve the goal of the study, the researcher dealt with the primary data, and the researcher followed the descriptive analytical method using a questionnaire distributed to a selected sample of respondents. Use proportional stratified sampling method. The sample included 400 top managers of small and medium-sized companies in Jordan. Only 356 responses were obtained, and only 345 valid questionnaires were used for analysis, with a response rate of 86%. The results of the study revealed the impact of (performance, expected effort, social influence, facilitating conditions) on the use of accounting information systems in small and medium-sized Jordanian companies. The results also showed that there is an effect of the level of experience on the relationship between performance, expected effort, social influence, facilitating conditions) and the use of accounting information systems. The study recommended that the SMEs must continue to pay attention to doing more effective mechanisms in AIS. As evidenced by the study's findings, SMEs must go forward with the adoption of (Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions), which has a definite and significant impact on the success of AIS usage in SMEs. The study recommends that researchers conduct additional research on the same subject, concentrating on other economic sectors like industrial and oil and gas companies because these companies are involved in projects relating to productivity and service and because they need to understand how factors affecting (Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions) on the usage of accounting information systems.

**Keywords: Accounting Information Systems, Experience, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, SMEs.**

## العوامل المؤثرة على استخدام نظام المعلومات المحاسبية في الشركات الأردنية الصغيرة والمتوسطة ودور الخبرة كمتغير معتدل

إعداد: سيف يزن بشاره الهلسا

بإشراف: د. أحمد مرعي

### الملخص

هدفت هذه الدراسة إلى التحقيق في العوامل التي تؤثر (الأداء، التوقعات بالجهد، التأثير الاجتماعي، الظروف الميسرة) على استخدام أنظمة المعلومات المحاسبية، ودور الخبرة كمتغير معتدل بينها. ومن أجل تحقيق هدف الدراسة، تعامل الباحث مع البيانات الأولية، واتبع الباحث الطريقة الوصفية التحليلية باستخدام استبيان تم توزيعه على عينة مختارة من المستجيبين. تم استخدام طريقة العينة النسبية المتنوعة. شملت العينة 400 مدير تنفيذي من الشركات الصغيرة والمتوسطة في الأردن. تم الحصول على 356 إجابة فقط، وتم استخدام 345 استبيانًا صالحًا للتحليل، مع معدل استجابة بلغ 86%. كشفت نتائج الدراسة عن تأثير (الأداء، التوقعات بالجهد، التأثير الاجتماعي، الظروف الميسرة) على استخدام أنظمة المعلومات المحاسبية في الشركات الصغيرة والمتوسطة في الأردن. كما أظهرت النتائج أن هناك تأثيرًا لمستوى الخبرة على العلاقة بين (الأداء، التوقعات بالجهد، التأثير الاجتماعي، الظروف الميسرة) واستخدام أنظمة المعلومات المحاسبية. وأوصت الدراسة بأن يستمر أصحاب الأعمال الصغيرة والمتوسطة في إيلاء اهتمام للآليات الفعالة في أنظمة المعلومات المحاسبية. كما هو واضح من نتائج الدراسة، يجب على هذه الشركات الصغيرة والمتوسطة المضي قدمًا في اعتماد (توقعات الأداء، توقعات الجهد، التأثير الاجتماعي، والظروف الميسرة)، والتي تؤثر بشكل محدد وكبير على نجاح استخدام أنظمة المعلومات المحاسبية في تلك الشركات. وتوصي الدراسة بأن يقوم الباحثون بإجراء بحوث إضافية في نفس الموضوع، مركزين على قطاعات أخرى مثل الشركات الصناعية والبنوك لأن هذه الشركات معنية بمشاريع تتعلق بالإنتاجية والخدمة ولأنها تحتاج إلى فهم كيفية تأثير العوامل التي تؤثر على (توقعات الأداء، توقعات الجهد، التأثير الاجتماعي، والظروف الميسرة) على استخدام أنظمة المعلومات المحاسبية.

الكلمات المفتاحية: نظم المعلومات المحاسبية، الخبرة، الأداء، الجهد المتوقع، التأثير الاجتماعي، تيسير الظروف، الشركات الصغيرة والمتوسطة.

# **Chapter One Background**

**1-1 Introduction**

**1.2 Problem Statement**

**1.3 Research Questions**

**1.4 Significance of the Study**

**1.5 Study Objectives**

**1.6 Model of the study**

**1.7 Hypotheses of the study**

**1.8 Conceptual and Operational Definition of Variables**

## 1.1 Introduction

Due to the numerous advantages that SMEs have gained from IT, including quick access to accounting information, effective communication, and improved management, IT use has evolved into a need for the adoption of best practices (Lutfi, 2022). Because of how effectively its accounting records are maintained and how successfully it has been implemented, AIS must be seen as a substantial and enriching source of accounting information (Lutfi 2020). The world's operations have undoubtedly been transformed by IT, and industrialized countries have been successful in integrating IT into their economies over time, including SMEs. Government-funded SMEs urgently need to use professional IT, yet developing nations in the Middle East have lagged behind in their adoption (Alshirah et al. 2021).

SMEs throughout the world are currently struggling with high expenses and a lack of resources, yet judged by the current business climate, SMEs are at the top of the list when it comes to risk exposure compared to their larger competitors. In the competitive, knowledge-oriented business climate, SMEs are therefore more likely to fail (Alshirah, et al, 2021). Related research smaller businesses are more likely to fail in the first five years of operation, according to Bushe (2019), while Fritsch and Noseleit (2013) found that failure rates of SMEs had an impact on employment rates and national GDP. Smaller businesses are also known to create and eliminate jobs more quickly than larger ones; as a result, when the smaller businesses fail, many jobs are lost.

Moving on to perception of effectiveness (PE), Venkatesh et al. (2003) defined it as the way people believe employing a particular technology will improve task performance effectiveness and efficiency. Extrinsic motivation, work fit, perceived usefulness, and outcome expectancies are all components of PE, according to the authors. According to Mohammadyari

and Singh (2015), perceived usefulness in this context refers to a person's assumption that using information technology will improve their ability to complete work tasks.

In the present study, PE refers to the accountants 'perception that using AIS will enhance their efficiency and effectiveness in completing their work tasks in an expedient manner and enhance the provided service. Also, the extent of the individual's perception that significant others believe that they should use a new system is referred to as SI (Venkatesh et al. 2003). The construct is comprised of image, subjective norms and social factors. According to (Bani- Bani-Khalid, Alshira'h & Alshirah, 2022) subjective norms are the social pressure people feel to engage in a particular behavior or refrain from engaging in it.

The unified theory of acceptance and use of technology (UTAUT) will be expanded in order to achieve this goal by taking into account performance expectations, effort expectations, social impact, and favorable situations. According to Lutfi, Kamil, and Rosli (2017). Additionally, according to Haleem and Kevin (2018), the expertise of an accounting manager was divided into two categories: knowledge and experience, which was confirmed as having a major impact on accounting information systems and its implication on the quality of accounting information. So, this study will examine factors affecting on the accounting information system usage in Jordanian SMEs, and the role of experience as a moderating variable.

## **1.2 Problem Statement**

The majority of developing countries, including Jordan, continue to face numerous difficulties, including poor AIS usability, lack of usage, and lack of convenience of use. Due to these challenges, employees' productivity may suffer (Alshirah et al., 2021) and some users may feel that using AIS is difficult, frustrating, and time-consuming (Lutfi et



al., 2017). System flaws may reduce usability, user performance, and productivity, all of which may negatively affect users' intentions to continue using AIS after adoption, ultimately forcing a switch back to paper-based information management and documentation.

Moreover, researchers had indicated that SMEs frequently struggle with the implementation and usage of these systems, despite the potential advantages of AIS adoption (Mendoza & Samonte, 2017). Lack of resources and expertise, resistance to change, and challenges integrating AIS with other business processes are among the reasons that have been recognized as impediments to successful AIS implementation (Elyas & Alkhalifah, 2016).

Nevertheless, although making a sizable contribution to the economy, many of these SMEs encounter difficulties in adopting and successfully employing accounting information systems (AISs). Al-Tarawneh and Alsmadi (2020) claim that many Jordanian SMEs lack the tools they need to efficiently install and manage AISs, such as qualified employees and financial resources. Additionally, a lot of SMEs are unaware of the significance and advantages of AISs.

For SMEs, this lack of acceptance and efficient use of AISs may have a number of detrimental effects. For instance, it may lead to subpar financial reporting, which may have a detrimental effect on SMEs' decision-making procedures (Romney & Steinbart, 2015). It may also lead to decreased operational effectiveness and productivity, which may result in higher costs and a loss of competitive advantage (Alsyouf & KuIshak, 2018). Additionally, SMEs' access to finance and funding options may be hampered by a lack of accurate and timely financial information, which may restrict their potential to expand and develop (Al-Tarawneh & Alsmadi, 2020).

### **1.3 Research questions**

The details of the literature review and the problem statement have led to the development of eight research questions are addressed in this study as below:

1. How performance expectancy effects AIS usage?
2. How effort expectancy effects AIS usage?
3. How social influence effects AIS usage?
4. How facilitating conditions effects AIS usage?
5. To what extent experience moderate the relationship between performance expectancy and AIS usage?
6. To what extent experience moderate the relationship between effort expectancy and AIS usage?
7. To what extent experience moderate the relationship between social influence and AIS usage?
8. To what extent experience moderate the relationship between facilitating conditions and AIS usage?

### **1.4 Significance of the Study**

It is important to note that SMEs have a part in the nation's economy. According to Shqair and Altarazi (2022), SMEs in Jordan are defined as companies with fewer than 100 employees and a JOD 3 million annual revenue. Additionally, it was mentioned that SMEs account for 95% of all registered businesses in Jordan and contribute at least 50% of the country's GDP. The study also noted that SMEs make up around 60% of the employment in Jordan. Keeping in mind, that this study is important by taking into consideration different points, for example: the essential role of for (performance expectancy, effort expectancy, social influence, facilitating conditions) in relation to the

AIS usage, investigating how to improve AIS usage specifically, filling the gap in literature in Jordan and conducting comparison, and finding the role of experience in enhancing the implementation of (performance expectancy, effort expectancy, social influence, facilitating conditions). Additionally, workers in SMEs can benefit from this study. It is accomplished for a variety of reasons, including (performance expectation, effort expectation, social influence, and facilitating conditions), which allow employees to focus on the precise task at hand, work independently without interruption, and produce results that ultimately have an impact on the company. Additionally, this analysis might be helpful to investors. Because of (performance expectancy, effort expectancy, social influence, and facilitating conditions), a corporation can effectively manage investment.

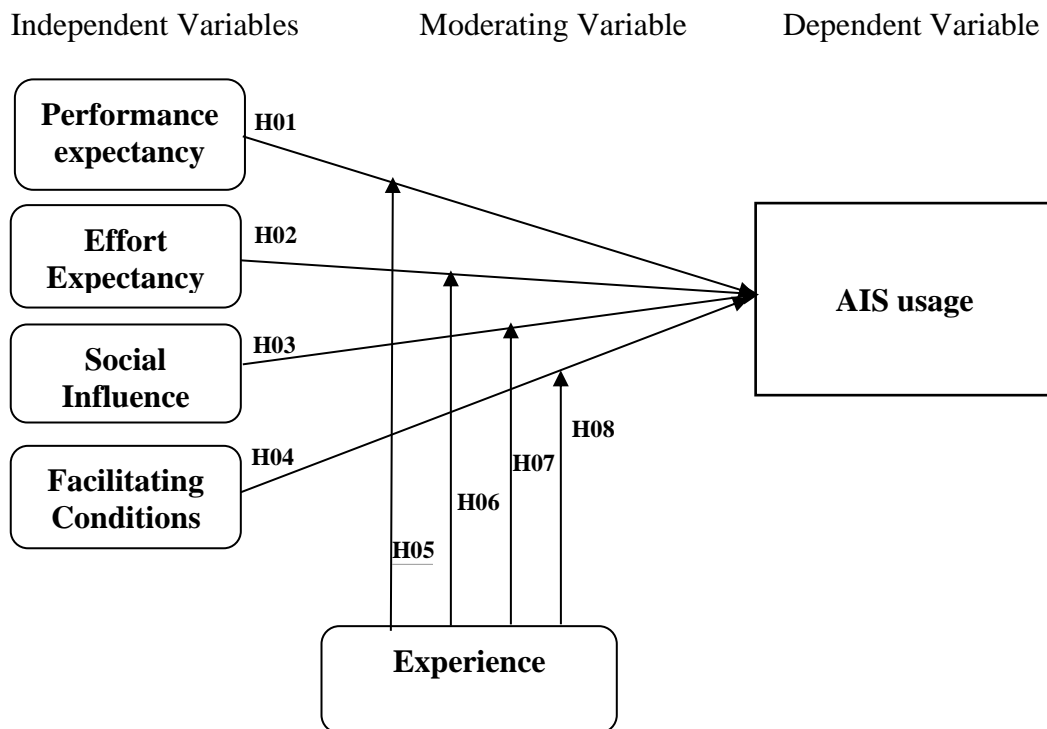
## **1.5 Study Objectives**

By having the research questions addressed, this study accomplishes eight primary research objectives, as follows:

- 1- To discover the effects between performance expectancy and AIS usage.
- 2- To discover the effects between effort expectancy and AIS usage.
- 3- To discover the effects between social influence and AIS usage.
- 4- To discover the effects between facilitating conditions and AIS usage.
- 5- To discover the moderating effects of experience variable on the relationship between performance expectancy and AIS usage
- 6- To discover the moderating effects of experience variable on the relationship between effort expectancy and AIS usage.
- 7- To discover the moderating effects of experience variable on the relationship between social influence and AIS usage.
- 8- To discover the moderating effects of experience variable on the relationship between facilitating conditions and AIS usage.

## 1.6 Model of the study

The researcher developed the model of this current study based on different previous studies (UTAUT Model). The following is the model of the study:



Source: (Venkatesh et al. ,2003; Almaliki, Rapani, Khalid & Sahaib, 2019; Zaini, Hamad & Najim, 2020; Aviyanti, Saraswati & Prastiwi, 2021; Lutfi, 2022)

## 1.7 Hypotheses

The study has the following hypotheses:

H01: There is no statistically significant effect at ( $\alpha \leq 0.05$ ) for performance expectancy on AIS usage.

H02: There is no statistically significant effect ( $\alpha \leq 0.05$ ) for effort expectancy on AIS usage.

H03: There is no statistically significant effect at ( $\alpha \leq 0.05$ ) for facilitating conditions on AIS usage.

H04: There is no statistically significant effect at ( $\alpha \leq 0.05$ ) for social influence on AIS usage.

H05: There is no statistically significant moderating effect at ( $\alpha \leq 0.05$ ) for the role of experience on the relationship between performance expectancy and AIS usage.

H06: There is no statistically significant moderating effect at ( $\alpha \leq 0.05$ ) for the role of experience on the relationship between effort expectancy and AIS usage.

H07: There is no statistically significant moderating effect at ( $\alpha \leq 0.05$ ) for the role of experience on the relationship between social influence and AIS usage.

H08: There is no statistically significant moderating effect at ( $\alpha \leq 0.05$ ) for the role of experience on the relationship between facilitating conditions and AIS usage.

## 1.8 Conceptual and Operational Definition of Variables

Listed below are the definitions of study's variables that are:

### Conceptual Definition

- **Performance expectancy:** is the degree to which a person thinks using a system will assist them improve their performance at work (Hamzat & Mabawonku, 2018).
- **Effort expectancy:** is the degree of comfort and usefulness that users experience when utilizing a certain information system (Alyoussef, 2023).
- **Social influence:** is the procedure through which people change their viewpoint, their convictions, or their behavior as a result of social encounters with other people (Wolske, Gillingham & Schultz, 2020).
- **Facilitating conditions:** A person's confidence in the existence of the organizational and technological infrastructure required to make usage of a system

possible might be characterized as one of the facilitating situations (Gökalp, Gökalp, & Çoban, 2022).

- **Experience:** is expertise or proficiency in a particular profession or activity.
- **Accounting informational systems:** A system that gathers, saves, and processes financial and accounting information is known as an accounting information system (Wisna, 2015)

## **Chapter Two**

### **Theoretical framework and previous studies**

#### **2.1 Literature Review**

#### **2.2 Hypothesis development**

#### **2.3 Previous studies**

## **2.1 Literature Review**

### **2.1.1 Accounting informational systems**

The accounting information system ought to be able to satisfy the management's information needs in the business (Hutahayan, 2020). The information and reports that managers at all levels of an organization are needed to produce rely on the particular nature of each entity's activity, their position, and their area of responsibility (Tiron-Tudor, Deliu, Farcane & Dontu, 2021). The Accounting Information System is specifically connected to the corporate management to allow the management to be adjusted to the system's overall information capabilities. It generates financial reports that are crucial for management's management and decision-making, and exactly by management's action for removing the production's flaws through redemands, which is a first impulse for the enhancement of information content (Latifah, Setiawan, Aryani & Rahmawati, 2021).

The Accounting Information System must be set up as an active and innovative system in order to appropriately respond to management's requirements. How does the Accounting Information System react to requests from management? The accounting function's coordinator should take into consideration, guide, and enhance the management's information needs using its proactive solutions. This strengthens the Accounting Information System's informational capabilities and facilitates management's ability to make business-financial decisions (Diana, Sudarmiatin, & Hermawan, 2023).

The accounting data may be useful to managers in helping them better comprehend their jobs and reduce uncertainty prior to making decisions. Input, Process, and Output in Accounting are depicted in Figure 2 (Magnacca & Giannetti, 2023). According to the Law on Accounting (2013), each legal entity or business owner who processes data electronically must use standardized accounting software that enables the internal



accounting control system to function and prevents the erasure of recorded business changes (Oluoch, 2022).

According to Mitrovic and Knežević (2018), the main drivers of AIS evolution or development can be broken down into three categories.:

- Technology;
- Management practices and models;
- Accounting rules.

The evolution of reporting directly reflects the development of Accounting Information Systems. The general conclusion is that switching from conventional data processing methods in accounting to more current ones has a number of advantages, the most important of which is a decrease in time, which enhances information accuracy and efficiency. Prior to now, when it comes to the ongoing development of accounting information systems, reports are promptly made accessible upon request from the right user groups and with specified needs for information detail (Mitrovic & Kneevi, 2018).

All commercial businesses, including nonprofits, use accounting information to help stakeholders, including management and outside parties like investors, agencies, the government, and banks, reach specific goals when making economic decisions (Thuan, Khuong, Anh, Hanh, Thi, Tram, & Han, 2022). The cornerstone for helping managers make sound business decisions, regularly orient suitable operations, efficiently run and manage the company, and uphold excellent internal control is accurate accounting information. Everything today, especially in the era of digital technology known as IT 4.0, is connected to the Internet. The trend toward automation and data interchange in manufacturing technologies and daily life is known as the fourth industrial revolution (Chung & Kim, 2016). People may carry out their activities more easily, more efficiently,

and more affordably thanks to information technology, which also offers timely and accurate information. Thus, with the development of modern information technology, proper business operation and management are now necessary. A top-notch information technology instrument that specializes in processing accounting data and effectively supporting managers in decision-making is the accounting information system.

Organizations can use accounting information systems as a strategy to develop a better, more adaptable corporate culture to deal with ongoing environmental changes (Monteiro & Cepêda, 2021). Receiving help for business decisions is one of the main reasons why business enterprises use accounting information technology (Wang, 2021). The advantages of accounting information systems can be gauged by their effects on the decision-making process's improvement, the performance evaluation of accounting information's quality, internal control, and the ease of a company's transactions (Gofwan, 2022). Using advanced statistical software programs, accounting information systems let businesses assess the risk of certain activities or forecast impending alerts (Feng & Zhong, 2022). The accounting information systems' core financial application is integrated with all other applications, including payroll, lab reporting, benefits administration for human resources, pension administration, and administration of pensions (Al-Mahairah, Lourens, Mokshagundam, & Kumar, 2022).

Accounting information provides the necessary foundation for financial reporting and aids in strategic long-term planning for businesses operating in a highly competitive and dynamic environment (Mitrovi & Knežević, 2018). According to Dewi and Kustina (2018), the development of accounting information provides opportunities to improve the quality of the decisions made because the capacity of the available technology can produce information that was previously not possible. This information can support marketing

decisions in hotels in addition to supporting business and financial decision making in many areas of the company.

As a result of the development of information technology (IT), efforts to boost corporate efficiency and competitiveness must prioritize the use of IT solutions to assist the gathering and sharing of accounting data. Accounting information has priority over other sorts of information since it is typically quantitative in nature, or quantitatively expressed in order to eliminate ambiguity and risk in the company's business. This knowledge, crucial for efficient corporate governance, enables various clients to satisfy their needs. In this sense, Accounting Information Systems' (AIS') accounting information is crucial for both internal and external users of accounting information. It aids in the improvement of accounting data and offers a sound foundation for decision-making (Rashedi & Dargahi, 2019).

The AIS processes high volumes of transactions and generates major reports for analysis needs, enabling more accurate reporting (Mitrovi & Kneevi, 2020).

According to Mitrovic and Kneevi (2018), the AIS serves two related but shared purposes:

- supplying consumers with information or serving as a decision-making function
- Facilitating is the activity concerned with aiding decision-makers by delivering "useful" information.
- When conflict arises and/or mediation is necessary between parties to a transaction, the role of supporting decision-making and facilitating control, also known as the function of influencing/mediating decision, refers to the control and induction of alternate forms of behavior.

Due to the distinctive qualities of hotel services, managers in the hospitality sector face more non-standardized and difficult operational conditions than managers in the

manufacturing sector. Managers in the hospitality sector can better do their jobs by participating in the budget process and using information technology for communication as well as dealing with difficult and non-standard work assignments (Al-Okaily, 2022).

The usage of AISs by general managers and managers in the industry of luxury hotels is investigated in the study by Mitrovic and Kneevi (2018). The study also explores how general managers assess the performance of their department managers by focusing on both financial and non-financial performance measures. A manager's happiness with the information and accessibility of their hotel's Management Accounting System (MAS) is also evaluated. The findings demonstrate that managers at all levels use MAS for both immediate and long-term choices. However, a thorough review of the data by manager groups reveals that general managers use MAS for decision-making differently from department managers. Additionally, general managers are seen to be happier with the frequency of MAS availability than department managers. The findings show that general managers prioritize financial performance indicators over non-financial performance indicators when evaluating department managers' performance.

This study analyzes the significance of the AIS in general as well as the significance of AIS usage in hotel businesses, keeping in mind the significance of IT and AIS. A survey of the literature on the significance of accounting information systems is covered in the second section. Given the significance of hotel firms, the third section of the article emphasizes the necessity of using accounting information systems in the hospitality industry. Examples of organization diagrams for accounting are provided for a typical full-service hotel. The fact that accounting-based apps are the most often used technology in hotels, with little to no use of management accounting-related modules, is further evidence of this (Mitrovic & Kneevi, 2018).

## **The Importance of Accounting Information Systems**

When making different company decisions, accounting knowledge is crucial. Expanded IT use enhances accounting functions, increasing their effectiveness and efficiency in enhancing accounting data. An AIS makes it possible to provide major reports for analysis, process lots of transactions, and report information accurately. Small and medium-sized businesses (SMEs) lag behind in the use of AISs despite their many benefits. Accordingly, the study by Lutfi, Idris, and Mohamad (2016) examined the technological, organizational, and environmental factors that affect the use of AIS among Jordanian SMEs. Based on the responses from 187 companies, it was discovered that compatibility, owner/manager commitment, organizational readiness, competitive pressure, and government support have a significant impact on the use of AIS among enterprises.

### **Accounting information systems components**

The accounting information system is made up of various components, each of which serves a certain purpose. The following can be used to present them (Al-Dalabih, 2018):

1. **Data gathering unit:** This group gathers information about the area around the institution. The - events and facts that the accountant is concerned with, thinks are significant, and should be gathered and recorded serve as a representation of this data. The type of data gathered and recorded in the system is greatly influenced by the nature of the project's aims and outputs, and the nature of the project's results also influences the type of data collected.
2. **Data operating unit:** If the accounting information system's collected data were instantly helpful to the decision-maker upon collection, they might be used. However, these primary data are typically transmitted to the storage unit in the

accounting information system since they need to be processed and prepared in order to be valuable information in the decision-making process.

3. The unit in charge of data storage and retrieval is in charge of keeping data on hand in case it isn't used right away, processing it before sending it to decision-makers, or saving it for future use.
4. The information delivery unit (information channels) is a means of transferring and delivering data and information throughout the accounting information system until it reaches the individuals responsible for making administrative decisions. Depending on the institution's resources, communication channels could be automatic or manual (monitors or papers).

The prices and expenses of such components should be less than the benefit of using the system when selecting hardware and software for accounting systems. Additionally, as the auditing process will be conducted using a computer, the audit and control members should be familiar with accounting information systems, supporting software, and the instruments employed. The auditing team should be knowledgeable with automatic control and automation. Additionally, it will have an impact on how accountants will work in the future, including how they will capture data, use new systems and networks, and conduct audits (Moudud-Ul-Huq, Asaduzzaman, & Biswas, 2020).

### **Accounting information systems' objectives**

By giving its users access to accounting information, accounting information systems seek to accomplish a broad goal. When this overall goal is accomplished, various sub goals are also accomplished, the most crucial of which are as follows (Al-Dalabih, 2018):

1. Through the processes of data collection and storage, documenting, labeling, and summarizing in the accounting registers, measuring all economic events that occur within the institution.
2. Distributing accounting information via a collection of documents and reports to all relevant parties, including the institution administration, which uses the data for performance evaluation and decision-making.
3. Achieving internal control over all of the institution's material components.

Information technologies (ITs) have frequently been used to address the issues posed by the use of information systems (IS), notably accounting information systems (AIS), in the creation of new strategies for the efficient delivery of services (Alyouf & KuIshak 2018; Lutfi 2021). There is still a divide in the level of satisfaction with IT use between accountants and management, despite the numerous empirical studies on the advantages of IT employment in AIS (Lutfi, 2022). In general, the culture of professional accountants encourages them to accept innovations to successfully fulfill the demands of their job, and this has had a significant impact on how they make decisions and behave with regard to using IT (Tiron-Tudor, Deliu, Farcane & Dontu, 2021).

(Bhatterjee and Lin 2015; Almaiah and Al-Khasawneh 2020). There have been many strategies used to encourage potential users to accept innovations, but ultimately, the long-term viability of innovation use may be predicted through the continuing behavior of the user. The foundational model put forth by Venkatesh, Thong, Chan, Hu, and Brown (2011) is expanded in this study to provide insight into AIS users' post-adoption behavior.

What's more, there aren't many empirical research that compare users' attitudes and beliefs before and after adoption (continuous usage) (Yasmin & Grundmann, 2019; Jaiswal, Kaushal, Mohan & Thaichon, 2022; KIEU, 2022). This distinction has been

shown to be essential for improving the comprehension and control of events over time (Lutfi, 2022). In light of this, a potential adopter's intention to adopt is solely determined by normative pressure, with attitude serving as the sole factor in determining user/adopter intention. The perception of usefulness, ease of use, demonstrability of results, trialability, visibility, as well as post-adoption attitude and influential beliefs connected to the enhancement of usefulness and image perceptions, all affect a potential adopter's or user's attitude (Grani, 2023). authors that focused on consumer behavior and cognitive dissonance theories (Schaarschmidt & Dose, 2023). According to Cummings and Venkatesan (1976), who supported the adoptionusage differences, a person's view, attitude, and need might alter depending on the products they really use. As a result, the beliefs driving the innovation's post-adoption use may be different from those driving its initial acceptance or usage.

To accomplish effective service delivery, increased efficiency, decision-making promotion, and management enhancement, the use of AIS as an IS is essential (Al-Hattami, 2022). In other words, AIS application is essential for both the development and adaption of best practices. The management (decision maker) needs the accounting data provided by AIS to determine and forecast the company's next strategic goals (Lutfi 2022). When used successfully and effectively, AIS plays a significant part in advancing the objectives and output of the company. As a result, accounting information must be relevant, usable, and of a high standard in order for decision-making to be successful (Ponisciakova, 2022).

The UTAUT model was proposed and created by Venkatesh et al. (2003) with the intention of better understanding the motivations behind why potential users embrace and employ technology in connection to IS. The UTAUT model combines its eight



predecessors, including the TAM2 by Venkatesh & Davis (2000) and the Technology Acceptance Model (TAM) by Davis (1989). The authors of the current study created the model primarily to understand how people embrace new technologies and the supporting factors that affect this acceptance. Technology acceptance theories and models are merged into one view under the UTAUT, which encapsulates the idea of technology acceptance (Alsyof and KuIshak 2018). In order to evaluate the elements in both organizational and non-organizational environments, some studies focused on IT used the UTAUT (Venkatesh et al. 2011).

In other words, the UTAUT combines elements from earlier models that influence both an individual's intention to use IT and their actual use of it. According to Venkatesh et al. (2011), the UTAUT has seven constructs that influence usage intention or actual use. Performance Expectancy (PE), effort Expectancy (EE), social influence (SI), and enabling conditions (FCs) are the four important ones. These four factors, which concentrate on how users perceive the usefulness of the system and how it boosts productivity, are direct predictors of user acceptance and usage behavior. The variables also provided insight on how user-friendly the system was. Furthermore, influential people at work influence how individuals use IT, and their perceptions of the resources that support that usage may have a big impact as well (Venkatesh et al. 2003).

UTAUT has several flaws of its own, according to Alsyof and KuIshak (2018), one of which is the insufficient consideration of the effects of individual elements on intention (Li, Long, Chen Geng, 2017), despite the fact that it combines the best factors found in the models that came before it. In this regard, Gardner (2022) indicated that data representing the effects of individual differences on IT usage has been given in IT/IS literature. Realizing the homological net of these disparities' consequences on IT adoption

and use is therefore essential. According to Lee, Lee, and Jung (2023), the UTAUT model (Venkatesh et al. 2011; Venkatesh et al. 2003) is capable of explaining how and why users utilize and adapt new IT/IS. Numerous elements related to the outcome of technology adoption have been found in previous studies and have been shown to have a considerable impact on cognitive IT interpretation (Alsyouf 2020).

### **Factors Influencing the Continuous Adoption and Usage of IT/AIS**

Studies that looked into how firms used technology, notably accountants, revealed detailed information on how users felt satisfied while using ISs (Tam et al. 2020; Hofkirchner and Kreowski 2022). Almaiah, Hajjej, Lutfi, Al-Khasawneh, Alkhdour, Almomani, and Shehab (2022) also concentrated on the disparities in satisfaction across various professional groups using IS. According to their findings, the groups' levels of system usage varied depending on their work environments and environments at home. Therefore, a theory-based approach is used in the current work to further explain and comprehend the accountants' continued purpose to use AIS.

In example, identifying variables that affect intention to use and actual usage of IT has shown the UTAUT model to be beneficial in analyzing the adoption of technology (Venkatesh et al. 2003). The UTAUT, which combines theoretical and experimental data about user acceptability relationships in the field of IT across various settings, including SME settings, explains why this is to be expected. However, despite the fact that TMS affects the success of technology adoption, Alsyouf and KuIshak (2018) emphasized the paucity of studies looking at additional factors like TMS.

In an effort to better understand intention to use and continuance intention, studies like Gupta, A., Dhiman, Yousaf, and Arora (2021) combined innovation diffusion and attitude theories. They showed that potential adopters in particular may experience

ambiguities when using a single belief set to explain different stages of the innovation decision-making process. They also showed that normative pressure is a determinant of intention to adopt, attitude is a determinant of user intention, and pre-adoption attitude is a determinant of perceived visibility, ease of use, usefulness, trialability, and result demonstrability. The writers came to the conclusion that attitudes, beliefs, and norms may evolve through time. In light of the foregoing, this study takes this into consideration.

### **2.1.2 Performance expectancy**

The expectation that technology would make daily tasks easier is known as performance expectancy (Venkatesh et al., 2003). Performance expectancy is a key predictor of long-term use of the device, according to several studies. Performance expectancy is a key motivator for technology adoption, according to studies in the field of financial technology (Beh, Ganesan, Iranmanesh, & Foroughi, 2021). According to research on social networks, users would be motivated to keep using the technology by its perceived advantages (Chua, Rezaei, Gu, Oh & Jambulingam, 2018). Technology will assist in facilitating health services in healthcare where there are little health facilities available. Users using this technology can save time waiting for appointments with medical specialists and can easily access information and support for their health. According to Utomo, Kurniasari, and Purnamaningsih (2021), the use of technology in the healthcare industry will make it easier for medical professionals to monitor the health of their patients since it offers the diversity of information required. In addition, a study by Alam, Hoque, Hu, and Barua (2020) found that performance expectations are the primary influence on a person's willingness to employ health technology over the long run. Therefore, users will be more likely to continue using the technology if they see its advantages (Utomo, Kurniasari, & Purnamaningsih, 2021). Performance expectancy is a

factor that influences the intention to utilize technology, according to additional research in the area of healthy lifestyles (Wei, Vinnikova, Lu, & Xu, 2021).

Performance expectancy is the degree to which users anticipate that using the system would improve their ability to execute their jobs (Hutabarat, Suryawan, Andrew, & Akwila, 2021). This translates more specifically into the idea that people are more likely to adopt new technology when they believe it would facilitate their work (Mazman Akar, 2019). First, perceived usefulness is one of five notions from multiple models that Venkatesh, Thong, and Xu (2016) integrate into performance expectancy variables. Perceived usefulness, according to Venkatesh et al. (2016), is the extent to which a person thinks adopting a specific system will increase performance.

According to Allam, Bliemel, Spiteri, Blustein, and Ali-Hassan (2019), extrinsic motivation is the belief that performing an action will result in valuable outcomes that are distinct from the action itself, such as work performance, payments, and promotions. Third, suitability for the task. According to Venkatesh et al. (2016), the definition of a job's appropriateness is how a system's capabilities enhance a worker's capacity to accomplish their job.

The research of Allam, Bliemel, Spiteri, Blustein, and Ali-Hassan (2019) contains this research variable. The relative advantage is the fourth. According to Venkatesh et al. (2016), relative advantage is determined by how much employing an invention is seen as being preferable to using its forerunner. The research of Alazzam (2015) contains this research variable. The fifth is anticipating results. The effects of actions are related to outcome expectancies, claim (Venkatesh et al., 2016).

Performance expectations in the organization are divided into two categories based on actual evidence: performance expectations from a firm viewpoint and performance

expectations from a personal standpoint. According to research by Orihuela-Martín et al. (2020) performance research variables inside businesses and individuals can be observed. According to Kemp, Palmer, and Strelan (2019), the utility of technological knowledge is the extent to which customers or individuals think using knowledge, particularly in technology, will help them perform better at work. A person's confidence in the use of information technology will be highly advantageous for himself and can enhance job performance and performance, it can be inferred from the preceding explanation.

Performance expectancy, according to Chua et al. (2018), is the degree to which employing a technology will benefit customers and result in performance improvements. Results from Sair and Danish (2018) demonstrated that performance expectancy has a substantial impact on instructors' behavioral intention to utilize digital learning apps since it makes teachers' jobs easier and increases educational impact. Silic and Back (2017) established that behavioral intention to utilize mobile apps is most strongly determined by performance expectancy. Therefore, users are more likely to buy and continue using social networking apps if they see benefits and innovations in them. Before using social networking apps, users will assess the performance expectations of the apps in terms of information exchange and expressive messages. According to a study by Bogart and Wichadee (2015), performance expectancy has a direct impact on behavioral intention among Thai LINE users.

### **2.1.3 Effort expectancy**

Effort expectancy is defined as the level of ease associated with the use of a technology and it is repeatedly recognized as a critical predictor of user's behavioral intention (Chua, Rezaei, Gu, Oh & Jambulingam, 2018). Prior studies suggested that effort expectancy plays a crucial role in determining behavioral intention to use and actual

use of technology (Chao, 2019). Kassim, Mohamad and Talib (2021), however, claimed that effort expectancy poses a less significant impact on the behavioural intention of 3G mobile telecommunication user in Taiwan, as it is not adequate to attract consumers only with factors of effort expectancy alone. Al-Adwan, Yaseen, Alsoud, Abousweilem and Al-Rahmi (2022) have also pointed out the direct relationship between effort expectancy and behavioural intention by using UTAUT constructs. If a new technology requires less effort to learn and understand the way of using it, users' adoption intention of the technology would be higher. For example, simplicity and self-efficacy of an advertising medium would determine whether an advertising firm adopts social media for advertisement (Tan, Lee, Hew, Ooi & Wong, 2018).

Research conducted by Lubis, Zati and Rosalina (2023) shows that a simplicity-driven system with maximized efficiency is more favored by consumers compared with technology that is complicated to use. However, the consumer may perceive differently towards effort expectancy in using social networking apps compared with m-shopping apps. However, previous researchers argued that effort expectancy is not as critical as performance expectancy in serving as a determinant of behavioral intention, as it has a more significant effect on post-adoption usage (Sair & Danish, 2018). Empirical studies have also suggested that consumers intend to use e-learning apps if the application is easy to use Dahan et al. (2022). As the complexity of technology reduces, the intention of the individual to use the technology is likely to increase (Kang, 2014). For example, Lee and Lee (2020) claims that mobile shopping apps are effortless to use if the consumer can easily obtain product information, make payment and check delivery status. However, the measuring criteria of effort expectancy in using social networking apps are different which includes the ease of reaching people and interacting with them (Kassim, Mohamad & Talib, 2021). In fact, most of the empirical studies proved that ease of using social

networking apps support higher intention to use. Horas, Iskandar, Abidin and Daryanti (2023) also revealed that use behavior of I Pass in Taiwan MRT is positively affected by effort expectancy.

Expectations and values likely influence an individual's behavior (Putwain, Nicholson, Pekrun, Becker & Symes, 2019). Effort Expectancy is critical in successfully incorporating technology-enhanced learning (Sang, Chen, Fang, Xu, Tian, Shui & Ma, 2023). Users perceive the online marketplace to be easy to use. They are more likely to perceive more significant benefits, such as finding products or services that meet their needs or getting a good deal on a purchase (Christiono, 2018). On the other hand, if users find the online marketplace difficult to use, they may perceive fewer benefits, regardless of the level of hedonic value they experience.

The adoption of technology will be readily accepted by its users if they feel the ease of using the features of the technology. According to Utomo, Kurniasari and Purnamaningsih (2021), effort expectancy is the ease of using technology. When users only need a little effort in using technology, they will feel relief. Various previous studies have proven that effort expectancy is one factor that influences behavioural intention (Chaouali, Yahia & Souiden, 2016; Purnamaningsih, Erhan & Rizkalla, 2019). Gücin & Berk (2015) stated that the ease of using an application is a critical factor that drives users to be willing to use the application in the long term. Consequently, the technology in health must consider the convenience for its users. To such an extent, with the findings from Okumus, Ali, Bilgihan and Ozturk (2018), health app users' readiness would increase if they felt the ease in operating it. Other research supports the result that the effort expectancy in the field of health technology is a factor that affects a user's to use such technology (Lee & Lee, 2020).

#### **2.1.4 Social influence**

According to Mensah (2019), social influence is the extent to which peer influence affects how a given system (mobile services) is used. According to Almuraqab and Jasimuddin (2017), social influence is also discovered to be a significant element in relation to intention to utilize both Egovernment and mobile government. The findings of a study by Graf-Vlachy, Buhtz, and König (2018) support the idea that one of the major determinants in technology adoption is social influence (Junnonyang, 2021).

Additionally, the concept of social influence encompasses a wide range of phenomena that are covered in numerous literatures, of which group influence study is ostensibly only a minor portion. There is a wealth of literature on attitude change and persuasion that places group influence in the background or views it as a source of bias to be contrasted with methodical information processing. Interpersonal and informational influence is frequently contrasted with influence by the group. These subjects are frequently divided or dispersed under a number of titles in introductory books. This review attempts to provide a more comprehensive picture of the role of group identity in social influence as a result of this undesirable fragmentation (Spears, 2021).

Social pressure typically starts when we aren't sure what to think. Uncertainty that wasn't there before can materialize, as the Asch paradigm demonstrates, and it might prompt queries about who we are as individuals and how we fit into the larger community. It is as if we had an angel and a devil on opposite shoulders, comparing individual rationality and collective bias, when we are caught in the middle between our individual perception and reason (our own senses and perspectives, which we routinely accept) on one side and the group on the other (Spears 2021).



Social influence reflects user opinions and viewpoints to social surroundings. Users frequently take cues from other users' decisions when deciding whether to adopt a new technology. They have a good tendency of using the technologies used to regulate things. It has been explored extensively in the past (Khatimah, Susanto, & Abdullah, 2019). According to a recent study (Al-Okaily, Lutfi, Alsaad, Taamneh & Alsyouf, 2020), both habits and social impact are significant variables in the context of information systems. Habitual conduct can occur frequently and be an instinctive reaction to the situation (Fürtjes, King, Goeke, Seidel, Goschke, Horstmann & Ehrlich, 2020). As a result, it may be repeated routinely by a social group or people who have had similar experiences (Ross, Huff, & Godwin, 2021).

Using linked postings in social networks provide information on SIs and their effects on users. To analyze social influence in data networks, Li, Wang, Madden, Ding, Tang, Sun, and Zhou, E. (2019) employed several text-mining techniques, but both concluded that it had predictive value. By examining the social networks of Twitter users, Ray and Chakrabarti (2022) discovered that their method significantly enhanced sentiment analysis. According to Khatimah, Susanto, and Abdullah's research from 2019, a model that connected Weibos's topic influence to the sentiments posted there might be used to forecast users' opinions. An effective way to solve the data sparsity problem is to leverage social influence to forecast user behavior using network information.

In another way, it is recognized that social interaction affects stock market value, with some people's predisposition for social connection acting as a "social multiplier" (Chen, Li, Jia, & Schoenherr, 2023). ngelhardt, Krause, Neukirchen, and Posch (2021), who examined a variety of social elements that influence people's interactions with financial markets, further investigate this multiplier impact. According to research on behavioral

finance, a crowd (or herd) will have a big impact on an investor's behavior. Behavior becomes contagious when people copy one another (Vedadi & Warkentin, 2020).

Numerous studies on social impact have been conducted in different fields, including sociology, social psychology, and economics. Manca, Sivakumar, and Polak (2019) revised and summarized these earlier studies and theorized the dynamics of social interaction processes on intents and adoptions of new pro-environmentally friendly technology. Axsen and Kurani (2014) suggested a behavioral model based on this review.

Framework, the "reflexive layers of influence" that describes the links between social interaction processes and the personal layers involved in technology adoption. Diffusion, translation, and reflexivity are the names given to these relationships. Although Yin, Wang, Zheng, Li, Yang, and Zhou (2019) also explored the conformity process among the various social influence processes in the review paper (Axsen & Kurani, 2014), this was done in the latter study. Conformity was left out of the RLI. However, a crucial aspect of social influence is the compliance process. According to Frey and Van de Rijt (2021), conforming to norms can have an impact on the cognitive process that generates intention, which can then have an impact on how individuals make decisions. People prefer to conform when under pressure from subjective and societal norms since they are continually exposed to other people's opinions and behaviors (Vuong, 2023).

### **2.1.5 Facilitating conditions**

According to Hossain, Hasan, Chan, and Ahmed (2017), facilitating conditions refer to how much a person thinks the current organizational and technological infrastructure can support the usage of technology. According to Venkatesh's study, facilitating conditions have an impact on use behavior rather than behavioral intention. According to Ambarwati, Harja, and Thamrin (2020), enabling factors include the availability of

adequate resources and assistance for people to use technology. Individuals may be unable to adopt web-based technology due to a lack of assistance, a delay in support, incomplete information, and a lack of resources (Kamaghe, Luhanga, & Michael, 2020).

According to Khechine, Raymond, and Augier (2020), enabling conditions are elements of the environment that either make it more difficult for a person to conduct an action or that help them do it more easily. El-Masri and Tarhini (2017) define the facilitating conditions construct in the UTAUT model as having roots in a number of theories.

Hewavitharana, Nanayakkara, Perera, and Perera (2021) proposed that facilitating conditions include the amount and type of support offered to people that affect their usage of technology. The availability of training and support are thought to be helpful conditions in the context of workplace technology adoption. The proposed influence on perceived usefulness or perceived ease of use was investigated in a number of technological acceptance studies, and empirical support was obtained (Wilson, Keni & Tan, 2021). A number of new information system improvements have recently been found to be impacted by enabling conditions, either through infusion or adoption (Carragher-Wolverton & Burleson, 2021).

Similarly, the Hamzat and Mabawonku (2018) UTAUT Model includes the phrase "facilitating conditions" as one of its fundamental elements. The construct, according to the authors, reflects how strongly a person feels that there is a technological and organizational foundation in place to support the usage of a system. The degree to which university instructors think that technical infrastructure is present to facilitate the use of digital libraries is referred to in this context as enabling conditions. By establishing a new paradigm that has significant implications for the usage of the system, facilitating conditions significantly better ideas for organizational and development of digital

libraries. As a result, the paradigm ensures that enabling circumstances (infrastructure) are technological solutions that are installed and maintained by reputable companies, ensuring their sustainability and the quality of the services provided to the customers. The creation of a digital library is helped in some ways by favorable conditions. It symbolizes the operational and technical support required for a community of users to use a digital library. To explore the intention to utilize technology for teaching mathematics among pre-service teachers in Serbia, authors like Teo and Milutinovic (2015) used facilitating conditions, subjective norm, and understanding of mathematics as external variables to the Technology Acceptance Model (TAM). Data from the survey of 313 participants was analyzed using a structural equation model. The research showed that the study's suggested model suited the data well and explained 5.4% of the variation in behavioural intention to use technology.

In their study of institutional structures, Ratnasingam, Gefen, and Pavlou (2007) added a third component of institutional trust known as facilitating conditions and subconcepts (IT connectivity, standards, and standardized product descriptions) to promote relationship continuity. According to other studies (Wang, Wang & Chang, 2019; Alblooshi, Shamsuzzaman & Haridy, 2021) enabling conditions are those that involve similar norms, relational values, and common attitudes about actions and goals. Standards that support (a) the usage of interoperable IT platforms, (b) corporate messaging standards like EDI, or (c) standard procedures for uniform product descriptions are a few examples of facilitating conditions. Industry assessments have indicated a critical need for standards development. These empirical findings ought to be applicable to other situations where there is a high level of social uncertainty and where, as a result, trust is required because the theoretical contribution of these conditions is to create trust (i.e., reduce social uncertainty) (Wut, Lee, & Xu, 2022).

Alraja (2022) modified the third component, which fosters institutional trust, and looked at its function in the light of the lessons discovered from conventional EDI. For each of the sub ideas, they also included dimensions of measures, including IT connectivity, standards, security, and uniform product descriptions. Conditions that make it easier to conduct business electronically and follow specific protocols that support excellent business practices for market participation. Facilitating circumstances, on the other hand, are distinct from situational normality, which focuses on establishing trust by reassuring the trusting party that everything is routine. In other words, situational normality reassures the believing party that there isn't anything to suggest social unpredictability (Chen, Wang, & Wei, 2022). Indeed, it has been demonstrated empirically that these assurances, along with situational normality, significantly affect the development of institutional confidence in B2C markets and online marketplaces (Man, Guo, Chan & Zhuang, 2022). According to Thellman and Ziemke (2002), social uncertainty is the uncertainty that arises from interacting with others because they are autonomous actors whose conduct can never be completely predicted. On the other hand, facilitating circumstances increase trust by eliminating the nonsocial uncertainty brought on by technology. For instance, IT networking standards boost trust by reducing uncertainty about how technology will behave, while the other human party acts normally without raising questions about its motivations.

These are seen as people's opinions that the organizational and technological infrastructure needed to operate and sustain a system are there, so the intention to adopt new technologies shouldn't be a problem. FC stands for the external restrictions on adoption intention. This is somewhat at odds with the truth. Technology adoption has been the subject of numerous studies employing UTAUT, but little research has been done on the factor of facilitating conditions. Because of this, this article focused on FCs

found at Ugandan institutions and how they have aided or hindered the development and use of e-learning (Paul, Musa, and Nansubuga, 2015).

According to Efilolu Kurt and Tingöy's definition from 2017, "facilitating conditions" refers to users' perceptions of a virtual learning environment as an effective system with the infrastructure required to support its use. According to Khechine et al. (2020), enabling conditions are any assistance with learning that users of a system perceive coming from other people, organizations, or technological resources. According to Bervell, Kumar, Arkorful, Agyapong, and Osman (2022), having simple access to administrative and organizational assistance is essential for adapting to online learning, and the lack of this support will have an impact on behavioral intention and usage behavior. According to UTAUT2 (Jakkaew & Hemrungrrote, 2017), enabling conditions as a factor have a direct linear link with behavioral intention and use behavior. As supportive factors frequently conceal the relationship between behavioral intention and use behavior (Efilolu Kurt & Tingöy, 2017), more recent GC acceptance research have rejected a direct association between these constructs (Kumar & Bervell, 2019; Raman & Rathakrishnan, 2020). The role of facilitating conditions has also been defined by Maruping, Bala, Venkatesh, and Brown (2017) as being expressed through effort expectancy to influence behavioral intention directly rather than as a direct influence on behavioral intention. Although it is anticipated that facilitating conditions will have an impact on hedonic motivation and effort expectancy (Bervell, Kumar, Arkorful, Agyapong & Osman, 2022). In contrast, Huang, Teo, and Scherer's study from 2022 showed no association between enabling factors and effort expectancy in predicting behavioral intention. Incorporating alternate resources (such application program interfaces), the Internet, and mobile learning tools are now included in Rahmad, Wirda, Berutu, Lumbantoruan, and Sintong's (2019) description of the facilitating conditions.

Zwain (2019) asserts that technical assistance and Internet speed enhance learning occasions that promote use and are regarded as components of students' learning routines and habituated behavior.

The potential for facilitating situations to affect social influence was our next hypothesis. It is suggested that social influence is a necessary component for the mandatory use of an information system. According to this study, Venkatesh et al. (2003) are correct. Social influence is a construct anchored in social networking interactions that may directly or indirectly affect behavioral intention, according to Venkatesh, Brown, Maruping, and Bala's (2008) description. Students are motivated to recommend GC to their peers (Kumar & Bervell, 2019) due to their confidence in its effectiveness (Bervell & Umar, 2017). Additionally, the mobile nature of GC and API integration were found to be factors influencing GC being recommended as an exemplary virtual learning environment in higher education (Kumar, Patel, Shah, Raval, Rajpara, Joshi and Joshi (2020)..

### **2.1.6 Experience**

Individuals' perspectives and attitudes toward using Accounting Information Systems (AIS) are significantly influenced by their experience. Experience has a moderating effect on the UTAUT variables, according to recent studies. Rosati, Fox, Cummins, and Lynn (2022), for instance, looked into how experience affected the relationship between Performance Expectancy and AIS adoption. The study discovered a greater positive correlation between Performance Expectancy and persons' propensity to adopt AIS when they had prior experience using AIS. This shows that people who have firsthand experience with AIS are more aware of the potential advantages and value they provide, which increases their propensity to adopt.

Additionally, Li and Zhang's study from 2023 investigated the function of experience as a mediator in the relationship between effort expectations and AIS adoption. The results showed that people with no prior experience with AIS believed using it would require more effort, which decreased their desire to adopt. People who have used AIS extensively, however, experienced less effort, which increased their propensity to acquire AIS. This indicates how experience has a moderating effect on the association between effort expectations and AIS adoption.

These studies emphasize the value of taking into account people's experiences when examining the UTAUT criteria in relation to AIS adoption. Organizations and policymakers should consider how users have previously used AIS when designing interventions, training courses, and support systems that meet their requirements. Recognizing the moderating impact of experience allows companies to develop more effective implementation strategies by better understanding how various user groups see and use AIS.

### **2.1.7 Unified Theory of Acceptance and Use of Technology (UTAUT)**

To understand the factors impacting the adoption and use of technology in many contexts, including Accounting Information Systems (AIS) in SMEs, Venkatesh, Morris, Davis, and Davis's (2003) UTAUT paradigm has been extensively employed. The UTAUT model combines elements from many technological acceptance models in order to explain user acceptance and usage behavior. These elements include performance expectancy, effort expectancy, social influence, and enabling conditions.

The UTAUT framework has recently been expanded by research to look into the adoption of AIS in SMEs. Al-Okaily et al. (2023), for example, investigated the role of trust as a further element within the UTAUT model for AIS adoption in Jordanian SMEs. Their findings demonstrated the significance of trust in the acceptance and usage of



technology within the SME setting by showing how trust strongly influences users' behavioral intention to use AIS. The moderating influence of gender in the relationship between UTAUT variables and AIS adoption among Malaysian SMEs was further explored by (Ma, Lee, Teoh, & Ling, 2021). The study found that there are gender disparities in the acceptance and use of AIS, highlighting the importance of taking into account gender-specific aspects when analyzing technology adoption patterns in SMEs. These studies highlight the flexibility and adaptability of the UTAUT framework in examining the intricate dynamics of AIS adoption in SMEs and offer insightful information for academics and industry professionals working to further successful adoption strategies.

Beyond AIS acceptance in SMEs, it's significant to highlight that the UTAUT concept has been widely used in other technological contexts. The UTAUT model has been used by researchers to examine how technologies like enterprise resource planning (ERP) systems, mobile applications, and electronic commerce (e-commerce) are accepted and employed in various corporate settings (Venkatesh et al., 2003). The robustness and generalizability of the UTAUT framework in analyzing technology adoption behavior are highlighted by this broad applicability (Sharma, Singh, Pratt & Narayan, 2021).

Numerous studies have used the UTAUT framework to pinpoint the variables influencing the intention to adopt and use AIS in the setting of SMEs. For instance, Lutfi (2022) used the UTAUT model to explore the factors influencing the adoption and utilization of AIS in Jordanian SMEs. Their findings demonstrated a substantial relationship between performance expectancy, effort expectancy, and facilitating factors, underscoring the significance of perceived utility, ease of use, and organizational support in the desire to use AIS. Similar to this, Al-Adwan, Al-Rusan, and Al-Adwan (2017) used

the UTAUT framework to investigate the elements driving AIS adoption in SMEs in the United Arab Emirates. Their research focused on the importance of perceived advantages, usability, and subjective standards in identifying performance expectancy, effort expectancy, and social impact as major predictors of the desire to adopt AIS. These studies show how the UTAUT model may be used to analyze the elements that influence AIS adoption in SMEs and offer insightful information for practitioners and policymakers to help them promote successful implementation strategies.

In the context of AIS adoption in SMEs, researchers have also examined the function of user experience within the UTAUT paradigm. In Serbian SMEs, Karaman Aksentijevi'c, Kresoja, and Barjaktarovic (2021) looked into the effect of user experience on the decision to keep using AIS. Their research showed that user experience had a considerable impact on continuance intention, indicating that the degree of satisfaction and benefits felt from using AIS are key factors in its continued use. This emphasizes how crucial it is to analyze AIS adoption and usage in SMEs while taking user experience into account as a predictive element within the UTAUT framework.

The UTAUT framework clearly provides a thorough and solid theoretical foundation for comprehending the elements that influence the adoption and usage of AIS in SMEs after synthesizing and integrating the findings from various studies. Its multidimensional approach offers a comprehensive understanding of technology adoption behavior by taking into account elements including performance expectancy, effort expectancy, social impact, facilitating conditions, and user experience. Researchers and practitioners can identify the important variables and create tailored interventions to encourage effective implementation and utilization of AIS in this particular scenario by applying the UTAUT framework in the context of AIS adoption in SMEs.

## **2.2 Hypothesis development**

The following sections provide details on how the hypothesis was developed.

### **2.2.1 Performance expectancy and AIS use**

According to Sewandono, RThoyib, Hadiwidjojo, and Rofiq (2023) Performance Expectancy is the degree to which a person believes that adopting the system will enable them to gain performance benefits at work. According to Fianto, Hendratmi, and Aziz (2020), behavioral intention strongly influences how a system or piece of technology is used. According to research by Rana, Dwivedi, Lal, Williams, and Clement (2017), performance expectations have an impact on how information systems are used. Performance expectations are a factor in how people use technology (Solekah & Hilmawan, 2021).

The advantages of employing technology are related to performance expectancy (Rahi, Mansour, Alghizzawi & Alnaser, 2019). In the context of our study, PE refers to the greater likelihood of receiving crucial, pertinent consumer information on SNS that is affordable and customized to specific needs. Therefore, we define PE as the extent to which people think that looking up consumer information on social networking sites will help them get the knowledge they need and make their decision-making process more successful (Kol, Nebenzahl, Lev-On & Levy, 2021).

According to studies, PE generally has an impact on how long people plan to use social media (Hussein & Hassan, 2017). Other research found that PE had an impact on consumers' intentions to use social recommender systems, mobile advertising, and sharing their shopping experiences (Hussein & Hassan, 2017).

According to the UTAUT, Tang, Aik, and Choong (2021) determined that effort expectancy based on the expectancy theory mentioned in was the same as perceived usefulness. As a result, the terms "perceived usefulness" and "performance expectancy" have equivalent meanings. According to Rahmiati, Susanto, Hasan & Pujani (2022) performance expectancy is defined as the users' perceived performance increase from the chosen technology. Performance expectancy in the context of mobile payments refers to how much m-payments can improve consumers' payment performance (Al-Saedi, Al-Emran, Ramayah & Abusham, 2020). In other words, according to Madan and Yadav (2016), performance expectancy is the extent to which mpayment facilitates payment. While Zalessky and Hasan (2018) claimed that performance expectancy was the best predictor of behavioral intention in their investigation, Morosan and DeFranco (2016) discovered that performance expectancy had strongly predicted intention in the NCF m-payment system.

Moving on to perception of effectiveness (PE), Venkatesh et al. (2003) defined it as the way people believe employing a particular technology will improve task performance effectiveness and efficiency. Extrinsic motivation, work fit, perceived usefulness, and outcome expectancies are all components of PE, according to the authors. According to Isaac, O., Aldholay, Abdullah, and Ramayah (2019), perceived usefulness is the belief that using technology would improve how well people accomplish their jobs. According to Lutfi, A. (2022), perceived utility and usage intentions are connected. PE in this study refers to the accountants' belief that utilizing AIS will increase their productivity and effectiveness in finishing their work assignments quickly and improving the service offered. According to the reviewed literature, PE can influence users' intentions to continue using IT (Tam, Santos, & Oliveira, 2020; Almaiah, Jalil & Man, 2016). In light of this, this study suggests the following hypothesis to be tested:

01: There is no statistically significant effect at  $\alpha \leq 0.05$  for Performance expectancy on AIS use.

### **2.2.2 Effort expectancy and AIS use**

According to UTAUT research, effort expectancy (EE) is a significant factor in determining how people embrace IT/IS (Alkhwaldi & Al Eshoush, 2022). According to Al-Okaily et al. (2023) "the degree of ease associated with the use of the system" is what EE is described as.

According to a number of studies, users are more likely to embrace an IS application that they perceive as being simpler to use than competitors (Yuen, Cai, Qi, & Wang, 2021). Perceived complexity, ease of use, and ease of use are used to evaluate this construct Yang et al. (2021)

According to literature (Zaini, Hamad, & Najim, 2020), using IS is more effective than using any other application. From an organizational perspective, effort expectancy can be described as an employee's effort to complete the work, which comprises timing and technology use assessment. Consumer technology use has been the subject of research, and results indicate that price is the most important element in determining how customers use technologies. In some cases, the expense of using technology as a service falls on the consumer (Rayna & Striukova, 2021).

The foundation for user behavior is intention. Research has also shown that another model mechanism is crucial in order to study the effort expectancy. In order to forecast the usage of technology, it has also been demonstrated that the context is a more important element (Tam, Santos & Oliveira, 2018). According to the findings of the study, which was carried out in Libya, AIS is a novel innovation for the Libyan market, and whether or not it is adopted relies on how simple the application is to use (Zaini, Hamad, & Najim,

2020). The researcher offers three variables that can be used to gauge effort expectancy. The first aspect comes from the total available market and is known as perceived usage, according to Ranellucci, Rosenberg, and Poitras (2020), and it deals with an individual's perception of how simple-to-use new technology is. According to Solekah and Hilmawan (2021), the second factor stems from the complexity of MPCU technology and is related to the system's usability issues. IDT, referred to as a generic system of using innovation, is the third factor.

According to the study's findings (Sair & Danish, 2018), effort expectancy and behavioral intention have a favorable link. The association between behavioral intention and effort expectancy, on the other hand, has not been found to be very strong by several researches (Widyanto, Kusumawardani, & Septyawanda, 2020). Another study that looked into the connection between effort expectancy and behavioral intention found that 70% of the sample was over 50 and that 70% of the sample was experienced. The outcome further clarified that effort expectancy is influenced by age and experience (Arman & Hartati, 2015).

Performance expectation, effort expectancy, hedonic motivation, price value, and trust were found to positively influence behavioral intention by Alqudah, Jarah, Alshehadeh, Almatarneh, Soda, and Al-Khawaja (2023). In contrast, perceived benefit, effort expectancy, performance expectation, social influence, hedonic motivation, and price value were found to positively influence behavioral intention by Kaur & Arora (2023). According to Alsmadi, Alfityani, Alhwamdeh, Al\_hazimeh, and Al-Gasawneh (2022), there is a favorable correlation between the intention to adopt financial technology and these factors: the Processing Unit, social impact, customer trust, and perceived usability. Additionally, the integrated UTAUT model has an impact on user intention to use online banking, according to Rahi, Mansour, Alghizzawi, and Alnaser's 2019 research. The factors that support banking adoption intention

include performance expectation, effort expectancy, enabling circumstances, social influence, habit, hedonic motivation, perceived worth, and trial ability. According to Widanengsih's research from 2021, perceived ease of use has no impact on interest in banking; instead, attitudes have an impact.

According to Lona, Worang, and Arie (2022), perceived utility, perceived ease of use, and perceived credibility are all important factors in determining how satisfied customers are with mobile banking. Usman, Monoarfa, and Marsofiyati (2020) found that enhancement behavior intention behavior use will be directly and indirectly induced by expectation performance enhancement, social influence, effort expectancy, condition, and security facilitation.

According to Rahi et al. (2018), all four predictors—social influence, effort expectations, performance expectation, and enabling condition—were highly significant and varied in their ability to forecast users' likelihood to use online banking. Kusumawati and Rinaldi (2020) found that while trust has an impact on effort expectancy, performance expectation, and facilitating conditions, hedonic motivational variables, habits, and trust have significant influence on behavioral intents to use.

Martins, Oliveira, and Popovi's (2014) findings provide evidence for some of the connections between UTAUT, such as the significance of risk as a better predictor of intention than effort expectations, performance expectation, and social impact. Wang et al.'s (2017) research indicates that personalisation raises users' expectations of performance while lowers their expectations of effort, which in turn enhances users' desire to continue using e-banking services.

First and foremost, EE is used to describe how simple it is to use a system (Venkatesh et al. 2003); specifically, EE is defined by three key concepts: complexity, usability, and

perceived usability. According to Tam et al. (2020), complexity is defined as consumers' perceptions that using a technology is difficult to understand, whereas ease of use relates to the perception of a person that using a system requires no mental or physical effort. EE is referred to in relation to this study as the perception of the ease of using AIS and the ease with which its usage can be learnt among the accountants, which ultimately signifies the ease with which the accountants can be skilled in using AIS. According to a study of the literature, EE significantly affects the intention to continue using (Almaiah, Al-Lozi, Al-Khasawneh, Shishakly & Nachouki, 2021). Consequently, the following is suggested in this study:

02: There is no statistically significant effect at  $\alpha \leq 0.05$  for Effort expectancy on AIS use.

### **2.2.3 Social influence and AIS use**

With a wealth of supporting data, the social influence construct has been rigorously evaluated in a variety of research settings (Lu, Wei, Yu, & Liu, 2017). Foroughi, Iranmanesh, Kuppusamy, Ganesan, Ghobakhloo, and Senali (2023), Jimenez, San-Martin, and Azuela (2016), and even mobile commerce continuance studies Lu (2014) have recently given a lot of emphasis to the impact of social influence. Since m-payment users are readily swayed by their peers in their usage decisions, Lin, Wang, and Huang (2020) stated that social influence should be recognized as a factor in determining whether or not to utilize m-payment. Researchers appear to be in agreement that people who utilize mobile commerce are exposed to the effects of social interactions on a larger scale. As a result of internalizing ideas and information in this social context, changes in their perceptions and behavioral intents can be explained. Explaining how social influences have changed throughout time is a more urgent challenge. From the perspective of consumer power, Lu (2014) stated that social influence could result from consumer discursive power created through conversations on social media. The choice to



continue or stop can be seen as a direct demonstration of consumer power. Both Shin and Lu tested social influence using revised TAMs, but due to a number of study limitations, they were unable to find evidence for its significant influence on continuance intention. However, they did identify social influence as a key antecedent of post-usage usefulness perception (Lu 2014).

Among Chinese m-payment users in the pre- and post-adoption stages, Shankar and Datta (2018) examined the historical evolution of social effects as a behavioral driver of m-payment services. Initially, they thought that social effects would have a greater impact on prospective users. However, their findings showed that AliPay users had a higher positive impact from social impacts on behavioral intention than did early adopters.

SI (Venkatesh et al. 2003) is the degree to which a person perceives that important others think they should use a new system. The construct is made up of social variables, subjective norms, and image. Subjective norms, according to (Alrawad, M., Lutfi, A., Alyatama, S., Elshaer, I. A., and Almaiah, M. A. (2022; Bani- Bani-Khalid, Alshira'h & Alshirah, 2022), refer to the social pressure people feel when deciding whether or not to engage in a particular action. In this study, "SI" is used to refer to accountants' judgments of how important coworkers view their embrace of and usage of AIS. Literature has demonstrated how SI affects the persistence of use intention (Mulhem and Almaiah 2021; Tam, Santos & Oliveira, 2020). Therefore, the current study suggests the following:

03: There is no statistically significant effect at  $\alpha \leq 0.05$  for Social influence on AIS use.

#### **2.2.4 Facilitating conditions and AIS use**

When a corporation wishes to employ a new technology, it will provide education and training for users of that technology (Szymkowiak, Melovi, Dabi, Jeganathan & Kundi, 2021). For instance, because to the pandemic crisis, teachers have had to learn

how to teach their students using modern software like Zoom, Microsoft Teams, or Google Meet. Teachers will receive help for their training from the schools. Effectiveness of student interactions in a discussion forum can be improved by lecturers providing constructive criticism and outlining clear expectations (Rizvi & Nabi, 2021).

According to Venkatesh et al. (2003), facilitating conditions refer to how much people think the system is supported by an organizational and technological infrastructure. Many researchers have discovered that favorable conditions have a positive impact on the application of innovation (Oke & Fernandes, 2020; Chatterjee & Kar, 2020). When the construct of effort expectancy is used in the same model, Venkatesh et al. (2003) found that facilitating conditions alone do not significantly predict intention to use the system. However, when they are moderated by age and experience, it has a significant impact on older workers with more experience. The adoption of e-government was favorably connected with facilitating conditions in Maznorbalia and Awalluddin's (2021) study, though not significantly. According to our research, employees are more likely to adopt government if they have access to the relevant resources, can learn the necessary skills, and are given the assistance they need to use the infrastructure of information technology.

The degree to which each decision maker believes there is support from the management of these higher education institutions and there is supportive infrastructure for using the AIS is referred to by Tedre (2020) as one of the 'facilitating conditions'. Therefore, if the decision-makers perceive that there is supportive infrastructure, as well as appropriate technology and skills, that will support the use of the AIS, it is expected that the usage of AIS will increase.

According to Venkatesh et al. (2003), FCs are the degree to which a person believes that the organization has the resources necessary to support system utilization. Compatibility, perceived behavioral control, and FCs, which López-Cabarcos, Vázquez-Rodríguez, and QuinoA-Pineiro (2022) identified as objective characteristics that facilitate task completion, are the components of this construct that are measured.. Additionally, according to Lutfi (2022), it is essential to train users and assist them when they run into problems when using the system. In the current study, FCs is referred to be the accountants' perception that particular SME variables either encourage or inhibit the adoption and use of AIS. This study suggests the following since FCs have been demonstrated in the literature to influence continuation intention to use (Almaiah 2018; Tam, Santos, & Oliveira, 2020). As a result, the current study reveals that:

04: There is no statistically significant effect at  $\alpha \leq 0.05$  for Facilitating conditions on AIS use.

### **2.2.6 Experience as a moderating**

Experience is the cumulative knowledge learned by individuals that helps them to take the right decision (Rapani and Malim, 2018). In this study, it is the qualification of management and accountants that include both the academic achievement and the work experience. This qualification enables them to have the skill and knowledge in managing their work, develop relevant information, and using proper making decisions. Many studies did not consider experience as a moderator variable between AISs and IAEs, so this research aims to develop a conceptual framework to explain the impact of performance expectancy, effort expectancy, social influence, and facilitating conditions on the AIS USE as well as the experience variable effect as a moderator between them. Consequently, the following is suggested in this study:

H05: There is no statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between performance expectancy and AIS usage.

H06: There is no statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between effort expectancy and AIS usage.

H07: There is no statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between social influence and AIS usage.

H08: There is no statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between facilitating conditions and AIS usage.

### **2.3 Previous studies**

#### **Study Handoko, B. L., Ariyanto, S., & Warganegara, D. L. (2018) Title “Perception of financial auditor on usage of computer assisted audit techniques”**

This study aims to ascertain how financial auditors feel about using computer-assisted auditing techniques (CAATs) in their routine job. This study employs quantitative methods and distributes questionnaires to respondents in order to collect primary data. The responders are financial auditors who formerly held positions with a public accounting firm in Indonesia's Jakarta Special Region. The independent variables in this study are Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Condition. Path analysis was used to examine the hypotheses between the variables. Use Behavior is the dependent variable, while behavioral intention is the intervening variable. According to the study's findings, Behavioral Intention is significantly impacted by Performance Expectancy. Social Influence and effort expectation have no discernible effects on behavioral intention. Use Behavior is significantly impacted by the facilitating condition and behavioral intention.

**Study Almaliki et al. (2019) Title “Structural equation model for the relationship between accounting information system and internal audit effectiveness with moderating effect of experience”**

Management is helped in making wise judgments by the efficacy of the internal audit function and the accounting information system. The expertise of auditors and accountants may improve decision-making. Additionally, the prior research did not take into account the impact of accountants' and auditors' experience on the relationship between the accounting information system and internal audit efficacy. The goal of this study is to create a structural equation model for the moderating impact of experience on the relationship between the internal audit effectiveness and the characteristics of accounting information systems in Iraqi stock exchange-traded companies. Five components, including integration, flexibility, reliability, relevance, and timeliness, have been chosen to characterize the attributes of an accounting information system. The study's findings showed that the effectiveness of internal audits was significantly impacted by each of the accounting information system characteristics that were chosen. Additionally, the correlations between flexibility, integrating traits, and internal audit efficacy were modulated by experience. These research results can help firms evaluate and improve the information quality as well as the abilities and expertise of their staff, notably their accountants and auditors.

**Study Odeh (2019) Title “Factors affecting the adoption of financial information systems based on UTAUT model”**

Based on the unified theory of acceptance and use of technology (UTAUT), the primary goal of this paper is to investigate the variables that can influence the adoption of financial information systems by small and medium-sized businesses in Jordan. The data for this quantitative investigation was gathered via a questionnaire. 322 Jordanian

small and medium-sized businesses make up the study's sample. The study's conclusions showed that performance expectations, effort expectations, social influence, and enabling factors have a substantial impact on small- and medium-sized firms' adoption of financial information systems.

**Study Zaini et al. (2020) Title “Factors affecting the adoption of an accounting information system based on UTAUT2 and its implementation in a tourism corporation”**

The goal of the study was to investigate the variables (performance expectations, effort expectations, social impact, and favorable conditions) influencing the adoption of an accounting information system in a Jordanian environment. Our recent study concentrated on the UTAUT2 model, which was based on the UTAUT model. The mechanism and extension of ideas are the main topics of this model's analysis of earlier theories. The UTAUT2 model was expanded using additional variables, such as viewpoints on communication and perceived technological fit. There were several theories offered by the study. Data was gathered through a closed-ended questionnaire to test the hypotheses. 210 Jordanian businesses provided the information. The hypotheses were tested using structural equation modeling with variance. The data was examined using Smart PLS 3. According to the findings, each component was important. Thus, it was determined that all hypotheses were supported. The study's results were addressed in relation to earlier research. In addition, the study's weaknesses were emphasized.

**Study Kholid, Alvian and Tumewang (2020) Title “Determinants of Mobile Accounting App Adoption by Micro, Small, and Medium Enterprise in Indonesia ”**

In order to record business transactions and create financial reports, MSMEs (Micro, Small, and Medium-Sized Enterprises) in Indonesia are influenced by a number of factors. These elements were identified in this study. In this study, perceived danger and

perceived trust are added to the Unified Theory of Acceptance and Use of Technology (UTAUT) as extra variables. This study disseminated surveys to MSME owners in Indonesia who are familiar with the mobile accounting app using a combination of convenient, purposive, and snowball sampling strategies. The Partial Least Square-Structural Equation Model (PLSSEM) is then used in this study to assess the data collected and establish the relevance of the causal association. The intention to use a mobile accounting app is significantly positively impacted by effort expectations, performance expectations, social influence, and perceived trust. The study provides understanding of the variables influencing MSME owners' intentions to select a mobile accounting software, which may assist app developers in creating strategies to satisfy MSME owners' expectations. This study only looks at the intention to use a mobile accounting app, thus a follow-up study employing longitudinal data collecting might look at the user's intention to keep using the app.

**Study Haleem, (2020) Title “Owner manager’s acceptance of cloud accounting: an evaluation based on utaut model”**

This study uses the Unified Theory of Acceptance and Use of Technology (UTAUT) model to explain the theoretical background of the adoption of cloud accounting in Sri Lanka. The advancement of technology, particularly cloud computing, has greatly enhanced accounting methods. The endogenous variable: Use Behavior of Cloud Accounting and the exogenous variables: Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, and Behavioral Intention of Cloud Accounting were measured at the individual level with the moderating effects of experience and organization size to enable it as a research model using prior research. A questionnaire was used to gather information from 354 owner-managers of small- to medium-sized businesses in Sri Lanka in order to evaluate the hypothesised model. Data were examined

using structured equation modeling. The findings indicate that Performance Expectancy, Effort Expectancy, and Social Influence have an impact on Behavioral Intention of Cloud Accounting, while Facilitating Condition directly influences Use Behavior of Cloud Accounting. Performance Expectancy, Effort Expectancy, and Social Influence are all interrelated with Behavioral Intention of Cloud Accounting, which acts as a mediator. The use of cloud accounting is significantly influenced by moderating influences, which include both experience and organization size. The study's conclusions support Sri Lankan SME's use of cloud accounting. The Sri Lankan government should start by developing the infrastructure and promoting cloud accounting there in order to achieve sustainable development.

**Study Cokins, et al. (2020) Title “Intention to use accounting platforms in Romania: A quantitative study on sustainability and social influence”**

By constructing the unified theory of acceptance and use of technology (UTAUT) construct model, this study aims to analyze the elements that affect firm managers' acceptance and usage of online accounting platforms. The sample survey research method, which utilised the online questionnaire as a data gathering tool, was used in the quantitative investigation. This study received comprehensive and helpful responses from a number of 401 companies. The two measures perceived credibility (PC) and perceived risk (PR), which were used in the research, were the main contributions. According to the study's findings, the intention to utilize accounting is positively influenced by performance expectancy (PE), social influence (SI), and perceived risk (PR).

**Study Aviyanti et al (2021) Title “Analysis of Acceptance of Accounting Information System Implementation Based on Electronic Payment Using the Utaut Model”**

This study intends to investigate and assess the impact of social influences, facilitating conditions, performance expectancy, effort expectancy, and performance expectancy on the



actual use of electronic payment-based accounting information systems. Information gathered from online surveys completed by 247 regular users of electronic payment systems. Structural Equation Modeling (SEM) using a Partial Least Squares (PLS) test tool is the analysis technique that was applied. According to empirical evidence, the actual use of electronic payment systems is highly influenced by performance expectations, effort expectations, social influences, and facilitating conditions. To offer a user-friendly and practical electronic payment application system, electronic payment platforms are advised. These results can be used by the platform as a benchmark for user behavior when using an electronic payment-based accounting record system.

**Study Fedorko, I Bačik and Gavurova (2021) Title “Effort expectancy and social influence factors as main determinants of performance expectancy using electronic banking”**

The purpose of this study is to ascertain how expected effort and social impact factors affect performance expectations when utilizing internet banking. In the context of adjusting online banking technology, the study adapts the constructs and concepts from the UTAUT model. According to the variables under investigation, the following statistical tests and procedures were employed: Average values are calculated using descriptive statistics, and relationships between quantitative variables are interpreted using multiple linear regression analysis. Research focuses on banks and customers who utilize these banking services in an online setting. 454 men and women make up the survey sample, which represents the demographics of online shoppers in the various EU member states. The findings of this study demonstrate how the construct of social influence affects respondents' behavior when utilizing internet banking. According to original research, the effect of perceived usability on behavioral intent and use is

inconsistent with the degree of system complexity. The expected effort component in the study greatly influences the expected performance factor.

**Study Lutfi (2022) Title “Factors Influencing the Continuance Intention to Use Accounting Information System in Jordanian SMEs from the Perspectives of UTAUT: Top Management Support and Self-Efficacy as Predictor Factors”**

This study's main goal is to identify the variables that affect accountants' intentions to continue using an accounting information system (AIS) in the setting of small and medium-sized businesses (SMEs) in Jordan. Since accountants are the primary AIS users, gauging their adoption of the system and usage is essential to determining how successfully it has been implemented. A cross-sectional survey of SMEs that have completely implemented an AIS was done for the study. The expanded unified theory of acceptance and use of technology (UTAUT) model and top management support (TMS) serve as the foundation for the study's recommended framework. The findings showed that TMS had a significant and detrimental impact on accountants' continued intention to use AIS, but the analyzed variables—effort expectancy, performance expectancy, and facilitating conditions—had a good impact on that intention. The considerable relationship between social impact and continuation intention was also discovered, indicating the necessity of supporting AIS among SMEs. The study's findings validated the UTAUT theory since they established the study framework's measurement accuracy in the context of Jordanian SMEs and supported the impacts of TMS on continuing intention to use.

**Study Rationale**

This current study is going to investigate the impact of (performance expectancy, effort expectancy, social influence, facilitating conditions) on AIS using with the moderating role of experience. This study will fill the gap in literature, since it should be

conducted in Jordan. Also, in this conducted study the researcher should use the moderating role of experience, Where the researcher could not find any study that took into consideration this moderating variable regarding the relationship between the selected independent and dependent variables. It is worth mentioning that the researcher could not also find any study that included the impact of (performance expectancy, effort expectancy, social influence, facilitating conditions) combined on AIS using.

## **Chapter Three**

### **Study Methodology and Procedures**

The research methodology is explained in this chapter in terms of the study design, sample, population, reliability, validity, and the method and statistical methods the researcher employed in this study.

#### **Study Design**

The researcher was apply and follow quantitative research approach. Interestingly, Daniel (2016) indicated a group of obtained advantages by the adoption of quantitative approach, such as: it uses as a tool statistical data for the purpose of saving time, allows generalization by the use of scientific approach in collecting data, allows replicability, and permits the use of study group.

Keeping in mind that a questionnaire will be developed that includes two parts. The first one is related to demographic information, while the second section includes statements developed based on each dimension of the study. These statements follow Likert scale that ranges from (1) strongly disagree to (5) strongly agree. After that, the questionnaire will be refereed by sending it to academic professors. In accordance to the study conducted by Rathi and Ronald (2022), the researchers mentioned some of the advantages of using questionnaire as tool to collect data, for example: a questionnaire saves time, cost, and energy, also it has less administrative problems and issues, it is useful and useable when having a massive population, and respondents have enough time to think upon the questions.

## **Population and Study Sample**

The population of the study was include accountant's working at SMEs that are located in Jordan. Based on the report of Impact MENA it was found that there are 5932 employees within Jordanian small and medium enterprises by having 622 companies. (Impact MENA, 2022) It is worth mentioning that the researcher will follow of Sekaran and Bougie (2016) for the purpose of finding the representative sample size. Moreover, the questionnaire will be distributed among workers at high management department of obtained sample.

## **Data Collection Methods**

- Primary source → data was be gathered by distributing questionnaires among the selected sample in order to examine the impact of factors affecting on the accounting information system usage in Jordanian SMEs, and the role of experience as a moderating variable
- Secondary sources → Data in the theoretical part was be collected by using journals, books, other research papers, other different related sources.

## **Statistical Methods**

Statistical techniques were employed to conduct descriptive and inferential analysis using the SPSS Ver26 program. The data was coded, analyzed, and used by the researcher to examine the study's data and evaluate its hypotheses. The (0.05) significance threshold has been used to assess hypotheses. As seen in Table (3-1).

**Table No (3-1). The statistical methods used**

Descriptive statistics:					
Use frequencies and percentages to determine how the attributes of the sample members are distributed.					
Determine the sample members' typical responses to the study's questionnaire's questions by computing the arithmetic mean.					
Five-point Likert scale					
Degree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Approval	5	4	3	2	1
Relative Weight	81-100%	61-80%	41-60%	21-40%	1-20%
Levels number to be :					
Length of the period=	upper – lower	=	5-1	1.33	
	The number of levels		3		
Levels number to be :					
Ranged			Degree		
1-2.33			Low		
2.34-3.67			Medium		
3.68-5			High		
Use the standard deviation to gauge how dissimilar the sample members' replies are from their mathematical mean.					
Inferential statistics:					
Skewness and kurtosis are used to examine the normal distribution of the data.					
The Person Correlation Test is used to assess the concept's validity, the reliability of the independent variable correlation coefficients, the degree to which each item's score is related to the overall score on its axis, and the distinguishability of each item on the scale.					
Both a multiple linear regression test and a plain regression analysis are used to look at the impact of each independent variable on the dependent variable.					
VIF test to determine whether the research model is robust and to rule out the presence of independent factor interference					
The Cronbach Alpha consistency coefficient is used to evaluate the research instrument's stability.					
Investigative aspects of the examination of the asymptotic structural validity test					
Integration of hierarchy and regression					

The following table (3-2) displays the distribution of the study sample based on their demographic characteristics.

**Table No (3-2) the distribution of the study sample based on their demographic characteristics.**

Variable	Category	Frequency	Percent
Gender	Male	209	60.6
	Female	136	39.4
	<b>Total</b>	<b>345</b>	<b>100.0</b>
Age	28-37	32	9.3
	38-47	130	37.7
	48-57	111	32.2
	Over 57	72	20.9
	<b>Total</b>	<b>345</b>	<b>100.0</b>
Level of educational	Bachelor degree	194	56.2
	Master degree	22	6.4
	Doctoral degree	16	4.6
	Other	113	32.8
	<b>Total</b>	<b>345</b>	<b>100.0</b>
Years of Experience	Less than 5 years	38	11.0
	6 to 10 years	88	25.5
	11 to 15 years	93	27.0
	16 to 20 years	100	29.0
	More than 20	26	7.5
	<b>Total</b>	<b>345</b>	<b>100.0</b>

The results shown in the table above demonstrated the following:

- Men make up (60.6%) of the population overall in the study sample, while women make up (39.4%). Because the type of employment in SMEs firms does not depend more on one gender than the other, it is likely that the percentage of men is close to the percentage of women.
- The importance of this study is increased by the fact that the majority of Jordanian SMEs company personnel hold advanced degrees, as evidenced by the fact that (56.2%) of the study sample have bachelor's degrees, (6.4%) have master's degrees(4.6%) have doctorates, and (32.8% ) have other levels of education.
- (9.3% ) of the study sample's members are between the ages of 28 and 37. The age range for this population is 38 to 47. While (32.2%) of the population is between the ages of 48 and 57, (20.9%) is above that age.

- Compared to (11%) who have less than 5 years, (25.5%) who have between 6-10 years, (27%) who have between 11 to 15 years, and (7.5%) who have more than twenty, (29%) of them have 16 to 20 years' experience.

**Face validity**

Participating in the researcher's (pilot study), notable Jordanian academic staff provided the research instrument with scientific support.

**Construct validity**

The study tool's structural validity was guaranteed. Pearson The distinctiveness of each scale paragraph was evaluated by calculating the correlation coefficients between each paragraph and the total score for its axis. According to Linn and Gronlund (2012), items with correlation values less than (0.25) are considered to be subpar and ought to be removed. The tables below serve as examples:



**Table No (3-3). Correlation coefficients between each of the independent variable's dimensions' paragraphs and the overall degree of its axis**

Dimensions of the independent variable: Factors affecting on the accounting information system usage							
Performance expectancy		Effort Expectancy		Social Influence		Facilitating Conditions	
Paragraph	Correlation Coefficient **	Paragraph	Correlation Coefficient **	Paragraph	Correlation Coefficient **	Paragraph	Correlation Coefficient **
1	0.824	1	0.718	1	0.805	1	0.913
2	0.901	2	0.885	2	0.85	2	0.947
3	0.791	3	0.895	3	0.91	3	0.901
4	0.879	4	0.881	4	0.898	4	0.933
**. Correlation is significant at the 0.05 level (2-tailed).							

The information in the table (3-3) above clearly shows that the coefficients for distinguishing paragraphs for "Factors affecting on the accounting information system usage" ranged between and, which are significant values at the level (0.01), indicating that the paragraphs have a high distinction and are greater than (0.25), demonstrating that the paragraphs are accurate representations of the variables the independent study variable's paragraphs were intended to measure.

**Table No (3-4). correlation coefficients between the total score for the dependent variable's axis and each of the dependent variable's dimensions**

Dimensions of the dependent variable: AIS usage	
Paragraph	Correlation Coefficient**
1	0.817
2	0.879
3	0.798
4	0.859
5	0.894
6	0.826
7	0.852
**. Correlation is significant at the 0.05 level (2-tailed).	

The information in the table (3-4) above clearly shows that the coefficients for differentiating paragraphs for "AIS usage" ranged between (0.798-0.894), which are significant values at the level (0.01), showing that the paragraphs have a high distinction

and are greater than (0.25), demonstrating that they are true to the dependent study variable's intended measurement.

**Table No (3-5). correlation indices between each of the moderated variable's paragraphs and the overall score**

<b>Paragraph</b>	<b>Correlation coefficient</b>
1	0.856
2	0.748
3	0.909
4	0.82
5	0.84
6	0.829

The information in the table (3-5) above clearly shows that the coefficients for distinguishing paragraphs for "Experience" ranged between (0.748-0.909), significant values at the level (0.01), indicating that the paragraphs have a high distinction and are greater than (0.25), demonstrating that the moderated study variable's paragraphs accurately reflect the variables they were intended to measure.

### **Convergent structural validity using exploratory factor analysis**

The convergent structural validity of the study variables was confirmed using the exploratory general analysis test, as demonstrated in the accompanying tables.

**Firstly: Convergent structural validity, exploratory factor analysis of the independent variables (Factors affecting on the accounting information system usage):**

**Table No (3-6). Saturation (loading) values of factors that represent the independent variable through orthogonal rotation of the axes (Varimax)**

#	Paragraph	Saturation values on the extracted factors			
		Performance expectancy	Effort Expectancy	Social Influence	Facilitating Conditions
1	1	.670			
2	2	.837			
3	3	.626			
4	4	.887			
5	5		.722		
6	6		.804		
7	7		.793		
8	8		.812		
9	9			.707	
10	10			.788	
11	11			.876	
12	12			.870	
13	13				.859
14	14				.877
15	15				.848
16	16				.873
KMO		0.923			
Eigen value		10.416	1.798	1.682	1.648
Explained variance ratio		26.964	23.906	16.833	12.388
Cumulative Explained Variance Ratio		80.091			

The KMO division was equal to (according to the exploratory factor analysis results shown in the above table (3-6)), and since the rule (Kaiser, 1979) specifies that the least allowable test value is (0.5), the result is consequently greater than 0.5. Accordingly, the sample size is appropriate for the research and the application of exploratory factor analysis. Based on the information in the preceding table, the researcher noted that the Eigen value is larger than the appropriate one.

The results table above shows the values of the explained variance ratios for each extracted factor. The lowest explanatory variance value was (12.388), and the sum of the explanatory ratios explained (80.091) of the independent variable's total variance.

The results and loading levels (saturation) for each paragraph of each extracted factor are shown in the table above along with the results. It was found that was the lowest value. This value is greater than (0.40), which indicates that it is sufficient and reasonable and expresses acceptable and proper saturation values for the paragraphs. Each element is eliminated.

**Secondly: Convergent structural validity, exploratory factor analysis of the dependent variable (AIS usage):**

**Table No (3-7). Saturation (loading) values of factors that represent the dependent variable through orthogonal rotation of the axes (Varimax)**

#	Paragraph	Saturation values on the extracted factors
		AIS usage
1	1	.813
2	2	.880
3	3	.795
4	4	.860
5	5	.896
6	6	.824
7	7	.856
KMO		0.889
Eigen value		5.023
Explained variance ratio		71.758%
Cumulative Explained Variance Ratio		71.758%

The KMO division was equal to (according to the exploratory factor analysis results shown in the above table (3-7)), and since the rule (Kaiser, 1979) specifies that the least allowable test value is (0.5), the result is consequently greater than 0.5. As a consequence, the sample size is appropriate for the study and the use of exploratory factor analysis. The researcher also noted that, based on the data in the aforementioned table, the Eigen value is higher than the appropriate value.

The results table above showed the values of the explained variance ratios for each extracted factor, and the factor with the lowest explanatory variance value was (). The

total variation of the dependent variable was explained by all explanatory ratios to a degree of (68.944%).

The results and loading levels (saturation) for each paragraph of the extracted components are shown in the table above. It was found that the lowest value was (0.511). This value is greater than (0.40), which indicates that it is sufficient and reasonable and expresses acceptable and proper saturation values for the paragraphs. Each element is eliminated

**Thirdly: Convergent structural validity, exploratory factor analysis of the moderated variable (Experience):**

**Table No (3-8). Saturation (loading) values of factors that represent the moderated variable through orthogonal rotation of the axes (Varimax)**

#	Paragraph	Saturation values on the extracted factors
1	f1	0.755
2	f2	0.537
3	f3	0.846
4	f4	0.674
5	f5	0.701
6	f6	0.675
KMO		0.873
Eigen value		4.189
Explained variance ratio		69.817%
Cumulative Explained Variance Ratio		69.817%

The KMO division was equal to (=), and since the rule (Kaiser, 1979) specifies that the least allowable test value is (0.5), the result is consequently greater than 0.5. These results of the exploratory factor analysis are shown in the above table (3-8). As a consequence, the sample size is appropriate for the study and the use of exploratory factor analysis. The researcher also noted that, based on the data in the aforementioned table, the Eigen value is higher than the appropriate value.

The results table above showed the values of the explained variance ratios for each extracted factor, and the factor with the highest explanatory variance value was (69.817%). The overall variance of the dependent variable was represented by the sum of the explanatory ratios (69.817%).

The results and loading levels (saturation) for each paragraph of the extracted components are shown in the table above. It was found that was the lowest value. This value is greater than (0.40), which indicates that it is sufficient and reasonable and expresses acceptable and proper saturation values for the paragraphs. Each element is eliminated.

## Reliability of Study Tool

Cronbach's Alpha coefficients were discovered to confirm the stability of the research tool. The following table displays the results:

**Table No (3-9). Cronbach's Alpha coefficients for testing the stability of the study tool**

Study variables		Cronbach Alpha Coefficients	# of paragraphs
Independent variable	Performance expectancy	0.866	4
	Effort Expectancy	0.867	4
	Social Influence	0.886	4
	Facilitating Conditions	0.942	4
	Factors affecting on the accounting information system usage	0.962	16
Dependent variable	AIS usage	0.934	7
Moderated variable	Experience	0.909	6

All of the Cronbach's alpha coefficient values, which range from (0.866-0.962) in the previous table (3-9), are greater than (0.6), according to the researcher, indicating the stability of the study tool (Sekaran & Bougie, 2016).

### Normal distribution test

Skewness and Kurtosis coefficients were collected to check the study's data for regularity. The data were regarded as being normally distributed if the values of these two coefficients were smaller than (2) (Doane & Seward, 2015). The following table (3-10) demonstrates:

**Table (3-10). Normal distribution of the data based on the skewness and Kurtosis coefficients**

	Mean	Std. Deviation	Skewness	Kurtosis
Performance expectancy	4.0507	.90839	-.772	.703
Effort expectancy	3.9130	.91422	-.681	.792
Social Influence	3.9094	.87289	-.907	.141
Facilitating Conditions	3.8906	.93063	-.809	.424
<b>AIS usage</b>	3.8857	.88423	-.631	.229
<b>Experience</b>	3.9686	.88415	-.547	.520

The central limit theorem implies that all arithmetic means of the samples are distributed closely to the normal if we choose all possible samples from a certain population and compute the arithmetic mean for each sample. The findings in the table (3-10) above, which demonstrate that all values of the skewness and Kurtosis coefficient are less than 1, demonstrating that the data are distributed regularly, confirm this. (Fidell, Tabachnick, 2018).

### The suitability of the study model to statistical methods

To perform multiple regression analysis tests, the independent variables must be significantly correlated with the dependent variable, but they must also not be significantly related to one another because this reduces the value of (R) because the independent variables have a common variance. Due to the challenges in determining the relative significance of each independent variable as well as the dependent variable itself

(Dudin, 2018), the Multiple Linear Correlation Test (Multicollinearity) was performed to confirm this.

Table (3-11) shows that the tolerance coefficient of the independent variables was less than 1 and greater than 0.1, and the values of the variance inflation factor (VIF) are less than 5, which is an indication that there is no strong correlation between the independent variables in addition to confirming that the data met the requirement for the normal distribution prior to using this method (Hair et al., 2018).

**Table (3-11). The results of the test of the strength of the correlation between the independent variables**

	<b>Tolerance</b>	<b>VIF</b>
Performance expectancy	.338	2.957
Effort expectancy	.232	4.306
Social Influence	.215	4.649
Facilitating Conditions	.247	4.052



## Chapter Four

### Data Analysis

#### Introduction

The findings obtained from the screening and analysis of primary data using the Statistical Package for the Social Sciences (SPSS) were given in the present chapter. The data was categorized into two primary categories. The first portion included the mean and standard deviation of the research questionnaire, specifically focusing on the responses provided by the sample to the questionnaire questions. The evaluation of the study's hypotheses is conducted in the following section.

#### Descriptive Analysis:

- **Factors affecting on the accounting information system usage**

**Table (4-12) Mean and standard deviation for Factors affecting on the accounting information system usage**

Descriptive Statistics				
		N	Mean	Std. Deviation
1.	Using AIS increases my productivity.	345	3.965	1.128
2.	I think that using an AIS would enable me to conduct tasks more quickly.	345	4.206	.986
3.	I think that using an AIS would increase my productivity.	345	3.997	1.148
4.	I think that using an AIS would improve my performance.	345	4.035	1.034
	Performance expectancy	345	4.051	.908
5.	My interaction with an AIS would be clear and understandable.	345	4.035	1.056
6.	It would be easy for me to become skilful at using an AIS.	345	3.928	1.042
7.	I would find AIS easy to use.	345	3.780	1.150

Descriptive Statistics				
		N	Mean	Std. Deviation
8.	I think that learning to use an AIS would be easy for me.	345	3.910	1.076
	Effort Expectancy	345	3.913	.914
9.	People around me consider it is appropriate to use AIS	345	3.942	1.077
10.	People who are important to me would think that I should use an AIS.	345	3.858	.985
11.	People in my environment who use an AIS would have more prestige than those who do not.	345	3.838	1.027
12.	People in my environment who would use an AIS have a high profile.	345	4.000	.949
	Social Influence	345	3.909	.873
13.	IT on ASI has a fast response	345	3.893	.990
14.	I have the resources necessary to use an AIS.	345	3.907	.996
15.	I have the knowledge necessary to use an AIS.	345	3.809	1.091
16.	A help is available when I get problem in using AIS.	345	3.965	.946
	Facilitating Conditions	345	3.891	.931

**Above table shows that:**

- **Performance expectancy**

All the things got above the scale's norm of 3.00, which means they were statistically positive. This means that all the people who filled out the questionnaire had a very positive view towards what it said. " I think that using an AIS would enable me to conduct tasks more quickly." got the best score.

- **Effort Expectancy**

All the things got above the scale's norm of 3.00, which means they were statistically positive. This means that all the people who filled out the questionnaire had a very positive view towards what it said. " My interaction with an AIS would be clear and understandable." got the best score.

- **Social Influence**

All the things got above the scale's norm of 3.00, which means they were statistically positive. This means that all the people who filled out the questionnaire had a very positive view towards what it said. " People in my environment who would use an AIS have a high profile." got the best score.

- **Facilitating Conditions**

All the things got above the scale's norm of 3.00, which means they were statistically positive. This means that all the people who filled out the questionnaire had a very positive view towards what it said. "A help is available when I get problem in using AIS." got the best score.

- **AIS usage**

**Table (4-13) Mean and standard deviation for AIS usage**

<b>Descriptive Statistics</b>				
		<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
17.	AIS helps me identify work-related problems.	345	3.890	1.065
18.	AIS helps me make higher-quality decisions.	345	3.823	1.071
19.	AIS helps me make more effective decisions.	345	4.012	1.048
20.	I can get help from others when I have difficulties using the AIS.	345	3.899	1.019
21.	I use all the relevant AIS applications.	345	3.942	1.044
22.	I have a clear idea of how to use AIS.	345	3.719	1.073
23.	AIS is pleasant experience.	345	3.916	.995
	<b>AIS usage</b>	<b>345</b>	<b>3.886</b>	<b>.884</b>

All the things got above the scale's norm of 3.00, which means they were statistically positive. This means that all the people who filled out the questionnaire had a very positive view towards what it said. " AIS helps me make more effective decisions.." got the best score.

- **Experience**

**Table (4-14) Mean and standard deviation for Experience**

Descriptive Statistics				
		N	Mean	Std. Deviation
24.	Experience enables the management to make accurate decision	345	3.974	.954
25.	Experience enables the employees to do their task efficiently	345	3.980	1.109
26.	Experience enhances the internal audit performance	345	4.159	.977
27.	The performance of the AIS depends on employee's professional knowledge and experience	345	3.945	1.056
28.	The organization trains the employees to increase their skill and knowledge in AIS	345	3.904	1.105
29.	The experience help auditors to use software and hardware in AIS in an efficient	345	3.849	1.179
	Experience	345	3.969	.884

All the things got above the scale's norm of 3.00, which means they were statistically positive. This means that all the people who filled out the questionnaire had a very positive view towards what it said. " Experience enhances the internal audit performance" got the best score

## Hypotheses Testing

**H01: There is no statistically significant effect at  $\alpha \leq 0.05$  for performance expectancy on AIS usage.**

**Table (4-15): Ho1 Testing**

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.762 <sup>a</sup>	.580	.579	.57377		
a. Predictors: (Constant), Performance expectancy						
ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	156.045	1	156.045	474.000	.000b
	Residual	112.919	343	.329		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Performance expectancy						
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.882	.141		6.242	.000
	Performance expectancy	.741	.034	.762	21.772	.000
a. Dependent Variable: AIS usage						

The aforementioned hypothesis was tested using Linear regression, and the findings demonstrate a significant positive correlation ( $r = 0.762$ ) between the independent variables and the dependent variable. An additional 58% of the total variance in the dependent variable may be explained by the independent variables.

Another thing that stands out is that the F value is significant at the 0.05 level, showing that There is a statistically significant effect at  $\alpha \leq 0.05$  for performance expectancy on AIS usage.

**H02: There is no statistically significant effect at  $\alpha \leq 0.05$  for effort expectancy on AIS usage.**

**Table (4-16): Ho2 Testing**

Model Summary						
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate	
1	.794 <sup>a</sup>	.630	.629		.53838	
a. Predictors: (Constant), Effort Expectancy						
ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	169.543	1	169.543	584.922	.000 <sup>b</sup>
	Residual	99.420	343	.290		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Effort Expectancy						
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.881	.128		6.904	.000
	Effort Expectancy	.768	.032	.794	24.185	.000
a. Dependent Variable: AIS usage						

The aforementioned hypothesis was tested using Linear regression, and the findings demonstrate a significant positive correlation ( $r = 0.794$ ) between the independent variables and the dependent variable. An additional 63% of the total variance in the dependent variable may be explained by the independent variables.

Another thing that stands out is that the F value is significant at the 0.05 level, showing that There is a statistically significant effect at  $\alpha \leq 0.05$  for effort expectancy on AIS usage.

**H03: There is no statistically significant effect at  $\alpha \leq 0.05$  for social influence on AIS usage.**

**Table (4-17): Ho3 Testing**

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.848 <sup>a</sup>	.718	.718	.46996		
a. Predictors: (Constant), Social Influence						
ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	193.208	1	193.208	874.791	.000 <sup>b</sup>
	Residual	75.756	343	.221		
	Total	268.963	344			
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.529	.116		4.552	.000
	Social Influence	.859	.029	.848	29.577	.000

The aforementioned hypothesis was tested using Linear regression, and the findings demonstrate a significant positive correlation ( $r = 0.848$ ) between the independent variables and the dependent variable. An additional 71.8% of the total variance in the dependent variable may be explained by the independent variables.

Another thing that stands out is that the F value is significant at the 0.05 level, showing that There is a statistically significant effect at  $\alpha \leq 0.05$  for social influence on AIS usage.

**H04: There is no statistically significant effect at  $\alpha \leq 0.05$  for facilitating conditions on AIS usage.**

**Table (4-18): Ho4 Testing**

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.844 <sup>a</sup>	.713	.712	.47450		
a. Predictors: (Constant), Facilitating Conditions						
ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	191.736	1	191.736	851.591	.000b
	Residual	77.227	343	.225		
	Total	268.963	344			
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.765	.110		6.953	.000
	Facilitating Conditions	.802	.027	.844	29.182	.000

The aforementioned hypothesis was tested using Linear regression, and the findings demonstrate a significant positive correlation ( $r = 0.844$ ) between the independent variables and the dependent variable. An additional 71.3% of the total variance in the dependent variable may be explained by the independent variables.

Another thing that stands out is that the F value is significant at the 0.05 level, showing that There is a statistically significant effect at  $\alpha \leq 0.05$  for facilitating conditions on AIS usage.



**H05:** There is no statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between performance expectancy and AIS

**usage.Table (4-19): Ho5 Testing**

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.762 <sup>a</sup>	.580	.579	.57377	.580	474.000	1	343	.000
2	.870 <sup>b</sup>	.757	.756	.43696	.177	249.390	1	342	.000
3	.877 <sup>c</sup>	.770	.768	.42624	.012	18.424	1	341	.000
a. Predictors: (Constant), Performance expectancy									
b. Predictors: (Constant), Performance expectancy, Experience									
c. Predictors: (Constant), Performance expectancy, Experience, mod1									
ANOVA <sup>a</sup>									
Model		Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	156.045	1	156.045	474.000	.000 <sup>b</sup>			
	Residual	112.919	343	.329					
	Total	268.963	344						
2	Regression	203.663	2	101.831	533.322	.000 <sup>c</sup>			
	Residual	65.301	342	.191					
	Total	268.963	344						
3	Regression	207.010	3	69.003	379.803	.000 <sup>d</sup>			
	Residual	61.953	341	.182					
	Total	268.963	344						
a. Dependent Variable: AIS usage									
b. Predictors: (Constant), Performance expectancy									
c. Predictors: (Constant), Performance expectancy, Experience									
d. Predictors: (Constant), Performance expectancy, Experience									

Table (4-19) shows a statistically significant relationship between performance expectancy and AIS usage at a p-value of 0.000 ( $R^2 = 0.58$ ). When we included the experience in the second stage, we found that the overall interpretation variable rose dramatically by  $R^2 = 17.7\%$ .

We observed that the overall interpretation variable rose by  $R^2 = 1.2\%$  (a significant value) with the addition of the experience and performance expectancy interaction variable.

That means there is a statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between performance expectancy and AIS usage.

**H06: There is no statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between effort expectancy and AIS usage.**

**Table (4-20): Ho6 Testing**

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.794 <sup>a</sup>	.630	.629	.53838	.630	584.922	1	343	.000
2	.876 <sup>b</sup>	.767	.765	.42832	.136	199.922	1	342	.000
3	.882 <sup>c</sup>	.778	.776	.41860	.011	17.063	1	341	.000
a. Predictors: (Constant), Effort Expectancy									
b. Predictors: (Constant), Effort Expectancy, Experience									
c. Predictors: (Constant), Effort Expectancy, Experience, mod2									
ANOVA <sup>a</sup>									
	Model	Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	169.543	1	169.543	584.922	.000 <sup>b</sup>			
	Residual	99.420	343	.290					
	Total	268.963	344						
2	Regression	206.220	2	103.110	562.035	.000 <sup>c</sup>			
	Residual	62.743	342	.183					
	Total	268.963	344						
3	Regression	209.210	3	69.737	397.976	.000 <sup>d</sup>			
	Residual	59.753	341	.175					
	Total	268.963	344						
a. Dependent Variable: AIS usage									
b. Predictors: (Constant), Effort Expectancy									
c. Predictors: (Constant), Effort Expectancy, Experience									
d. Predictors: (Constant), Effort Expectancy, Experience2									

Table (4-20) shows a statistically significant relationship between effort expectancy and AIS usage at a p-value of 0.000 ( $R^2 = 0.63$ ). When we included the experience in the second stage, we found that the overall interpretation variable rose dramatically by  $R^2 = 13.6\%$ .

We observed that the overall interpretation variable rose by  $R^2 = 1.1\%$  (a significant value) with the addition of the experience and effort expectancy interaction variable.

That means there is a statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between effort expectancy and AIS usage.

**H07: There is no statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between social influence and AIS usage.**

**Table (4-21): Ho7 Testing**

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.848 <sup>a</sup>	.718	.718	.46996	.718	874.791	1	343	.000
2	.900 <sup>b</sup>	.810	.808	.38704	.091	163.718	1	342	.000
3	.901 <sup>c</sup>	.812	.810	.38506	.002	4.518	1	341	.034
a. Predictors: (Constant), Social Influence									
b. Predictors: (Constant), Social Influence, Experience									
c. Predictors: (Constant), Social Influence, Experience									
ANOVA <sup>a</sup>									
Model		Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	193.208	1	193.208	874.791	.000 <sup>b</sup>			
	Residual	75.756	343	.221					
	Total	268.963	344						
2	Regression	217.732	2	108.866	726.754	.000 <sup>c</sup>			
	Residual	51.231	342	.150					
	Total	268.963	344						
3	Regression	218.402	3	72.801	490.993	.000 <sup>d</sup>			
	Residual	50.561	341	.148					
	Total	268.963	344						
a. Dependent Variable: AIS usage									
b. Predictors: (Constant), Social Influence									
c. Predictors: (Constant), Social Influence, Experience									
d. Predictors: (Constant), Social Influence, Experience,									

Table (4-21) shows a statistically significant relationship between social influence and AIS usage at a p-value of 0.000 ( $R^2 = 0.718$ ). When we included the experience in

the second stage, we found that the overall interpretation variable rose dramatically by  $R^2 = 9.1\%$ .

We observed that the overall interpretation variable rose by  $R^2 = 0.2\%$  (a significant value) with the addition of the experience and social influence interaction variable.

That means there is a statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between social influence and AIS usage.

**H08: There is no statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between facilitating conditions and AIS usage.**

**Table (4-22): Ho8 Testing**

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.844 <sup>a</sup>	.713	.712	.47450	.713	851.591	1	343	.000
2	.896 <sup>b</sup>	.803	.802	.39356	.090	156.588	1	342	.000
3	.898 <sup>c</sup>	.806	.804	.39164	.002	4.365	1	341	.037
a. Predictors: (Constant), Facilitating Conditions									
b. Predictors: (Constant), Facilitating Conditions, Experience									
c. Predictors: (Constant), Facilitating Conditions, Experience									
ANOVA <sup>a</sup>									
	Model	Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	191.736	1	191.736	851.591	.000b			
	Residual	77.227	343	.225					
	Total	268.963	344						
2	Regression	215.991	2	107.995	697.235	.000c			
	Residual	52.973	342	.155					
	Total	268.963	344						
3	Regression	216.660	3	72.220	470.851	.000d			
	Residual	52.303	341	.153					
	Total	268.963	344						
a. Dependent Variable: AIS usage									
b. Predictors: (Constant), Facilitating Conditions									
c. Predictors: (Constant), Facilitating Conditions, Experience									
d. Predictors: (Constant), Facilitating Conditions, Experience									

Table (4-22) shows a statistically significant relationship between facilitating conditions and AIS usage at a p-value of 0.000 ( $R^2 = 0.713$ ). When we included the experience in the second stage, we found that the overall interpretation variable rose dramatically by  $R^2 = 9\%$ .

We observed that the overall interpretation variable rose by  $R^2 = 0.2\%$  (a significant value) with the addition of the experience and facilitating conditions interaction variable.

That means there is a statistically significant moderating effect at  $\alpha \leq 0.05$  for the role of experience on the relationship between facilitating conditions and AIS usage.

## **Chapter Five**

### **Findings and Recommendations**

#### **Introduction**

In order to determine impact factors affecting on the accounting information system usage in Jordanian SMEs, and the role of experience as a moderating variable, the results of the statistical analysis process were discussed in this chapter.

#### **Discussing the Results of the Study Hypotheses**

The results of the study showed there is an impact of Factors affecting (Performance expectancy, Effort Expectancy, Social Influence, Facilitating Conditions) on the accounting information system usage at ( $\alpha \leq 0.05$ ).

According to the researcher, the reason for this outcome is that accounting information system usage in Jordanian AMEs is essential to any project's success because it saves Time and Costs, increases Financial Visibility. Minimizes Errors, improves Asset & Inventory Management, Provides Real-Time Data, enhances Decision-Making Process. leading to the successful project's completion.

- **Discussing the results of the first hypothesis**

The results of the study showed there is an impact of performance expectancy on AIS usage at ( $\alpha \leq 0.05$ ).

The researcher attributes this result to the fact that the Performance expectancy variable results in that Performance expectancy can help understand what motivates employees and how to align their goals with the organization's objectives.

- **Discussing the results of the second hypothesis**

The results of the study showed there is an impact of effort expectancy on AIS usage at ( $\alpha \leq 0.05$ ).

The researcher attributes this result is due to the fact that effort expectancy leads to convenience and usability that people feel when using a specific information system.

- **Discussing the results of the third hypothesis**

The results of the study showed there is an impact of social influence on AIS usage at ( $\alpha \leq 0.05$ ).

The researcher attributes this result is due to the fact that social influence is increases the number of expected downloads of the performance ranking and to change another person's beliefs, attitudes, or behavior.

- **Discussing the results of the forth hypothesis**

The results of the study showed there is an impact of facilitating Conditions on AIS usage at ( $\alpha \leq 0.05$ ).

The researcher attributes this result is due to the fact that facilitating Conditions allows availability of the required technical resources for the customer to support the implementation of a specific technology.

- **Discussing the results of the forth to the eighth hypothesis**

The results of the study showed there is a statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for Factors affecting (Performance expectancy, Effort Expectancy, Social Influence, Facilitating Conditions) on AIS usage with the presence of Experience as a moderating variable in SMEs at the level ( $\alpha \leq 0.05$ ).

## Conclusion

- Through this study, the researcher sought to determine the effect of factors affecting (Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions) on the usage of the accounting information system in Jordanian SMEs. They discovered that these factors have a favorable impact on the usage of the accounting information system. This outcome is consistent with findings from earlier research.
- According to the findings of this study, Jordanian SMEs are concerned with Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions lead to the success of AIS usage.
- Jordanian SMEs use standardized tests to assess performance expectations, effort expectations, social impact, and enabling factors before making decisions that result in the successful use of AIS.
- Experience in Jordanian SMEs offers guidance and recommendations on issues relevant to the success of AIS utilization, including performance expectations, effort expectations, social impact, and enabling factors.



## **Recommendations**

The researcher suggests the following in light of the findings:

### **Recommendations for the SMEs**

1. To enhance the successful integration of Accounting Information Systems (AIS) in the SME sector, continuous improvement in Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions is imperative. SMEs should prioritize the development of more efficient AIS procedures, recognizing their significance in the field. SMEs must continue to pay attention to doing more effective mechanisms in AIS.
2. SMEs should persistently focus on implementing more effective mechanisms within AIS, considering the pivotal role these mechanisms play in optimizing operational processes. The results of the study demonstrate that SMEs must go forward permanently with the employee experience since it has a significant impact on how successfully AIS is used in SMEs.
3. Building upon the study's findings, SMEs are advised to proactively adopt and integrate Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, acknowledging their pronounced and significant impact on the success of AIS implementation in SMEs.
4. The study underscores the importance for SMEs to continually invest in enhancing employee experience, as it significantly influences the successful utilization of AIS within SMEs.

### **Recommendations for the Researchers**

- 1- Researchers are encouraged to conduct further investigations on the subject, extending their focus to other economic sectors, particularly industries like industrial manufacturing and non-profitable organizations .Understanding the impact of factors influencing AIS, is crucial for companies engaged in productivity and service-oriented projects.
- 2- The reporter recommends that academics conduct research in the same area, concentrating on how factors such as performance expectations, effort expectations, social influence, and enabling conditions affect the use of accounting information systems in various countries.
- 3- The study suggests that researchers consider additional factors, such as project size and pertinent regulations, as potential influencers on AIS usage. These considerations can provide a more comprehensive understanding of the dynamics affecting the implementation of accounting information systems.

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## Appendices

### Appendices No (1)

#### **Factors affecting on the accounting information system usage in Jordanian SMEs, and the role of experience as a moderating variable**

Dear Sir/Madam,

We are currently undertaking a research work '**Factors affecting on the accounting information system usage in Jordanian SMEs, and the role of experience as a moderating variable**'. In order to investigate and better understand this subject topic, we are administering a questionnaire with a number of reputable SME. Therefore, I would like to invite you to participate in this research through filling the provided questionnaire, which would require approximately 15 minutes of your time. The information you provide will be treated with confidentiality, and will not be used for any purpose apart from this academic research and other related publications.

The questionnaire is structured in several parts covering factors affecting (Performance expectancy, Effort Expectancy, Social Influence, Facilitating Conditions), accounting information system and experience , as well as some background information about yourself. We appreciate sparing the time to fill the questionnaire; thus we thank you in advance for your kind cooperation and willingness to contribute to the research.

**Saif Halasa**

Master Student

Email:

Mob:

Part 1 - Background Information. Please provide some background information about yourself by ticking the most appropriate box in each of the following questions.

## 1. Gender:

Male     Female     Prefer not to mention

## 2. Age group:

28 – 37     48 – 57

38 – 47     Over 57

## 3. Educational qualification:

Bachelor degree     Master degree

Doctoral degree     Other (please specify) .....

## 5. Years of experience:

Less than 5 years     6 to 10 years     11 to 15 years

16 to 20 years     More than 20 years

<b>Part 2 - Factors affecting (Performance expectancy, Effort Expectancy, Social Influence, Facilitating Conditions).</b> Please indicate your personal view of the importance of each statement by circling one number on the scale. Please circle only one response per statement.							
<b>A. Performance expectancy:</b> The extent to which a person thinks that utilizing the system will enable them to improve their effectiveness at work in SMEs.							
#		Strongly	Disagree	Neutral	Agree	Strongly	
1	Using AIS increases my productivity.						
2	I think that using an AIS would enable me to conduct tasks more quickly.						
3	I think that using an AIS would increase my productivity.						
4	I think that using an AIS would improve my performance.						
<b>B. Effort Expectancy:</b> The level of simplicity involved in using the system in SMEs.							
#		Strongly	Disagree	Neutral	Agree	Strongly	
1	My interaction with an AIS would be clear and understandable.						
2	It would be easy for me to become skilful at using an AIS.						
3	I would find AIS easy to use.						
4	I think that learning to use an AIS would be easy for me.						
<b>C. Social Influence:</b> The ways that people modify their conduct to fit the expectations of a social setting are referred to as social influence.							
#		Strongly	Disagree	Neutral	Agree	Strongly	
1	People around me consider it is appropriate to use AIS						
2	People who are important to me would think that I should use an AIS.						
3	People in my environment who use an AIS would have more prestige than those who do not.						
4	People in my environment who would use an AIS have a high profile.						
<b>D. Facilitating Conditions:</b> How much of a believer someone is in the existence of organizations and technical infrastructure to support use of the system in SMEs .							
#		Strongly	Disagree	Neutral	Agree	Strongly	
1	IT on AIS has a fast response						
2	I have the resources necessary to use an AIS.						
3	I have the knowledge necessary to use an AIS.						
4	A help is available when I get problem in using AIS.						



<b>Part 3 - I AIS usage .</b> Please indicate your personal view of the importance of each statement by circling one number on the scale. Please circle only one response per statement. <b>AIS usage:</b> is a system for gathering, processing, and storing accounting and financial data that is used by decision-makers.						
#		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	AIS helps me identify work-related problems.					
2	AIS helps me make higher-quality decisions.					
3	AIS helps me make more effective decisions.					
4	I can get help from others when I have difficulties using the AIS.					
5	I use all the relevant AIS applications.					
6	I have a clear idea of how to use AIS.					
7	AIS is pleasant experience.					
<b>Part 4 - Experience.</b> Please indicate your personal view of the importance of each statement by circling one number on the scale. Please circle only one response per statement. <b>Experience:</b> is interaction, or skill gained via for AIS using.						
#		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Experience enables the management to make accurate decision					
2	Experience enables the employees to do their task efficiently					
3	Experience enhances the internal audit performance\					
4	The performance of the AIS depends on employees professional knowledge and experience					
5	The organization trains the employees to increase their skill and knowledge in AIS					
6	The experience help auditors to use software and hardware in AIS in an efficient					

**Thank you for answering this questionnaire.**

## Appendices No (2) Spss

### Frequencies

		Statistics			
		Gender	Age	Education	Experience
N	Valid	345	345	345	345
	Missing	0	0	0	0

## Appendices No (1) SPSS

### Frequency Table

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	209	60.6	60.6	60.6
	2	136	39.4	39.4	100.0
	Total	345	100.0	100.0	

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	32	9.3	9.3	9.3
	2	130	37.7	37.7	47.0
	3	111	32.2	32.2	79.1
	4	72	20.9	20.9	100.0
	Total	345	100.0	100.0	

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	194	56.2	56.2	56.2
	2	22	6.4	6.4	62.6
	3	16	4.6	4.6	67.2
	4	113	32.8	32.8	100.0
	Total	345	100.0	100.0	

Experience					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	38	11.0	11.0	11.0
	2	88	25.5	25.5	36.5
	3	93	27.0	27.0	63.5
	4	100	29.0	29.0	92.5
	5	26	7.5	7.5	100.0
	Total	345	100.0	100.0	

## CORRELATIONS

/VARIABLES=a1 a2 a3 a4 a  
 /PRINT=TWOTAIL NOSIG  
 /MISSING=PAIRWISE.

## Correlations

		Correlations				
		a1	a2	a3	a4	a
a1	Pearson Correlation	1	.681**	.460**	.644**	.824**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	345	345	345	345	345
a2	Pearson Correlation	.681**	1	.620**	.783**	.901**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	345	345	345	345	345
a3	Pearson Correlation	.460**	.620**	1	.576**	.791**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	345	345	345	345	345
a4	Pearson Correlation	.644**	.783**	.576**	1	.879**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	345	345	345	345	345
a	Pearson Correlation	.824**	.901**	.791**	.879**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	345	345	345	345	345

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## CORRELATIONS

/VARIABLES=b1 b2 b3 b4 b  
 /PRINT=TWOTAIL NOSIG  
 /MISSING=PAIRWISE.

## Correlations

		Correlations				
		b1	b2	b3	b4	b
b1	Pearson Correlation	1	.565**	.432**	.448**	.718**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	345	345	345	345	345
b2	Pearson Correlation	.565**	1	.744**	.689**	.885**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	345	345	345	345	345
b3	Pearson Correlation	.432**	.744**	1	.829**	.895**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	345	345	345	345	345
b4	Pearson Correlation	.448**	.689**	.829**	1	.881**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	345	345	345	345	345
b	Pearson Correlation	.718**	.885**	.895**	.881**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	345	345	345	345	345

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## CORRELATIONS

/VARIABLES=c1 c2 c3 c4 c  
 /PRINT=TWOTAIL NOSIG  
 /MISSING=PAIRWISE.

### Correlations

Correlations						
		c1	c2	c3	c4	c
c1	Pearson Correlation	1	.524**	.630**	.600**	.805**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	345	345	345	345	345
c2	Pearson Correlation	.524**	1	.715**	.721**	.850**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	345	345	345	345	345
c3	Pearson Correlation	.630**	.715**	1	.808**	.910**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	345	345	345	345	345
c4	Pearson Correlation	.600**	.721**	.808**	1	.898**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	345	345	345	345	345
c	Pearson Correlation	.805**	.850**	.910**	.898**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	345	345	345	345	345

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### CORRELATIONS

```

/VARIABLES=d1 d2 d3 d4 d
/PRINT=TWOTAIL NOSIG
/MISSING=PAIRWISE.

```

### Correlations

Correlations						
		d1	d2	d3	d4	d
d1	Pearson Correlation	1	.804**	.748**	.838**	.913**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	345	345	345	345	345
d2	Pearson Correlation	.804**	1	.821**	.886**	.947**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	345	345	345	345	345
d3	Pearson Correlation	.748**	.821**	1	.749**	.901**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	345	345	345	345	345
d4	Pearson Correlation	.838**	.886**	.749**	1	.933**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	345	345	345	345	345
d	Pearson Correlation	.913**	.947**	.901**	.933**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	345	345	345	345	345

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### CORRELATIONS

```

/VARIABLES=e1 e2 e3 e4 e5 e6 e7 e
/PRINT=TWOTAIL NOSIG
/MISSING=PAIRWISE.

```

## Correlations

Correlations									
		e1	e2	e3	e4	e5	e6	e7	e
e1	Pearson Correlation	1	.669**	.582**	.678**	.682**	.617**	.603**	.817**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	345	345	345	345	345	345	345	345
e2	Pearson Correlation	.669**	1	.642**	.673**	.852**	.676**	.687**	.879**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	345	345	345	345	345	345	345	345
e3	Pearson Correlation	.582**	.642**	1	.616**	.726**	.517**	.648**	.798**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	345	345	345	345	345	345	345	345
e4	Pearson Correlation	.678**	.673**	.616**	1	.639**	.742**	.751**	.859**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	345	345	345	345	345	345	345	345
e5	Pearson Correlation	.682**	.852**	.726**	.639**	1	.676**	.720**	.894**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	345	345	345	345	345	345	345	345
e6	Pearson Correlation	.617**	.676**	.517**	.742**	.676**	1	.656**	.826**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	345	345	345	345	345	345	345	345
e7	Pearson Correlation	.603**	.687**	.648**	.751**	.720**	.656**	1	.852**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	345	345	345	345	345	345	345	345
e	Pearson Correlation	.817**	.879**	.798**	.859**	.894**	.826**	.852**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	345	345	345	345	345	345	345	345

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### CORRELATIONS

/VARIABLES=f1 f2 f3 f4 f5 f6 f  
 /PRINT=TWOTAIL NOSIG  
 /MISSING=PAIRWISE.

## Correlations

Correlations								
		f1	f2	f3	f4	f5	f6	f
f1	Pearson Correlation	1	.574**	.816**	.619**	.701**	.615**	.856**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	345	345	345	345	345	345	345
f2	Pearson Correlation	.574**	1	.604**	.550**	.540**	.460**	.748**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	345	345	345	345	345	345	345
f3	Pearson Correlation	.816**	.604**	1	.755**	.693**	.708**	.909**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	345	345	345	345	345	345	345
f4	Pearson Correlation	.619**	.550**	.755**	1	.556**	.630**	.820**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	345	345	345	345	345	345	345
f5	Pearson Correlation	.701**	.540**	.693**	.556**	1	.694**	.840**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	345	345	345	345	345	345	345
f6	Pearson Correlation	.615**	.460**	.708**	.630**	.694**	1	.829**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	345	345	345	345	345	345	345
f	Pearson Correlation	.856**	.748**	.909**	.820**	.840**	.829**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	345	345	345	345	345	345	345
**. Correlation is significant at the 0.01 level (2-tailed).								

## Factor Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.923
Bartlett's Test of Sphericity	Approx. Chi-Square	5571.024
	df	120
	Sig.	.000

Communalities		
	Initial	Extraction
a1	1.000	.736
a2	1.000	.801
a3	1.000	.835
a4	1.000	.811
b1	1.000	.794
b2	1.000	.779
b3	1.000	.845
b4	1.000	.847
c1	1.000	.747
c2	1.000	.713
c3	1.000	.816
c4	1.000	.771
d1	1.000	.788
d2	1.000	.876
d3	1.000	.799
d4	1.000	.857
Extraction Method: Principal Component Analysis.		

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.416	65.102	65.102	10.416	65.102	65.102	4.314	26.964	26.964
2	1.798	6.425	71.527	1.798	6.425	71.527	3.825	23.906	50.870
3	1.682	4.511	76.038	1.682	4.511	76.038	2.693	16.833	67.703
4	1.648	4.053	80.091	1.648	4.053	80.091	1.982	12.388	80.091
5	.529	3.308	83.399						
6	.472	2.952	86.350						
7	.413	2.581	88.931						
8	.384	2.402	91.333						
9	.312	1.950	93.283						
10	.245	1.531	94.814						
11	.217	1.354	96.168						
12	.164	1.025	97.192						
13	.151	.942	98.135						
14	.143	.894	99.029						
15	.088	.552	99.581						
16	.067	.419	100.000						
Extraction Method: Principal Component Analysis.									

Component Matrixa				
	Component			
	1	2	3	4
a1	.670			
a2	.837			
a3	.626			
a4	.887			
b1		.722		
b2		.804		
b3		.793		
b4		.812		
c1			.707	
c2			.788	
c3			.876	
c4			.870	
d1				.859
d2				.877
d3				.848
d4				.873
Extraction Method: Principal Component Analysis.				
a. 4 components extracted.				



## Factor Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.889
Bartlett's Test of Sphericity	Approx. Chi-Square	1948.006
	df	21
	Sig.	.000

Communalities		
	Initial	Extraction
e1	1.000	.661
e2	1.000	.775
e3	1.000	.632
e4	1.000	.740
e5	1.000	.803
e6	1.000	.679
e7	1.000	.732
<b>Extraction Method: Principal Component Analysis.</b>		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.023	71.758	71.758	5.023	71.758	71.758
2	.541	7.732	79.490			
3	.425	6.069	85.559			
4	.390	5.573	91.132			
5	.292	4.167	95.299			
6	.209	2.990	98.289			
7	.120	1.711	100.000			
<b>Extraction Method: Principal Component Analysis.</b>						

Component Matrixa	
	Component
	1
e1	.813
e2	.880
e3	.795
e4	.860
e5	.896
e6	.824
e7	.856
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

Rotated Component Matrixa
a. Only one component was extracted. The solution cannot be rotated.

### Factor Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.873
Bartlett's Test of Sphericity	Approx. Chi-Square	1422.285
	df	15
	Sig.	.000

Communalities		
	Initial	Extraction
f1	1.000	.755
f2	1.000	.537
f3	1.000	.846
f4	1.000	.674
f5	1.000	.701
f6	1.000	.675
Extraction Method: Principal Component Analysis.		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.189	69.817	69.817	4.189	69.817	69.817
2	.569	9.488	79.304			
3	.462	7.700	87.004			
4	.382	6.359	93.363			
5	.252	4.207	97.570			
6	.146	2.430	100.000			

Extraction Method: Principal Component Analysis.

Component Matrixa	
	Component
	1
f1	.869
f2	.733
f3	.920
f4	.821
f5	.837
f6	.822

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Rotated Component Matrixa
a. Only one component was extracted. The solution cannot be rotated.

#### RELIABILITY

/VARIABLES=a1 a2 a3 a4

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

**Reliability****Scale: ALL VARIABLES**

Case Processing Summary			
		N	%
Cases	Valid	345	100.0
	Excluded <sup>a</sup>	0	.0
	Total	345	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.866	4

RELIABILITY

/VARIABLES=b1 b2 b3 b4

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

**Reliability****Scale: ALL VARIABLES**

Case Processing Summary			
		N	%
Cases	Valid	345	100.0
	Excluded <sup>a</sup>	0	.0
	Total	345	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.867	4

RELIABILITY

/VARIABLES=c1 c2 c3 c4

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

**Reliability****Scale: ALL VARIABLES**

Case Processing Summary			
		N	%
Cases	Valid	345	100.0
	Excluded <sup>a</sup>	0	.0
	Total	345	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.886	4

RELIABILITY

/VARIABLES=d1 d2 d3 d4

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

**Reliability****Scale: ALL VARIABLES**

Case Processing Summary			
		N	%
Cases	Valid	345	100.0
	Excluded <sup>a</sup>	0	.0
	Total	345	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.942	4

RELIABILITY

/VARIABLES=a1 a2 a3 a4 b1 b2 b3 b4 c1 c2 c3 c4 d1 d2 d3 d4

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

**Reliability****Scale: ALL VARIABLES**

Case Processing Summary			
		N	%
Cases	Valid	345	100.0
	Excluded <sup>a</sup>	0	.0
	Total	345	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.962	16

**RELIABILITY**

```

/VARIABLES=e1 e2 e3 e4 e5 e6 e7
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

```

**Reliability****Scale: ALL VARIABLES**

Case Processing Summary			
		N	%
Cases	Valid	345	100.0
	Excluded <sup>a</sup>	0	.0
	Total	345	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.934	7

**RELIABILITY**

```

/VARIABLES=f1 f2 f3 f4 f5 f6
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

```

## Reliability

Scale: ALL VARIABLES

Case Processing Summary			
		N	%
Cases	Valid	345	100.0
	Excluded <sup>a</sup>	0	.0
	Total	345	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics	
Cronbach's Alpha	N of Items
.909	6

DESCRIPTIVES VARIABLES=a b c d e f  
/STATISTICS=MEAN STDDEV KURTOSIS SKEWNESS.

## Descriptives

Descriptive Statistics							
	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
a	345	4.0507	.90839	-.772	.131	.703	.262
b	345	3.9130	.91422	-.681	.131	.792	.262
c	345	3.9094	.87289	-.907	.131	.141	.262
d	345	3.8906	.93063	-.809	.131	.424	.262
e	345	3.8857	.88423	-.631	.131	.229	.262
f	345	3.9686	.88415	-.547	.131	.520	.262
Valid N (listwise)	345						

## REGRESSION

/MISSING LISTWISE  
/STATISTICS COEFF OUTS R ANOVA COLLIN TOL  
/CRITERIA=PIN(.05) POUT(.10)  
/NOORIGIN  
/DEPENDENT e  
/METHOD=ENTER a b c d.

## Regression

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	d, a, b, cb	.	Enter
a. Dependent Variable: e			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890a	.792	.789	.40572
a. Predictors: (Constant), d, a, b, c				

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	212.996	4	53.249	323.490	.000b
	Residual	55.967	340	.165		
	Total	268.963	344			
a. Dependent Variable: e						
b. Predictors: (Constant), d, a, b, c						

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.222	.107		2.081	.038		
	a	.126	.041	.129	3.043	.003	.338	2.957
	b	.070	.050	.072	1.407	.160	.232	4.306
	c	.387	.054	.382	7.160	.000	.215	4.649
	d	.351	.047	.370	7.428	.000	.247	4.052
a. Dependent Variable: e								



Collinearity Diagnostics <sup>a</sup>								
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	a	b	c	d
1	1	4.935	1.000	.00	.00	.00	.00	.00
	2	.035	11.905	.95	.01	.02	.01	.03
	3	.013	19.469	.02	.90	.15	.08	.00
	4	.010	22.193	.01	.09	.30	.02	.89
	5	.007	25.997	.01	.00	.53	.89	.07

a. Dependent Variable: e

## Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Using AIS increases my productivity.	345	1.000	5.000	3.965	1.128
I think that using an AIS would enable me to conduct tasks more quickly.	345	1.000	5.000	4.206	.986
I think that using an AIS would increase my productivity.	345	1.000	5.000	3.997	1.148
I think that using an AIS would improve my performance.	345	1.000	5.000	4.035	1.034
Performance expectancy	345	1.000	5.000	4.051	.908
My interaction with an AIS would be clear and understandable.	345	1.000	5.000	4.035	1.056
It would be easy for me to become skilful at using an AIS.	345	1.000	5.000	3.928	1.042
I would find AIS easy to use.	345	1.000	5.000	3.780	1.150
I think that learning to use an AIS would be easy for me.	345	1.000	5.000	3.910	1.076
Effort Expectancy	345	1.000	5.000	3.913	.914
People around me consider it is appropriate to use AIS	345	1.000	5.000	3.942	1.077
People who are important to me would think that I should use an AIS.	345	1.000	5.000	3.858	.985

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
People in my environment who use an AIS would have more prestige than those who do not.	345	1.000	5.000	3.838	1.027
People in my environment who would use an AIS have a high profile.	345	1.000	5.000	4.000	.949
Social Influence	345	1.000	5.000	3.909	.873
IT on ASI has a fast response	345	1.000	5.000	3.893	.990
I have the resources necessary to use an AIS.	345	1.000	5.000	3.907	.996
I have the knowledge necessary to use an AIS.	345	1.000	5.000	3.809	1.091
A help is available when I get problem in using AIS.	345	1.000	5.000	3.965	.946
Facilitating Conditions	345	1.000	5.000	3.891	.931
Valid N (listwise)	345				

DESCRIPTIVES VARIABLES=e1 e2 e3 e4 e5 e6 e7 e  
 /STATISTICS=MEAN STDDEV MIN MAX.

## Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
AIS helps me identify work-related problems.	345	1.000	5.000	3.890	1.065
AIS helps me make higher-quality decisions.	345	1.000	5.000	3.823	1.071
AIS helps me make more effective decisions.	345	1.000	5.000	4.012	1.048
I can get help from others when I have difficulties using the AIS.	345	1.000	5.000	3.899	1.019
I use all the relevant AIS applications.	345	1.000	5.000	3.942	1.044
I have a clear idea of how to use AIS.	345	1.000	5.000	3.719	1.073
AIS is pleasant experience.	345	1.000	5.000	3.916	.995
AIS usage	345	1.000	5.000	3.886	.884
Valid N (listwise)	345				

DATASET ACTIVATE DataSet1.

SAVE OUTFILE='C:\Users\Lenovo\Desktop\تحليل سيف\saif.sav'  
/COMPRESSED.

DESCRIPTIVES VARIABLES=f1 f2 f3 f4 f5 f6 f  
/STATISTICS=MEAN STDDEV MIN MAX.

## Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Experience enables the management to make accurate decision	345	1.000	5.000	3.974	.954
Experience enables the employees to do their task efficiently	345	1.000	5.000	3.980	1.109
Experience enhances the internal audit performance\	345	1.000	5.000	4.159	.977
The performance of the AIS depends on employees professional knowledge and experience	345	1.000	5.000	3.945	1.056
The organization trains the employees to increase their skill and knowledge in AIS	345	1.000	5.000	3.904	1.105
The experience help auditors to use software and hardware in AIS in an efficient	345	1.000	5.000	3.849	1.179
Experience	345	1.000	5.000	3.969	.884
Valid N (listwise)	345				

### REGRESSION

```

/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA COLLIN TOL
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT e
/METHOD=ENTER a.

```

### REGRESSION

```

/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT e
/METHOD=ENTER a.

```

## Regression

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	Performance expectancy <sup>b</sup>	.	Enter
a. Dependent Variable: AIS usage			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762 <sup>a</sup>	.580	.579	.57377
a. Predictors: (Constant), Performance expectancy				

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	156.045	1	156.045	474.000	.000 <sup>b</sup>
	Residual	112.919	343	.329		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Performance expectancy						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.882	.141		6.242	.000
	Performance expectancy	.741	.034	.762	21.772	.000
a. Dependent Variable: AIS usage						

### REGRESSION

```

/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT e
/METHOD=ENTER b.

```

## Regression

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	Effort Expectancy <sup>b</sup>	.	Enter
a. Dependent Variable: AIS usage			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.794 <sup>a</sup>	.630	.629	.53838
a. Predictors: (Constant), Effort Expectancy				

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	169.543	1	169.543	584.922	.000 <sup>b</sup>
	Residual	99.420	343	.290		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Effort Expectancy						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.881	.128		6.904	.000
	Effort Expectancy	.768	.032	.794	24.185	.000
a. Dependent Variable: AIS usage						

### REGRESSION

```

/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT e
/METHOD=ENTER c.

```

## Regression

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	Social Influence <sup>b</sup>	.	Enter
a. Dependent Variable: AIS usage			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848 <sup>a</sup>	.718	.718	.46996
a. Predictors: (Constant), Social Influence				

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	193.208	1	193.208	874.791	.000 <sup>b</sup>
	Residual	75.756	343	.221		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Social Influence						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.529	.116		4.552	.000
	Social Influence	.859	.029	.848	29.577	.000
a. Dependent Variable: AIS usage						

### REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT e

/METHOD=ENTER d.

## Regression

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	Facilitating Conditions <sup>b</sup>	.	Enter
a. Dependent Variable: AIS usage			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.844a	.713	.712	.47450
a. Predictors: (Constant), Facilitating Conditions				

ANOVA <sup>a</sup>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	191.736	1	191.736	851.591	.000b
	Residual	77.227	343	.225		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Facilitating Conditions						

Coefficients <sup>a</sup>						
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.765	.110		6.953	.000
	Facilitating Conditions	.802	.027	.844	29.182	.000
a. Dependent Variable: AIS usage						



## Regression

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	Performance expectancy <sup>b</sup>	.	Enter
2	Experience <sup>b</sup>	.	Enter
3	mod1 <sup>b</sup>	.	Enter
a. Dependent Variable: AIS usage			
b. All requested variables entered.			

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.762 <sup>a</sup>	.580	.579	.57377	.580	474.000	1	343	.000
2	.870 <sup>b</sup>	.757	.756	.43696	.177	249.390	1	342	.000
3	.877 <sup>c</sup>	.770	.768	.42624	.012	18.424	1	341	.000
a. Predictors: (Constant), Performance expectancy									
b. Predictors: (Constant), Performance expectancy, Experience									
c. Predictors: (Constant), Performance expectancy, Experience, mod1									

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	156.045	1	156.045	474.000	.000 <sup>b</sup>
	Residual	112.919	343	.329		
	Total	268.963	344			
2	Regression	203.663	2	101.831	533.322	.000 <sup>c</sup>
	Residual	65.301	342	.191		
	Total	268.963	344			
3	Regression	207.010	3	69.003	379.803	.000 <sup>d</sup>
	Residual	61.953	341	.182		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Performance expectancy						
c. Predictors: (Constant), Performance expectancy, Experience						
d. Predictors: (Constant), Performance expectancy, Experience, mod1						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.882	.141		6.242	.000
	Performance expectancy	.741	.034	.762	21.772	.000
2	(Constant)	.405	.112		3.621	.000
	Performance expectancy	.053	.051	.054	1.039	.300
	Experience	.823	.052	.823	15.792	.000
3	(Constant)	-.288	.195		-1.478	.140
	Performance expectancy	.336	.082	.345	4.072	.000
	Experience	1.080	.079	1.080	13.753	.000
	mod1	-.088	.020	-.540	-4.292	.000

a. Dependent Variable: AIS usage

Excluded Variables <sup>a</sup>						
Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Experience	.823b	15.792	.000	.649	.261
	mod1	.778b	7.678	.000	.383	.102
2	mod1	-.540c	-4.292	.000	-.226	.043

a. Dependent Variable: AIS usage

b. Predictors in the Model: (Constant), Performance expectancy

c. Predictors in the Model: (Constant), Performance expectancy, Experience

## Regression

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	Effort Expectancy <sup>b</sup>	.	Enter
2	Experience <sup>b</sup>	.	Enter
3	mod2 <sup>b</sup>	.	Enter

a. Dependent Variable: AIS usage

b. All requested variables entered.

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.794a	.630	.629	.53838	.630	584.922	1	343	.000
2	.876b	.767	.765	.42832	.136	199.922	1	342	.000
3	.882c	.778	.776	.41860	.011	17.063	1	341	.000
a. Predictors: (Constant), Effort Expectancy									
b. Predictors: (Constant), Effort Expectancy, Experience									
c. Predictors: (Constant), Effort Expectancy, Experience, mod2									

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	169.543	1	169.543	584.922	.000b
	Residual	99.420	343	.290		
	Total	268.963	344			
2	Regression	206.220	2	103.110	562.035	.000c
	Residual	62.743	342	.183		
	Total	268.963	344			
3	Regression	209.210	3	69.737	397.976	.000d
	Residual	59.753	341	.175		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Effort Expectancy						
c. Predictors: (Constant), Effort Expectancy, Experience						
d. Predictors: (Constant), Effort Expectancy, Experience, mod2						

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.881	.128		6.904	.000
	Effort Expectancy	.768	.032	.794	24.185	.000
2	(Constant)	.356	.108		3.290	.001
	Effort Expectancy	.187	.048	.194	3.881	.000
	Experience	.705	.050	.705	14.139	.000
3	(Constant)	-.315	.194		-1.626	.105
	Effort Expectancy	.495	.088	.512	5.613	.000
	Experience	.914	.070	.914	13.004	.000
	mod2	-.084	.020	-.520	-4.131	.000
a. Dependent Variable: AIS usage						

Excluded Variables <sup>a</sup>						
Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Experience	.705b	14.139	.000	.607	.274
	mod2	.660b	6.197	.000	.318	.086
2	mod2	-.520c	-4.131	.000	-.218	.041
a. Dependent Variable: AIS usage						
b. Predictors in the Model: (Constant), Effort Expectancy						
c. Predictors in the Model: (Constant), Effort Expectancy, Experience						

## Regression

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	Social Influence <sup>b</sup>	.	Enter
2	Experience <sup>b</sup>	.	Enter
3	mod3 <sup>b</sup>	.	Enter
a. Dependent Variable: AIS usage			
b. All requested variables entered.			

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.848a	.718	.718	.46996	.718	874.791	1	343	.000
2	.900b	.810	.808	.38704	.091	163.718	1	342	.000
3	.901c	.812	.810	.38506	.002	4.518	1	341	.034
a. Predictors: (Constant), Social Influence									
b. Predictors: (Constant), Social Influence, Experience									
c. Predictors: (Constant), Social Influence, Experience, mod3									

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	193.208	1	193.208	874.791	.000 <sup>b</sup>
	Residual	75.756	343	.221		
	Total	268.963	344			
2	Regression	217.732	2	108.866	726.754	.000 <sup>c</sup>
	Residual	51.231	342	.150		
	Total	268.963	344			
3	Regression	218.402	3	72.801	490.993	.000 <sup>d</sup>
	Residual	50.561	341	.148		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Social Influence						
c. Predictors: (Constant), Social Influence, Experience						
d. Predictors: (Constant), Social Influence, Experience, mod3						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		1	(Constant)	.529		
	Social Influence	.859	.029	.848	29.577	.000
2	(Constant)	.154	.100		1.536	.125
	Social Influence	.413	.042	.407	9.762	.000
	Experience	.534	.042	.534	12.795	.000
3	(Constant)	-.161	.179		-.903	.367
	Social Influence	.556	.080	.549	6.989	.000
	Experience	.636	.064	.636	9.999	.000
	mod3	-.040	.019	-.239	-2.126	.034
a. Dependent Variable: AIS usage						

Excluded Variables <sup>a</sup>						
Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Experience	.534b	12.795	.000	.569	.320
	mod3	.613b	7.365	.000	.370	.103
2	mod3	-.239c	-2.126	.034	-.114	.044
a. Dependent Variable: AIS usage						
b. Predictors in the Model: (Constant), Social Influence						
c. Predictors in the Model: (Constant), Social Influence, Experience						

## REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA CHANGE

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT e

/METHOD=ENTER d

/METHOD=ENTER f

/METHOD=ENTER mod4.

**Regression**

Variables Entered/Removed <sup>a</sup>			
Model	Variables Entered	Variables Removed	Method
1	Facilitating Conditions <sup>b</sup>	.	Enter
2	Experience <sup>b</sup>	.	Enter
3	mod4 <sup>b</sup>	.	Enter
a. Dependent Variable: AIS usage			
b. All requested variables entered.			

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.844 <sup>a</sup>	.713	.712	.47450	.713	851.591	1	343	.000
2	.896 <sup>b</sup>	.803	.802	.39356	.090	156.588	1	342	.000
3	.898 <sup>c</sup>	.806	.804	.39164	.002	4.365	1	341	.037
a. Predictors: (Constant), Facilitating Conditions									
b. Predictors: (Constant), Facilitating Conditions, Experience									
c. Predictors: (Constant), Facilitating Conditions, Experience, mod4									

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	191.736	1	191.736	851.591	.000 <sup>b</sup>
	Residual	77.227	343	.225		
	Total	268.963	344			
2	Regression	215.991	2	107.995	697.235	.000 <sup>c</sup>
	Residual	52.973	342	.155		
	Total	268.963	344			
3	Regression	216.660	3	72.220	470.851	.000 <sup>d</sup>
	Residual	52.303	341	.153		
	Total	268.963	344			
a. Dependent Variable: AIS usage						
b. Predictors: (Constant), Facilitating Conditions						
c. Predictors: (Constant), Facilitating Conditions, Experience						
d. Predictors: (Constant), Facilitating Conditions, Experience, mod4						

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.765	.110		6.953	.000
	Facilitating Conditions	.802	.027	.844	29.182	.000
2	(Constant)	.282	.099		2.850	.005
	Facilitating Conditions	.371	.041	.391	8.996	.000
	Experience	.544	.043	.544	12.514	.000
3	(Constant)	-.011	.172		-.066	.947
	Facilitating Conditions	.514	.080	.541	6.449	.000
	Experience	.635	.062	.635	10.318	.000
	mod4	-.039	.019	-.237	-2.089	.037

a. Dependent Variable: AIS usage

Excluded Variables <sup>a</sup>						
Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Experience	.544 <sup>b</sup>	12.514	.000	.560	.305
	mod4	.598 <sup>b</sup>	6.544	.000	.334	.089
2	mod4	-.237 <sup>c</sup>	-2.089	.037	-.112	.044

a. Dependent Variable: AIS usage

b. Predictors in the Model: (Constant), Facilitating Conditions

c. Predictors in the Model: (Constant), Facilitating Conditions, Experience