Measuring Behavioral Intention and Use Behavior of Medium & Large Enterprise Customers Towards Accounting Information System in Dazhou, China

Gou Congcong*

Abstract

Purpose: This paper investigates the intention and influencing factors of using computerized accounting information systems in Dazhou enterprises in China. The key variables are perceived ease of use, perceived usefulness, attitude, social influence, perceived risk, facilitating conditions, behavioral intention, and use behavior. **Research design, data, and methodology:** Researchers collected questionnaires from 500 target medium & large corporate clients. The Index of Item-Objective Congruence (IOC) was determined to indicate the validity of the research content. The researcher opted for a pilot test of 50 respondents from the target population for this preliminary assessment. Confirmatory factor analysis (CFA) and structural equation modeling (SEM) indicates convergent validity, composite reliability, Cronbach α reliability, factor load, mean square extraction analysis and discriminant validity. **Results:** It shows that perceived ease of use significantly affects perceived usefulness. Additionally, perceived usefulness and percived ease of use significantly influence attitude. Furthermore, attitude, social influence and perceived risk have a significant effect on behavioral intention. Additionally, behavioral intention significantly affects usage behavior. However, facilitating conditions has no significant effect on behavioral intention **Conclusions:** This study has important theoretical significance and practical value for Chinese enterprises to realize modernization in financial accounting methods.

Keywords: Attitude, Social Influence, Behavioral Intention, Use Behavior, Accounting Information System

JEL Classification Code: E44, F31, F37, G15

1. Introduction

With the innovation of science and technology and the development of the economy, the market economy has given birth to many enterprises. A large amount of economic information promotes the rapid development of accounting information technology. The global information content index and data index are developing rapidly. We have entered the information age, and the Accounting Information System (AIS) is the product of adapting to the information age (Wu & Wang, 2006). Traditional accounting is the manual processing of various types of accounting information, bookkeeping, accounting, and reimbursement work (Lu, 2020). The efficiency of manual accounting is low, the error rate is high, and the operating cost of the enterprise is high. Traditional accounting systems will inevitably replace traditional accounting, and the popularity of accounting information systems and micro enterprises could increase. There are many medium and large enterprises in China, especially in some municipal cities. For example, in Dazhou, China, more than 90 percent of small and micro enterprises have not yet used accounting information systems, which is closely related to the company's management's attention to the use of accounting information systems, accountants' proficiency in operating accounting information system, and the amount of expenditure on purchasing the system. To carry out in-depth research on related issues to provide a path

---

1*Gou Congcong, Ph. D. Candidate in Technology, Education and Management, Graduate School of Business and Advance Technology Management, Assumption University, Thailand. Email: gou_congcong@outlook.com

to improve the utilization rate of accounting information systems.

Computer technology and the accounting industry have been developed synchronously and integrated. The application of computer technology in accounting has derived from accounting computerization. Accounting computerization greatly improves the efficiency and quality of accounting work. It is the basic function of accounting information systems, mainly using computer and software systems and electronic information technology to comprehensively process and analyze financial information data and provide financial information for enterprise development decision-making to safeguard the interests of enterprises. The computer accounting information system eliminates the manual accounting mode and greatly improves the overall efficiency of accounting work, the accuracy of data, and the timeliness of accounting information transmission. The application of this technology is undoubtedly good for the development of enterprises. Under the accounting mode of a computer accounting information system, the financial data is manually entered into the database, and the computer automatically completes the classification management, analysis, preservation, and verification, which effectively avoids the inaccurate, untimely, and incomplete problems caused by human errors (Chen, 2019). Computer accounting information can greatly shorten the accounting time and effectively improve the utilization rate of accounting information. The accounting standards, accounting system, and reporting methods have a unified reference standard through the combination of financial and management accounting by computer accounting information systems.

2. Literature Review

2.1 Perceived Ease of Use

Perceived ease of use is the degree to which consumers think it is easy to use a specific system (Davis, 1986). Perceived ease of use describes how easy an individual thinks it is to use new technologies and systems (Cudjoe et al., 2015; Davis, 1989; Hanafizadeh et al., 2014). From the same point of view, PEOU refers to the degree to which customers can easily accept using accounting information systems. (Davis, 1989). Thought it was the degree to which it is considered relatively easy to use a particular product (Püschel et al., 2010). Perceived ease of use affects perceived usefulness (Mathieson, 1991). Many research results show that PEOU can affect customers' attitudes and intentions to use information systems (Davis et al., 1989; Venkatesh, 2000). Thus, this study hypothesizes that:

H1: Perceived ease of use has a significant effect on perceived usefulness.
H3: Perceived ease of use has a significant effect on attitude.

2.2 Perceived Usefulness

Perceived usefulness refers to the degree to which people can improve their work efficiency by using specific systems (Davis, 1989). Perceived usefulness is based on the idea that using the system will produce a better result (Lin & Lin, 2019). Perceived usefulness can effectively influence behavior decision-making through customers' external goal-driven behavior (Davis et al., 1989). In the same view, the usefulness perception of new information system technology has an impact on the attitude and intention to use (Wang et al., 2017). Schierz et al. (2010) posited that the usefulness perception of accounting information systems has an impact on the use attitude and intention. Thus, this study hypothesizes that:

H2: Perceived usefulness has a significant effect on attitude.

2.3 Attitude

The attitude to the new system refers to the personal preference for the new system (Davis, 1989). The same point of view, attitude is defined as a "wise tendency to answer in a uniformly advantageous or disadvantageous mode Relative to a given target" (Fishbein & Ajzen, 1975). In this study, attitude is defined as customers' optimistic and negative perceptions of the use of accounting information systems (Fishbein & Ajzen, 1975). Attitude is a "numinous trend that is uttered by assessing a special existence with some degree of approval or disapproval" (Eagly & Chaiken, 1993). Attitude refers to the tendency that a positive evaluation of a specific system will directly affect the use or purchase of the system (Menozzi et al., 2017). Thus, this study hypothesizes that:

H4: Attitude has a significant effect on behavioral intention.

2.4 Social Influence

Social Influence refers to the extent to which an individual thinks relevant, important customers will recognize such behavior, also known as social norms, normative pressure, and subjective norms (Koksal, 2016). In the environment of computer information technology, social impact refers to the importance of being considered to be used by others (Venkatesh et al., 2003). Rational behavior theory and planned behavior theory put forward the concept of social factors (Alleyne & Lavine, 2013). Information system technology acceptance behavior is generally accepted by society (Kesharwani & Bisht, 2012). Social influence plays an important role in the decision-making

process (Hsu & Lu, 2004). Previous studies have shown that social impact is a positive factor in the adoption of new technologies or systems (Venkatesh et al., 2003). Thus, this study hypothesizes that:

H5: Social influence has a significant effect on behavioral intention.

2.5 Perceived Risk

Perceived risk is the probability that something will have a bad outcome (Makanyeza, 2017). Perceived risk refers to the uncertain consequences of loss of interests, social reputation and privacy that may occur when customers cannot foresee the consequences of using accounting information system services (Bashir & Madhavaiah, 2015). Perceived risk refers to the customer's perception of the adverse consequences or the uncertainty of the favorable situation, which is the expected value of the loss (Stone & Gronhaug, 1993).

The use of new technology is also accompanied by risks (Choy et al., 2004). Therefore, perceived risks associated with new information systems play an important role in customer innovation research (Kim & Lennon, 2013; Luo, 2010). Pavlou (2003) pointed out that perceived risk has a negative impact on the intention to use accounting information technology. Perceived risk plays an important catalytic role in the security of many accounting information systems (Ndubisi & Sinti, 2006; Rotchanakitumnuai & Speece, 2009). Thus, this study hypothesizes that:

H6: Perceived risk has a significant effect on behavioral intention.

2.6 Facilitating Conditions

Facilitating Conditions refers to the customer's perception of how easy it is to perform a preferred action, which includes perceived behavioral control (Nawaz & Sheham, 2015; Triandis, 1980). Facilitating conditions refer to the factors in an environmental situation that make actions easier or harder to implement (Venkatesh et al., 2003). Facilitating conditions are defined as the technical basis that consumers believe exists to support the use of AIS, including resources, theoretical basis, and management methods for the use of AIS (Cheung, 2000; Jones et al., 2002). Convenience conditions reflect the convenience of institutions and basic conditions for the use of new technologies (Venkatesh et al., 2003). New customers are concerned about the reliability of new technologies to some extent, so new customers will be more cautious in choosing new technologies. Therefore, innovation should be used to provide customers with more convenience (Shambare, 2013). Thus, this study hypothesizes that:

H7: Facilitating conditions has a significant effect on behavioral intention.

2.7 Behavioral Intention

Behavioral intention refers to the degree of an individual's purpose for a specific behavior or actual action (Davis et al., 1989). In the same view, Behavioral intention has a strong influence on the adoption of new technology (Venkatesh et al., 2003); it is influenced by personal will and can be predicted (Yu, 2012). Behavioral intention is an important factor that drives behavioral decisions and is the result that influences consumers' adoption of new technologies (Fishbein & Ajzen, 1975). Behavioral intent refers to the extent to which a customer plans to adopt a technology (Carlsson et al., 2006; Harsano & Suryana, 2014). Thus, this study hypothesizes that:

H8: Behavioral intention has a significant effect on use behavior.

2.8 Use Behavior

Usage behavior, as defined by Harsano and Suryana (2014), encompasses the degree to which customers integrate new technology into their daily routines, as highlighted by Awwad and Al-Majali (2015) and Venkatesh et al. (2003). It goes beyond mere adoption to capture the frequency and consistency of utilization. Understanding usage behavior is crucial in assessing the effectiveness and sustainability of technology implementations.

One pivotal factor influencing usage behavior is convenience, as emphasized by Wiafe et al. (2020). Convenience plays a significant role in shaping users' interactions with technology. Systems that offer ease of access, streamlined processes, and minimal disruptions are more likely to be embraced by users and integrated seamlessly into their daily workflows. Conversely, complexities or barriers to accessibility can deter users and hinder consistent usage.

3. Research Methods and Materials

3.1 Research Framework

The conceptual framework of this study is constructed based on the previous conceptual framework and the foundation of the basic theoretical and empirical research. This study aims to study the behavioral intention and use behavior of accountants in Dazhou, China. The eight variables used in this study are reflected in this conceptual framework. The researchers used three main theories (IDT,

TAM, and UTAUT2) and three main research frameworks to extend and develop the conceptual framework. The three theories respectively provide research on perceived usefulness, perceived ease of use, attitude, social influence, facilitator, perceived risk, use behavior, and behavioral intention.
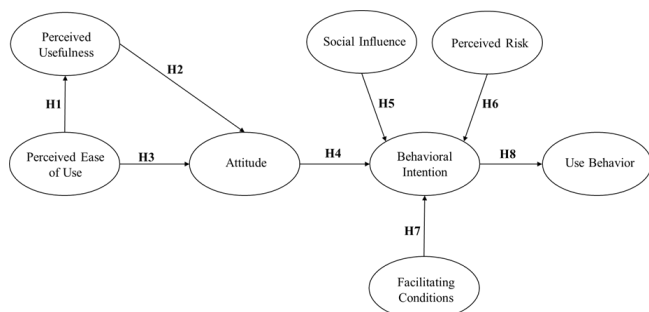

Figure 1: Conceptual Framework

H1: Perceived ease of use has a significant effect on perceived usefulness.
H2: Perceived usefulness has a significant effect on attitude.
H3: Perceived ease of use has a significant effect on attitude.
H4: Attitude has a significant effect on behavioral intention.
H5: Social influence has a significant effect on behavioral intention.
H6: Perceived risk has a significant effect on behavioral intention.
H7: Facilitating conditions has a significant effect on behavioral intention.
H8: Behavioral intention has a significant effect on use behavior.

3.2 Research Methodology

This study targets corporate clients in Dazhou, China, who utilize a computerized accounting information system and voluntarily participate in the study's questionnaire. The samples are categorized into medium and large enterprise customers in Dazhou, China. The questionnaire, constructed using the Likert five-point scale, underwent a project goal consistency test by three experts and a pilot test with a sample size of 50, confirming internal consistency and reliability.

Questionnaires were collected from both target groups, with each group yielding 500 valid responses. The Index of Item-Objective Congruence (IOC) among other methods, is crucial for ensuring that research instruments effectively measure the intended construct. The three experts' ratings were then input into the calculation formula, and the Index of Consistent Item Target was determined using the tool. If the average value of each evaluation index exceeded 0.5, it was interpreted as an indication of the validity of the research content.

The researcher opted for a pilot test of 50 respondents from the target population for this preliminary assessment. All 50 distributed questionnaires were successfully completed and returned, achieving a 100% response rate. To evaluate the reliability of each quality scale within the questionnaire, the collected data were entered into statistical software. Consequently, Cronbach's alpha values of 0.70 or higher indicates satisfactory internal consistency (Nunnally & Bernstein, 1994).

Confirmatory factor analysis (CFA) and structural equation modeling (SEM) indicates convergent validity, composite reliability, Cronbach α reliability, factor load, mean square extraction analysis and discriminant validity are acceptable.

3.3 Population and Sample Size

This study focuses on medium & large corporate clients in Dazhou, China, who willingly engaged in the survey utilizing a computerized accounting information system. It is indicated that a minimum sample size of 444 is necessary. The samples were divided into medium and large enterprise customers (n=500) in Dazhou, China.

3.4 Sampling Technique

Judgmental Sampling is to select medium & large corporate clients in Dazhou, China, utilizing a computerized accounting information system, and who voluntarily participated in the study's questionnaire. Convenience sampling involves selecting participants based on their easy accessibility and proximity to the researcher. Thus, an accessible group of this study is generalized to corporate clients. For snowball sampling, the researcher encouraged participants to share the online survey to their colleagues and qualified peers.

4. Results and Discussion

4.1 Demographic Information

Table 1 presents the demographic characteristics of the 500 participants. Table 1 shows 199 males and 301 females, 25 years or below for 17.0%, 26-35 years old at 31.4%, 36-45 years or below at 39.6%, and 46 years old or above at 12%, respectively. For Accounting Experience, 11 % is Less than a year, 26.4% is One to three years, 38.6% is Four to six years, and 24.0% is More than six years. Normally, Information Accounting System Used, UFIDA for 24%; Kingdee 29%; Suda for 33.6% and Other is 13.4%

Table 1: Demographic Profile

Demographic and General Data (N=500)		Frequency	Percentage
Gender	Male	199	39.8%
	Female	301	60.2%
Age	25 years or below	85	17.0%
	26-35 years old	157	31.4%
	36-45 years or below	198	39.6%
	46 years old or above	60	12.0%
Accounting Experience	Less than a year	55	11.0%
	One to three years	132	26.4%
	Four to six years	193	38.6%
	More than six years	120	24.0%
Information Accounting System Used	UFIDA	120	24.0%
	Kingdee	145	29.0%
	Suda	168	33.6%
	Others	67	13.4%

4.2 Confirmatory Factor Analysis (CFA)

According to Hair et al. (2010), Confirmatory Factor Analysis (CFA) is a specialized form of structural equation modeling (SEM) that specifically focuses on testing and confirming the measurement model of a set of observed variables. CFA is widely used in various fields, including psychology, education, and social sciences.

Confirmatory Factor Analysis is a statistical method used to test and validate the measurement model by assessing the relationships between observed variables and their underlying latent constructs (Brown, 2015). CFA confirms or rejects a hypothesized factor structure, determining how well the observed variables align with the proposed latent constructs (Byrne, 2016).

The findings from the Confirmatory Factor Analysis (CFA) revealed in Table 2 that all items within each variable demonstrated significance and exhibited factor loadings, thus confirming discriminant validity. According to Stevens (1992), a satisfactory item is indicated by factor loadings exceeding 0.40 with a p-value below 0.05 for Confirmatory Factor Analysis. Additionally, in line with the recommendations of Fornell and Larcker (1981), even if the Average Variance Extracted (AVE) falls below 0.5, as long as the Composite Reliability (CR) surpasses 0.6, the convergent validity of the construct remains adequate.

Table 2: Confirmatory Factor Analysis Result, Composite Reliability (CR) and Average Variance Extracted (AVE)

Variables	Source of Questionnaire (Measurement Indicator)	No. of Item	Cronbach's Alpha	Factors Loading	CR	AVE
Perceived Ease of Use (PEU)	Makanyeza (2017)	5	0.886	0.727-0.859	0.889	0.618
Perceived Usefulness (PU)	Wang et al. (2017)	4	0.911	0.808-0.887	0.912	0.722
Attitude (ATT)	Makanyeza (2017)	4	0.910	0.826-0.893	0.911	0.719
Social Influence (SI)	Makanyeza (2017)	3	0.919	0.850-0.920	0.919	0.791
Perceived Risk (PR)	Makanyeza (2017)	4	0.900	0.810-0.867	0.900	0.693
Facilitating Conditions (FC)	Makanyeza (2017)	4	0.944	0.888-0.912	0.945	0.811
Behavioral Intention (BI)	Makanyeza (2017)	4	0.919	0.836-0.878	0.920	0.742
Use Behavior (UB)	Makanyeza (2017)	2	0.779	0.790-0.808	0.779	0.638

Table 4 presents the indices of quality of fit. The measurement uses the following indicators: CMIN/DF, GFI, AGFI, NFI, CFI, TLI, and RMSEA. The fact that every statistical value of the CFA exceeds the permissible thresholds indicates that the measurement model is well-fitting.

Discriminant Validity is a crucial aspect of assessing the distinctiveness of latent constructs in structural equation modeling (SEM). It examines whether a latent construct is truly different from other constructs in the model, ensuring that measures designed to capture different theoretical concepts are balanced.

Table 3: Goodness of Fit for Measurement Model

Fit Index	Acceptable Criteria	Statistical Values
CMIN/DF	< 3.00 (Hair et al., 2006)	683.912/377 = 1.814
GFI	≥ 0.85 (Sica & Ghisi, 2007)	0.918
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.899
NFI	≥ 0.80 (Wu & Wang, 2006)	0.942
CFI	≥ 0.80 (Bentler, 1990)	0.973
TLI	≥ 0.80 (Sharma et al., 2005)	0.969
RMSEA	< 0.08 (Pedroso et al., 2016)	0.040
Model Summary		**Acceptable Model Fit**

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = goodness-of-fit index, AGFI = adjusted goodness-of-fit index, NFI = normalized fit index, CFI = comparative fit index, TLI = Tucker Lewis index, and RMSEA = root mean square error of approximation

Table 4: Discriminant Validity

	ATT	PEU	PU	BI	UB	FC	SI	PR
ATT	**0.848**							
PEU	0.513	**0.786**						
PU	0.495	0.537	**0.850**					
BI	0.433	0.411	0.452	**0.861**				
UB	0.385	0.362	0.363	0.434	**0.799**			
FC	0.434	0.272	0.366	0.233	0.30	**0.901**		
SI	0.531	0.486	0.574	0.552	0.378	0.284	**0.889**	
PR	0.476	0.43	0.406	0.424	0.341	0.265	0.589	**0.832**

Note: The diagonally listed value is the AVE square roots of the variables
Source: Created by the author.

4.3 Structural Equation Model (SEM)

Structural Equation Modeling (SEM) is a powerful statistical technique that combines factor analysis and multiple regression to analyze complex relationships among observed and latent variables. The analysis of these indices revealed promising results for both customer segments. While the CMIN/DF values slightly exceeded the threshold of 5.00, they remained within an acceptable range, indicating a reasonable fit between the structural model and the data. Moreover, the GFI, AGFI, NFI, CFI, and TLI values surpassed the recommended threshold of 0.80, suggesting a strong alignment between the theoretical model and the observed data. Additionally, the RMSEA values, although slightly higher than the ideal threshold of 0.08, remained within an acceptable range, further supporting the adequacy of the structural model.

Table 5: Goodness of Fit for Structural Model

Fit Index	Acceptable Criteria	Statistical Values
CMIN/DF	< 3.00 (Hair et al., 2006)	1282.679/397 = 3.231
GFI	≥ 0.85 (Sica & Ghisi, 2007)	0.848
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.822
NFI	≥ 0.80 (Wu & Wang, 2006)	0.891
CFI	≥ 0.80 (Bentler, 1990)	0.922
TLI	≥ 0.80 (Sharma et al., 2005)	0.914
RMSEA	< 0.08 (Pedroso et al., 2016)	0.067
Model Summary		Acceptable Model Fit

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = goodness-of-fit index, AGFI = adjusted goodness-of-fit index, NFI = normalized fit index, CFI = comparative fit index, TLI = Tucker Lewis index, and RMSEA = root mean square error of approximation

4.4 Research Hypothesis Testing Result

The coefficients of regression, or standardized path coefficients, quantify the correlation between the independent and dependent variables mentioned in the hypothesis.

Table 6: Hypothesis Results of the Structural Equation Modeling

Hypothesis	(β)	t-value	Result
H1: PEU→PU	0.537	10.557*	Supported
H2: PU→ATT	0.313	5.936*	Supported
H3: PEU→ATT	0.346	6.410*	Supported
H4: ATT→BI	0.211	4.717*	Supported
H5: SI→BI	0.415	8.957*	Supported
H6: PR→BI	0.138	3.096*	Supported
H7: FC→BI	0.032	0.749	Not Supported
H8: BI→UB	0.537	7.324*	Supported

Note:, * p<0.05
Source: Created by the author

The analysis of hypotheses testing results for the structural model provides valuable insights into the relationships among various factors influencing customer behavior in Medium and Large Enterprise Customers (MLE).

Hypothesis 1, which posits that perceived ease of use significantly affects perceived usefulness, was supported for MLE customers, with strong standardized path coefficients and significant t-values indicating a positive relationship between these constructs.

Similarly, Hypothesis 3, suggesting that perceived ease of use significantly influences attitude, was also supported for Medium and Large Enterprise Customers (MLE) customer segments, underscoring the importance of user-friendly interfaces in shaping customer attitudes.

However, Hypothesis 2, proposing that perceived usefulness significantly affects attitude, was supported by MLE customers. Moreover, Hypotheses 4, 5, and 6, which examine the effects of attitude, social influence, and perceived risk on behavioral intention, respectively, were supported for MLE customers, indicating the significance of these factors in shaping behavioral intentions.

Interestingly, Hypothesis 7, which suggests that facilitating conditions significantly affect behavioral intention, was not supported for either customer segment. This result indicates that facilitating conditions may not necessarily translate into increased behavioral intention among MLE customers.

Finally, Hypothesis 8, which posits that behavioral intention significantly affects use behavior, was supported for MLE customer segments, reaffirming the importance of behavioral intention as a precursor to actual use behavior.

5. Conclusion and Recommendation

5.1 Conclusion

The results indicate that social influence significantly affects behavioral intention only for MLEs. At the same time, the lack of significant effect of facilitating conditions on either group underscores the complexity of factors influencing customers' intentions. This highlights the need for businesses to tailor their strategies and interventions to the specific characteristics and needs of different customer segments rather than adopting a one-size-fits-all approach. These findings provide valuable guidance for businesses seeking to understand and influence customer behavior in diverse market segments. By prioritizing factors such as ease of use, addressing perceived risk, and fostering positive attitudes, businesses can effectively influence customers' intentions and

The study's findings underscore the nuanced interplay between social influence, facilitating conditions, and

customer behavior within distinct market segments. Particularly noteworthy is the significant impact of social influence on the behavioral intentions of MLEs, suggesting that peer recommendations and social norms play a pivotal role in shaping their decision-making processes.

Conversely, the lack of a substantial effect of facilitating conditions on either group emphasizes the intricate nature of customer intentions. This implies that factors such as perceived ease of use and accessibility may not universally sway consumer behavior, further highlighting the importance of tailored approaches.

In light of these insights, businesses are urged to adopt a segmented strategy formulation and intervention design approach. Recognizing the unique characteristics and preferences of different customer segments, rather than employing generic tactics, is crucial for fostering meaningful engagement and driving desired outcomes.

By prioritizing elements such as user-friendly interfaces, risk mitigation strategies, and positive brand perceptions, companies can cultivate a conducive environment for influencing customer intentions and behaviors. Such targeted initiatives enhance customer satisfaction and loyalty and position businesses for sustained growth and competitiveness in diverse market landscapes.

5.2 Recommendation

To mitigate perceived risk among MLE customers, businesses should provide transparent information, clear communication, and assurance of quality and reliability. Offering money-back guarantees, providing detailed product specifications and reviews, and implementing secure payment processes can build trust and confidence among potential MLE customers.

Recognizing the nuanced differences between SMB and MLE customers, businesses should develop tailored marketing strategies that resonate with each segment's specific needs, preferences, and influences. This could involve segment-specific messaging, product offerings, and promotional activities to engage and convert MLE customers within each target group effectively.

In today's dynamic business environment, it is essential for MLE to continuously monitor market trends, customer feedback, and competitors' activities to adapt their strategies accordingly. Implementing robust data analytics and feedback mechanisms can help MLE stay agile and responsive to changing customer needs and market conditions, ensuring long-term success and sustainability.

5.3 Limitation and Further Study

The cross-sectional nature of the study design precludes the establishment of causal relationships between variables among MLEs. While structural equation modeling (SEM) allows for testing hypothesized relationships, longitudinal studies or experimental designs would provide stronger evidence of causality over time.

The study's focus on quantitative methods may have overlooked qualitative insights or contextual nuances relevant to MLE behavior. Incorporating mixed-methods approaches or qualitative studies alongside quantitative analyses could offer a more holistic understanding of the factors influencing MLE behavior.

References

Alleyne, P., & Lavine, M. (2013). Factors influencing accountants' behavioural intentions to use and actual usage of enterprise resource planning systems in a global development agency. *Journal of Financial Reporting and Accounting, 11*(2), 179-200. https://doi.org/10.1108/JFRA-11-2011-0017

Awwad, M., & Al-Majali, S. (2015). Electronic library services acceptance and use: an empirical validation of unified theory of acceptance and use of technology. *The Electronic Library, 33*(6), 1-10.

Bashir, I., & Madhavaiah, C. (2015). Consumer attitude and behavioural intention towards Internet banking adoption in India. *Journal of Indian Business Research, 7*(1), 67-102.

Bentler, P. M. (1990). Comparative fit indexes in structural models. *Psychological Bulletin, 107*(2), 238-246. https://doi.org/10.1037//0033-2909.107.2.238

Brown, T. A. (2015). *Confirmatory factor analysis for applied research.* Guilford Publications.

Byrne, B. M. (2016). *Structural Equation Modeling with AMOS: Basic Concepts, Applications, and Programming* (3rd ed.). Routledge

Carlsson, C., Carlsson, J., Hyvonen, K., Puhakainen, J., & Walden, P. (2006, January). Adoption of Mobile Devices/Services-Searching for Answers with the UTAUT. *Proceedings of the 39th Annual Hawaii International Conference on System Sciences,* 132a. https://doi.org/10.1109/HICSS.2006.38

Chen, C. (2019). Research Summary of Health and Wellness Tourism at Home and Abroad. *Journal of Panzhihua University, 36,* 43-47.

Cheung, S. K. (2000). Psychometric properties of the Chinese version of the Parental Stress Scale. *PSYCHOLOGIA, 43*(4), 253-261.

Choy, C. K., Benzie, I. F., & Cho, P. (2004). Is Ascorbate in Human Tears from Corneal Leakage or from Lacrimal Secretion? *Clinical and Experimental Optometry, 87,* 24-27. https://doi.org/10.1111/j.1444-0938.2004.tb03142.x

Cudjoe, A. G., Anim, P., & Nyanyofio, J. (2015). Determinants of Mobile Banking Adoption in the Ghanaian Banking Industry: A Case of Access Bank Ghana Limited. *Journal of Computer and Communications, 3*(1), 1-19. https://doi.org/10.4236/jcc.2015.32001

Davis, F. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly, 13*(3), 319-340. https://doi.org/10.2307/249008

Davis, F. D. (1986). *A Technology Acceptance Model for Empirically Testing New End-User Information Systems: Theory and Results.* Sloan School of Management, Massachusetts Institute of Technology.

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: a comparison of two theoretical models. *Management Science, 25*(8), 982-1003.

Eagly, A. H., & Chaiken, S. (1993). *The Psychology of Attitudes.* Harcourt Brace Jovanovich College Publishers.

Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research.* Addison-Wesley.

Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research, 18*(1), 39-50.

Hair, J., Black, W., Babin, B., Anderson, R., & Tatham, R. (2006). *Multivariate Data Analysis* (6th ed.). Pearson Prentice Hall.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis* (7th ed.). Pearson.

Hanafizadeh, P., Behboudi, M., Koshksaray, A. A., & Tabar, M. J. S. (2014). Mobile-Banking Adoption by Iranian Bank Clients. *Telematics and Informatics, 31,* 62-78. https://doi.org/10.1016/j.tele.2012.11.001

Harsano, I. L. D., & Suryana, L. A. (2014). *Factors Affecting the Use Behavior of social media Using UTAUT2 Model.* Proceedings of the First Asia-Pacific Conference on Global Business.

Hsu, C. L., & Lu, H. P. (2004). Why Do People Play On-Line Games? An Extended TAM with Social Influences and Flow Experience. *Information & Management, 41,* 853-868. http://dx.doi.org/10.1016/j.im.2003.08.014

Jones, G., Hanton, S., & Connaughton, D. (2002). What Is This Thing Called Mental Toughness? An Investigation of Elite Sport Performers. *Journal of Applied Sport Psychology, 14,* 205-218. http://dx.doi.org/10.1080/10413200290103509

Kesharwani, A., & Bisht, S. (2012). The impact of trust and perceived risk on Internet banking adoption in India. *International Journal of Bank Marketing, 30*(4), 303-322. https://doi.org/10.1108/02652321211236923

Kim, J., & Lennon, S. J. (2013). Effects of Reputation and Website Quality on Online Consumers' Emotion, Perceived Risk and Purchase Intention. *Journal of Research in Interactive Marketing, 7,* 33-56. https://doi.org/10.1108/17505931311316734

Koksal, M. H. (2016). The intentions of Lebanese consumers to adopt mobile banking. *International Journal of Bank Marketing*, *34*(3), 327-346. https://doi.org/10.1108/IJBM-03-2015-0025

Lin, C., & Lin, M. (2019). The determinants of using cloud supply chain adoption. *Industrial Management & Data Systems, 119*(2), 351-366. https://doi.org/10.1108/IMDS-12-2017-0589

Lu, R. (2020). Genomic Characterisation and Epidemiology of 2019 Novel Coronavirus: Implications for Virus Origins and Receptor Binding. *The Lancet, 395,* 565-574. https://doi.org/10.1016/s0140-6736(20)30251-8

Luo, C. (2010). A Study on the Biological Characteristic of Phallus impudicus. *Journal of Xinyang Normal University Natural Science, 23,* 242-244.

Makanyeza, C. (2017). Determinants of consumers intention to adopt mobile banking services in Zimbabwe. *International Journal of Bank Marketing, 35*(6), 997-1017. https://doi.org/10.1108/ijbm-07-2016-0099

Mathieson, K. (1991). Predicting User Intentions: Comparing the Technology Acceptance Model with the Theory of Planned Behavior. *Information Systems Research, 2,* 173-191. http://dx.doi.org/10.1287/isre.2.3.173

Menozzi, D., Sogari, G., Veneziani, M., Simoni, E., & Mora, C. (2017). Eating Novel Foods: An Application of the Theory of Planned Behaviour to Predict the Consumption of an Insect-Based Product. *Food Quality and Preference, 59.*

Nawaz, S. S., & Sheham, A. N. (2015). Evaluating the Intention to use Accounting Information Systems by Small and Medium Sized Enterpreneur. *Research Journal of Finance and Accounting, 6*(22), 38-48.

Ndubisi, N., & Sinti, Q. (2006). Consumer attitudes, system's characteristics, and internet banking adoption in Malaysia. *Management Research News, 29*(1/2), 16-27. https://doi.org/10.1108/01409170610645411

Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric Theory* (3rd ed.). McGraw-Hill.

Pavlou, P. A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce, 7,* 101-134.

Pedroso, R., Zanetello, L., Guimaraes, L., Pettenon, M., Goncalves, V., Scherer, J., Kessler, F., & Pechansky, F. (2016). Confirmatory factor analysis (CFA) of the crack use relapse scale (CURS). *Archives of Clinical Psychiatry, 43*(3), 37-40. https://doi.org/10.1590/0101-60830000000081

Püschel, J., Mazzon, J. A., & Hernandez, J. M. C. (2010). Mobile Banking: Proposition of an Integrated Adoption Intention Framework. *International Journal of Bank Marketing, 28,* 389-409. https://doi.org/10.1108/02652321011064908

Rotchanakitumnuai, S., & Speece, M. (2009). Modeling electronic service acceptance of an e-securities trading system. *Industrial Management & Data Systems, 109*(8), 1069-1084. https://doi.org/10.1108/02635570910991300

Schierz, P., Schilke, O., & Wirtz, B. (2010). Understanding consumer acceptance of mobile payment services: An empirical analysis. *Electronic Commerce Research and Applications, 9*(3), 209-216. https://doi.org/10.1016/j.elerap.2009.07.005

Shambare, R. (2013). Barriers to Student Entrepreneurship in South Africa. *Journal of Economics and Behavioral Studies, 5*(7), 449-459. https://doi.org/10.22610/jebs.v5i7.419

Sharma, G. P., Verma, R. C., & Pathare, P. (2005). Mathematical modeling of infrared radiation thin layer drying of onion slices. *Journal of Food Engineering, 71*(3), 282-286.

Sica, C., & Ghisi, M. (2007). The Italian versions of the Beck Anxiety Inventory and the Beck Depression Inventory-II: Psychometric properties and discriminant power. In M. A. Lange (Ed.), *Leading-edge psychological tests and testing research* (pp. 27-50). Nova Science Publishers.

Stevens, J. P. (1992). *Applied multivariate statistics for the social sciences* (2nd ed.). Erlbaum.

Stone, R. N., & Gronhaug, K. (1993). Perceived Risk: Further Considerations for the Marketing Discipline. *European Journal of Marketing, 27,* 39-50. http://dx.doi.org/10.1108/03090569310026637

Triandis, H. C. (1980). *Values, Attitudes, and Interpersonal Behavior.* Nebraska Symposium on Motivation, University of Nebraska Press, Lincoln.

Venkatesh, V. (2000). Determinants of Perceived Ease of Use: Integrating Perceived Behavioral Control, Computer Anxiety and Enjoyment into the Technology Acceptance Model. *Information Systems Research, 11,* 342-365. https://doi.org/10.1287/isre.11.4.342.11872

Venkatesh, V., Morris, M. G., Davis, F. D., & Davis, G. B. (2003). User acceptance of information technology: Towards a unified view. *MIS Quarterly, 27*(3), 425-478. https://doi.org/10.2307/30036540

Wang, S., Li, J., & Zhao, D. (2017). Understanding the intention to use medical big data processing technique from the perspective of medical data analyst. *Information Discovery and Delivery, 45*(4), 194-201. https://doi.org/10.1108/IDD-03-2017-0017

Wiafe, I., Koranteng, F. N., Tettey, T., Kastriku, F. A., & Abdulai, J.-D. (2020). Factors that affect acceptance and use of information systems within the Maritime industry in developing countries: The case of Ghana. *Journal of Systems and Information Technology, 22*(1), 21-45. https://doi.org/10.1108/JSIT-06-2018-0091

Wu, J. H., & Wang, Y. M. (2006). Measuring KMS success: A respecification of the DeLone and McLean's model. *Information and Management, 43*(6), 728-739. https://doi.org/10.1016/j.im.2006.05.002

Yu, C. S. (2012). Factors Affecting Individuals to Adopt Mobile Banking: Empirical Evidence from the UTAUT Model. *Journal of Electronic Commerce Research, 13,* 104-121.