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The Assessment on Factors Impacting Small & Micro Corporate Clients' Behavioral Intention and Use Behavior of Accounting Information System in Dazhou, China

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Abstract

Purpose: This study delves into the determinants of behavioral intention and use behavior of small & micro corporate clients towards accounting information systems among enterprises in Dazhou, 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 gathered questionnaires from small & micro corporate clients, yielding 500 valid responses. The Index of Item-Objective Congruence (IOC) was utilized to assess the validity of the research content, with a pilot test involving 50 respondents from the target population conducted for this purpose. Confirmatory factor analysis (CFA) and structural equation modeling (SEM) were employed to evaluate various aspects of validity and goodness of fit. **Results:** This study's findings are that perceived ease of use significantly impacts perceived usefulness. Attitude is significantly affected by perceived ease of use, but not by perceived usefulness. Moreover, Attitudes and perceived risk significantly impact behavioral intention. Nevertheless, social influence and facilitating conditions significantly affect behavioral intention. Finally, behavioral intention has a significant effect on use behavior. **Conclusions:** The findings hold both theoretical significance and practical value, providing insights for Chinese enterprises seeking to modernize their financial accounting practices.

Keywords : Perceived Ease of Use, Perceived Usefulness, Behavioral Intention, Use Behavior, Accounting Information System

JEL Classification Code: E44, F31, F37, G15

1. Introduction

In the current era of big data, much information must be collected, analyzed, and fed back. Traditional hand accounting cannot can't adapt to the development of economic society. Coupled with the aggravation of China's aging population and the lack of labor force, accounting is separated from tedious manual accounting, resulting in the computer accounting system, which is part of the replacement of labor for simple and repetitive work (Bhattacherjee & Premkumar, 2004). With the development of new information technology and artificial intelligence, the current intelligent accounting is gradually improving and enriching the computer accounting system from the original computer-aided accounting into a system composed of computer, information technology, and intelligent technology, which automatically completes the accounting business processing (Ali et al., 2012).

Among them, the core part is still the financial software, which reads the original documents formed by economic businesses into the system. Then, the financial software completes a series of accounting processes. This is inseparable from the full control of intelligent technology on financial software. At present, computer accounting information systems are widely used in units. However, in the process of popularization, there are still many problems in the operation of computers, especially in the operation of financial software. Most accountants only use financial software for accounting. However, there is still a blank in the

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maintenance of the computer, the principle of the financial software, and even the initial setting of the financial software. According to the analysis of many researchers, some accountants resist using the accounting information system, especially older accountants who prefer traditional manual accounting. The practical ability of female accountants is weak, so the intention of using accounting information systems is weak. Accounting information systems require knowledge of accounting, computers, and information technology, which requires accountants to have basic knowledge of comprehensive disciplines and skillfully use computer technology, information technology, and intelligent technology to carry out accounting. Scholars have found that there is a lack of compound and application-oriented comprehensive accounting talents, which makes it difficult for units to popularize accounting information systems. In China, small and micro enterprises are booming. Considering the cost accounting, some small and micro enterprises are not willing to purchase accounting information systems. They have fewer accountants and do not have sound accounting conditions. To sum up, it is necessary to carry out relevant research in a selected area. The purpose of this study is to investigate the behavior intention of accountants using accounting information systems in Dazhou, China. The research results provide a reference for Dazhou units to popularize accounting information systems and improve the comprehensive quality of accountants.

2. Literature Review

2.1 Perceived Ease of Use

Perceived ease of use describes consumers' confidence in new product innovation (Koksal, 2016). When the technology is easy to operate, it won't cause too much trouble for customers (Ali et al., 2012). Ndubisi and Muhamad (2003) believe that people's ease of mastering the technology depends on the customer's self-efficacy and the attributes of the system itself. A large number of researchers believe that there is a positive relationship between PEOU and subsequent behavior (e.g., Karahanna et al., 2006; Venkatesh, 2000; Venkatesh et al., 2003). Perceived ease of use has been pointed out to play a key role in the adoption of accounting information systems (Juwaheer et al., 2012). 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 describes the evaluation of whether customers will improve their work efficiency by using the new system (Bhattacherjee & Premkumar, 2004; Davis, 1989; Wu & Chen, 2017). In the field of information system research, researchers found that the perceived usefulness of new technology will affect the attitude and intention to use it. (Wang et al., 2017). Perceived usefulness positively influences behavioral intention (Davis et al., 1989). Therefore, useful services increase the intention of using services, which can improve customer performance and achieve customer goals (Nysveen et al., 2005). A large number of studies in the field of information systems have shown that perceived usefulness has a significant impact on use intention (Agarwal & Prasad, 1999; Davis et al., 1989; Hu et al., 1999). Thus, this study hypothesizes that:

H2: Perceived usefulness has a significant effect on attitude.

2.3 Attitude

A large number of studies have shown that if the new system is highly praised by customers, it is easier to form the intention to use the new system (Schierz et al., 2010). It has been proved by practice that the positive relationship between attitude and intention to use the new system has been found in the study of new system acceptance (Pastorella et al., 2017; Schierz et al., 2010; Zhang et al., 2013). Perceived usefulness and perceived ease of use determine user attitudes (Bashir & Madhavaiah, 2015). Attitude is regarded as a social action (Nunnally & Bernstein, 1994). Attitude is an important predictor of customers' intention to conduct some positive behaviors (Connor et al., 2001; Patch et al., 2005). Thus, this study hypothesizes that:

H4: Attitude has a significant effect on behavioral intention.

2.4 Social Influence

Püschel et al. (2010) points out that subjective norms refer to the pressure placed on researchers by key customers to innovate and take specific actions. Social impact refers to the perception of the importance of a third person's use of the new system (Venkatesh, 2000). Social impact refers to the fact that other important people think that they should join the behavior, which has an important impact on customers (Venkatesh et al., 2012). According to the theory of planned behavior (Ajzen, 1991), one of the major factors influencing the adoption of new technologies is social influence. Thus, this study hypothesizes that:

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

2.5 Perceived Risk

Risk consists of performance risk, time risk, and social risk: performance risk refers to that the new system developed does not meet the expected requirements (Kim & Lennon, 2000); time risk refers to that the use of a new system will waste a lot of time (Roselius, 1971); social risk refers to the negative impact of the use of a new system (Dowling & Staelin, 1994). Perceived risk refers to a consumer's expected perception of the uncertainty of the consumption outcome, which is related to searching for and selecting product information before making a purchase decision (Bauer, 1960; Cox, 1967). Perception risk is a common concept that affects the behavioral intention of the use of accounting information systems (Martins et al., 2014). Perceived risk has been proven to be an important factor in customers' use of accounting information system platforms (Bettman, 1973). Thus, this study hypothesizes that:

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

2.6 Facilitating Conditions

Facilitation conditions are interpreted as the facilitation factors that influence innovation or acceptance of new accounting information systems (Goodhue & Thompson, 1995; Venkatesh et al., 2003). They point out that convenience is a determinant of the use of new information systems or the adoption of new technologies. Lu et al. (2005) confirmed that Facilitating Conditions greatly impact perceived risk in the information system environment, thus affecting customers' willingness to accept accounting information system technology (Goodhue & Thompson, 1995). Technology adaptation and unification theories indicate that facilitating conditions are the priority factors for adopting information systems and new technologies (Shambare, 2013). Facilitating conditions indicate that when convenience conditions are easier to form, consumers are more likely to accept a new technology or innovation.

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

2.7 Behavioral Intention

The behavior intention indicates that the customer is willing to perform (Ajzen, 1991). Behavior theory indicates a positive relationship between intention and behavior (Ajzen, 1991). Ajzen (1991) showed that the intention of behavior is the wind vane of practical action. Many studies show that a large amount of empirical support for behavioral intention affects the actual use of accounting information systems (Shih et al., 2009). People with higher personal ability and control tend to show more obvious behavioral intentions (Ajzen, 2006). Thus, this study hypothesizes that:

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

2.8 Use Behavior

In many studies, customers are so concerned about how to use technology and accept innovation that some models attempt to explain this phenomenon (Venkatesh et al., 2003). The results of the literature study show that the diffusion model explains the determinants of customers' intention to use new technologies (Sobti, 2019). The TAM has successfully predicted many customers' intentions to use technology (Lee & Lin, 2005; Saade et al., 2007). Usage behavior is often weighed against the actual intensity of the system or technology used (Chua et al., 2018). There is a close relationship between using behavior and behavioral intention, and behavioral intention determines the intensity of using behavior (Awwad & Al-Majali, 2015).

3. Research Methods and Materials

3.1 Research Framework

The conceptual framework, based on three core theories and three major research literatures (Marti & Gond, 2018, p. 489), understands theory as an analytical system that interprets or predicts empirical phenomena with different concepts; theoretical framework refers to the set of theoretical and conceptual frameworks derived from literature review (Nawaz & Sheham, 2015). The innovation diffusion theory (IDT), the technology acceptance model (TAM), and the unified theory of acceptance and use of technology (UTAUT2) as the core theory, this paper constructs a framework to explain the intention and behavior of accountants using accounting information systems. In addition, the variables explained in the second chapter are also used to support the framework of this study.

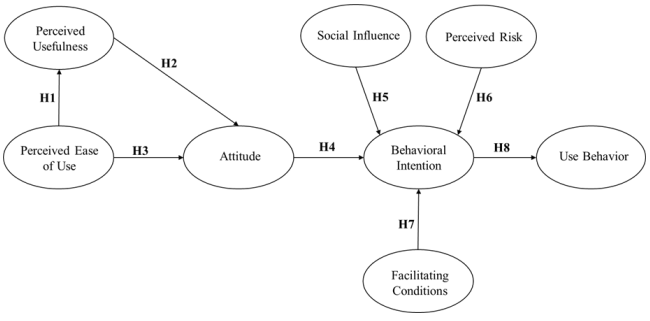

Figure 1: Conceptual Framework

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 research focuses on small and micro corporate clients in Dazhou, China, who utilize computerized accounting information systems and willingly participate in the survey. The respondents are segmented into small and micro-business customers in Dazhou, China. The survey instrument, developed using the Likert five-point scale, underwent scrutiny for goal consistency by three experts and underwent a pilot test with a sample size of 50, confirming its internal consistency and reliability.

Questionnaires were obtained from both target groups, with each group providing 500 valid responses. The Index of Item-Objective Congruence (IOC), among other methods, played a crucial role in ensuring the effective measurement of the intended construct. The ratings from three experts were utilized in calculating the Index of Consistent Item Target, with an average value exceeding 0.5 indicating the validity of the research content. Additionally, a pilot test involving 50 respondents from the target population was conducted to assess the reliability of the questionnaire. All 50 distributed questionnaires were completed and returned, achieving a 100% response rate. The collected data were then analyzed using statistical software to evaluate the reliability of each quality scale within the questionnaire, with Cronbach's alpha values of 0.70 or higher considered indicative of satisfactory internal consistency (Nunnally & Bernstein, 1994). Furthermore, confirmatory factor analysis (CFA) and structural equation modeling (SEM) were employed to assess convergent validity, composite reliability, factor loadings, mean square extraction analysis, and discriminant validity, all of which were found to be acceptable.

3.3 Population and Sample Size

The target group for this research comprises corporate clients in Dazhou, China, who voluntarily participated in the study's questionnaire utilizing a computerized accounting information system. A minimum sample size of 444 is required. The samples were stratified into small and micro business customers (n=500) in Dazhou, China.

3.4 Sampling Technique

Judgmental Sampling was employed to select small and micro corporate clients in Dazhou, China, who utilize a computerized accounting information system and voluntarily participated in the study's questionnaire. Convenience sampling was utilized to select participants based on their easy accessibility and proximity to the researcher, thus allowing for a generalized representation of corporate clients in the study. Additionally, snowball sampling was implemented, whereby participants were encouraged to share the online survey with their colleagues and qualified peers, thereby expanding the participant pool through referrals.

4. Results and Discussion

4.1 Demographic Information

Table 1 presents the demographic characteristics of the 500 participants. Among small and micro business customers, 40.4% are male, while 59.6% are female. Regarding age distribution, the data reveals that among small and micro business customers, the largest proportion falls within the 36-45 age group (32.0%), followed by the 26-35 age group (29.6%). Among small and micro business customers, the most used accounting system is UFIDA (31.0%), followed by Kingdee (26.6%).

Table 1: Demographic Profile

Demographic and General Data (N=500)		Frequency	Percentage
Gender	Male	202	40.40%
	Female	298	59.60%
Age	25 years or below	125	25.00%
	26-35 years old	148	29.60%
	36-45 years or below	160	32.00%
	46 years old or above	67	13.40%
Accounting Experience	Less than a year	50	10.00%
	One to three years	161	32.20%
	Four to six years	184	36.80%
	More than six years	105	21.00%
Information Accounting System Used	UFIDA	155	31.00%
	Kingdee	133	26.60%
	Suda	112	22.40%
	Others	100	20.00%

4.2 Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) is a powerful statistical technique used to evaluate the validity of theoretical models by examining the relationships between

observed variables and underlying latent constructs (Brown, 2015). The results of the Confirmatory Factor Analysis (CFA) presented in Table 2 indicate that all items within each variable demonstrated significance and exhibited factor loadings, thus confirming discriminant validity. According to Stevens (1992), a satisfactory item is characterized by factor loadings exceeding 0.40 with a p-value below 0.05 for Confirmatory Factor Analysis. Furthermore, following the recommendations of Fornell and Larcker (1981), even if the Average Variance Extracted (AVE) falls below 0.5, the convergent validity of the construct remains adequate as long as the Composite Reliability (CR) surpasses 0.6.

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	0.832	0.679-0.730	0.833	0.499
Perceived Usefulness (PU)	Wang et al. (2017)	4	0.808	0.672-0.787	0.808	0.514
Attitude (ATT)	Makanyeza (2017)	4	0.766	0.637-0.706	0.768	0.453
Social Influence (SI)	Makanyeza (2017)	3	0.914	0.870-0.908	0.914	0.78
Perceived Risk (PR)	Makanyeza (2017)	4	0.832	0.673-0.810	0.833	0.556
Facilitating Conditions (FC)	Makanyeza (2017)	4	0.775	0.617-0.742	0.778	0.468
Behavioral Intention (BI)	Makanyeza (2017)	4	0.827	0.709-0.766	0.827	0.545
Use Behavior (UB)	Makanyeza (2017)	2	0.828	0.804-0.879	0.83	0.71

The findings from the assessment revealed encouraging results across all indices for both customer segments. Notably, the CMIN/DF values were well below the threshold of 5.00, indicating a robust fit between the measurement model and the data. Additionally, indices such as GFI, AGFI, NFI, CFI, and TLI exceeded the acceptable thresholds, signaling a strong alignment between the theoretical model and the observed data. Moreover, the RMSEA values fell comfortably below the cutoff of 0.08, further corroborating the appropriateness of the measurement model.

Table 3: Goodness of Fit for Measurement Model

Fit Index	Acceptable Criteria	Statistical Values
CMIN/DF	< 3.00 (Hair et al., 2006)	525.160/377 = 1.393
GFI	≥ 0.80 (Sica & Ghisi, 2007)	0.935
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.920
NFI	≥ 0.80 (Wu & Wang, 2006)	0.923
CFI	≥ 0.80 (Bentler, 1990)	0.977
TLI	≥ 0.80 (Sharma et al., 2005)	0.973
RMSEA	< 0.08 (Pedroso et al., 2016)	0.028
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

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 4: Discriminant Validity

	ATT	PEU	PU	BI	UB	FC	SI	PR
ATT	**0.673**							
PEU	0.528	**0.706**						
PU	0.216	0.232	**0.717**					
BI	0.452	0.154	0.09	**0.738**				
UB	0.628	0.574	0.289	0.359	**0.842**			
FC	0.597	0.541	0.209	0.335	0.522	**0.684**		
SI	0.48	0.393	0.24	0.235	0.615	0.427	**0.883**	
PR	0.526	0.496	0.189	0.36	0.434	0.589	0.373	**0.746**

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 robust statistical method combining factor analysis and multiple regression to explore intricate relationships among observed and latent variables. (Bollen, 1989). The summary of model fit indices indicates that while some criteria are met, there are areas where the fit could be improved. The CMIN/DF ratio, which assesses the goodness of fit, slightly exceeds the recommended threshold of 3.00, indicating a less than ideal fit. Similarly, the GFI and AGFI values fall slightly below the acceptable thresholds of 0.85 and 0.80, respectively, suggesting some room for improvement in overall fit. However, the NFI, CFI, TLI, and RMSEA values meet or exceed the acceptable criteria, indicating satisfactory fit in these areas. Overall, while the model demonstrates acceptable fit according to certain indices, there are aspects that could be refined to enhance overall model fit.

Table 5: Goodness of Fit for Structural Model

Fit Index	Acceptable Criteria	Statistical Values
CMIN/DF	< 3.00 (Hair et al., 2006)	1268.222/397 = 3.195
GFI	≥ 0.80 (Sica & Ghisi, 2007)	0.835
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.806
NFI	≥ 0.80 (Wu & Wang, 2006)	0.814
CFI	≥ 0.80 (Bentler, 1990)	0.863
TLI	≥ 0.80 (Sharma et al., 2005)	0.85

Fit Index	Acceptable Criteria	Statistical Values
RMSEA	< 0.08 (Pedroso et al., 2016)	0.066
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

This study investigated the relationships specified in the research hypotheses between the independent and dependent variables. This investigation entailed evaluating standardized path coefficients and their corresponding t-values. The comprehensive outcomes of this analysis are delineated in Table 6, where statistical significance is established by p-values below the conventional threshold of 0.05.

Table 6: Hypothesis Results of the Structural Equation Modeling

Hypothesis	(β)	t-value	Result
H1: PEU→PU	0.232	4.186*	Supported
H2: PU→ATT	0.098	1.841	Not Supported
H3: PEU→ATT	0.492	7.933*	Supported
H4: ATT→BI	0.342	5.919*	Supported
H5: SI→BI	0.066	1.345	Not Supported
H6: PR→BI	0.191	3.655*	Supported
H7: FC→BI	0.102	1.921	Not Supported
H8: BI→UB	0.408	6.956*	Supported

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

The analysis of hypotheses testing results for the structural model offers valuable insights into the interrelationships among various factors influencing customer behavior in Small & Micro Business Customers (SMB).

Hypothesis 1, asserting that perceived ease of use significantly impacts perceived usefulness, found support for SMB customers. Strong standardized path coefficients and significant t-values indicate a positive relationship between these constructs. Similarly, Hypothesis 3, suggesting that perceived ease of use significantly influences attitude, garnered support for SLM customer segments, emphasizing the significance of user-friendly interfaces in shaping customer attitudes.

However, Hypothesis 2, proposing that perceived usefulness significantly affects attitude, lacked support for SMB customers. This discrepancy highlights potential differences in how perceived usefulness influences attitudes across customer segments.

Furthermore, Hypotheses 4, 5, and 6, which investigate the effects of attitude, social influence, and perceived risk on behavioral intention, respectively, received support from SMB customers, underscoring the importance of these factors in shaping behavioral intentions.

Interestingly, Hypothesis 7, indicating that facilitating conditions significantly influence behavioral intention, did not find support for either customer segment. This outcome suggests that facilitating conditions may not necessarily lead to increased behavioral intention among SMB customers.

Finally, Hypothesis 8, which suggests that behavioral intention significantly impacts use behavior, gained support for SLM customer segments, reaffirming the importance of behavioral intention as a precursor to actual use behavior.

5. Conclusion and Recommendation

5.1 Conclusion

The findings emphasize the importance of certain factors in shaping customer perceptions, intentions, and subsequent behaviors within the SMB segment. Notably, perceived ease of use significantly predicts perceived usefulness and attitude, highlighting the crucial role of user-friendly interfaces and experiences in driving positive customer perceptions and attitudes toward products or services. Additionally, the significant impact of attitude and perceived risk on behavioral intention underscores the complexities of psychological factors guiding customer decision-making processes.

Businesses are encouraged to prioritize efforts to cultivate positive attitudes through effective branding, messaging, and customer experience initiatives. They should also proactively address and mitigate perceived risks through transparent communication and assurance of quality to positively influence customer behavior.

Moreover, our nuanced findings regarding the influence of social influence and facilitating conditions on behavioral intention underline the necessity for tailored approaches to customer segmentation and targeting within the SMB segment. Its impact on SMB customers' needs to be more pronounced. Similarly, the lack of significant effect of facilitating conditions on either customer group suggests the need for businesses to adopt nuanced strategies that account for the diverse needs and influences of different customer segments.

By leveraging these insights, businesses can refine their marketing strategies, enhance product offerings, and optimize customer engagement initiatives to better resonate with the unique characteristics and preferences of SMB customers.

5.2 Recommendation

Based on the findings of the study, several recommendations can be proposed to guide future research and inform practical strategies for businesses catering to Small and micro–Business Customers (SMB):

Address Perceived Risk Through Transparency and Assurance: To mitigate perceived risk among SMB customers, businesses should focus on providing transparent information, clear communication, and assurances of quality and reliability. This could involve offering money-back guarantees, providing detailed product specifications and reviews, and implementing secure payment processes to build trust and confidence among potential customers.

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

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

5.3 Limitation and Further Study

Despite the valuable insights garnered from this study, several limitations that may have influenced the findings and implications specifically for Small and Micro Business Customers (SMBs) must be acknowledged. Firstly, the study's reliance on self-reported data via surveys introduces the potential for response and social desirability bias, wherein participants may provide responses they believe are socially acceptable rather than reflecting their true perceptions or behaviors. This limitation could affect the validity and reliability of the results, warranting caution in the interpretation of findings.

Secondly, the study's focus on a specific geographic region or industry sector, such as Sichuan Province or environmental design majors, may limit the generalizability of the findings to broader populations or contexts, particularly in SMB contexts. Variations in cultural, economic, or industry-specific factors could influence customer behavior differently in other regions or industries, necessitating further research to validate the findings across diverse SMB contexts.

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

Furthermore, measuring certain constructs, such as perceived risk or social influence, may only partially capture their multidimensional nature, especially within SMB contexts. Future research could employ more comprehensive measurement tools or qualitative methodologies to understand better these constructs and their impact on customer behavior within SMB segments.

Lastly, the study's focus on quantitative methods may have overlooked qualitative insights or contextual nuances that could provide richer insights into customer behavior within SMB segments. Incorporating mixed-methods approaches or qualitative studies alongside quantitative analyses could offer a more holistic understanding of the factors influencing customer behavior within SMB contexts.

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