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Readiness and Acceptance of Accounting Information Systems for Financial Reporting in Indonesian Village-Owned Enterprises: A TRAM Approach

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Abstract

Despite the growing adoption of digital accounting applications, there is limited evidence on how technology readiness influences the acceptance of accounting information systems within village-owned enterprises. This study examines the readiness and acceptance of accounting information systems used for financial reporting in Indonesian village-owned enterprises, using the Technology Readiness and Acceptance Model (TRAM). Data were collected through an online survey of personnel from village-owned enterprises involved in financial reporting and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that perceived usefulness is the strongest determinant of intention to use accounting information systems. Optimism positively influences perceived usefulness, while innovativeness positively affects perceived ease of use. Interestingly, insecurity also positively affects perceived usefulness, suggesting that concerns about data security, transaction reliability, and information accuracy may increase users' appreciation of accounting applications. In contrast, perceived ease of use does not significantly influence intention to use. These findings indicate that technology adoption in village-owned enterprises is driven primarily by perceived practical benefits rather than operational simplicity. The study extends the application of TRAM to village-owned enterprises and suggests that technology readiness may operate differently in accountability-oriented rural organizations. Practically, adoption initiatives should emphasize the benefits of accounting applications for reporting quality, efficiency, and accountability.

KEYWORDS

technology readiness and acceptance model; accounting information systems; bumdes; village-owned enterprises; digital accounting adoption.

Introduction

Digital transformation has increasingly influenced administrative and economic practices in rural Indonesia. Alongside the growing role of village-based development, Village-Owned Enterprises or Badan Usaha Milik Desa (BUMDES) and Joint Village-Owned Enterprises or Badan Usaha Milik Desa Bersama (BUMDESMA) have become important institutional mechanisms for strengthening local economic activities and improving community welfare (Izzalqurny et al., 2022). Beyond their economic function, these institutions are expected to support better village governance, expand local services, and encourage more sustainable development at the grassroots level. Achieving these objectives requires reliable financial management practices supported by transparent and accountable financial reporting. As village enterprises manage public resources and community-based economic activities, stakeholders increasingly demand financial

information to evaluate performance, monitor accountability, and strengthen public trust. Consequently, the adoption of accounting information systems becomes increasingly important because it can improve the quality, consistency, and timeliness of financial reporting while supporting good governance practices within BUMDES and BUMDESMA (Fitriani, 2024; Handayani & Windriyati, 2023; Hapsari, 2020).

Despite this strategic role, many BUMDES still face managerial and operational constraints that affect their institutional sustainability. Several studies have reported that some BUMDES become inactive after establishment due to weak governance practices, limited managerial capacity, and inadequate financial administration systems (Handajani et al., 2021; Marsono et al., 2023). In financial management, one of the most persistent issues is the continued reliance on manual record-keeping, which may lead to inconsistent reporting, weak transparency, and reduced accountability to stakeholders (Rosari et al., 2022).

Human resource capability also remains a central challenge in BUMDES management. Although many village administrators are aware of the importance of accountable financial reporting, not all operators have sufficient accounting knowledge or technological skills to prepare standardized financial statements and use digital applications effectively. This problem has also been highlighted in previous studies, which found that limited managerial competence and weak financial reporting capacity can hinder the performance and accountability of BUMDES (Anowta, 2023; Sofyani et al., 2020).

In response to these challenges, accounting information systems are increasingly viewed as practical tools for improving financial transparency, reporting efficiency, and administrative accountability in BUMDES. Digital applications may help simplify transaction recording, reduce reporting errors, improve data accessibility, and support more timely financial monitoring. This is consistent with studies suggesting that the use of information technology can strengthen efficiency and accountability in public and village-based financial management (Sagala & Siregar, 2023; Syarwani & Ermansyah, 2020).

Digitalization in village institutions also involves changes in work habits, managerial mindset, institutional capacity, and user readiness. Empirical studies have shown that the implementation of digital systems in BUMDES is frequently constrained by limited internet infrastructure, insufficient training opportunities, varying levels of accounting competence, and uneven managerial support across villages (Izzalqurny et al., 2022; Ra'is & Rini, 2024). In many cases, BUMDES administrators are required to adopt digital financial reporting systems despite having limited experience with accounting procedures and information technology. Such conditions may reduce users' confidence in operating accounting information systems (AIS), increase perceived complexity, and create concerns regarding system reliability. These challenges are closely related to the TRAM dimensions of discomfort and insecurity. At the same time, the availability of training, leadership support, and digital capacity development may strengthen optimism and innovativeness toward technology adoption. Consequently, successful digital transformation in BUMDES requires not only the provision of accounting information systems but also continuous efforts to improve human resource capability, digital literacy, and organizational readiness (Sulistiari et al., 2025).

To obtain a deeper understanding of this phenomenon, the present study adopts the Technology Readiness and Acceptance Model (TRAM), a framework that combines individuals' technological readiness with their acceptance of digital applications (Lin et al., 2007). Through this approach, the study examines how optimism, innovativeness,

discomfort, and insecurity shape users' evaluations of system usefulness, perceived ease of use, and their willingness to continue utilizing accounting information systems. The acceptance aspect of the framework is derived from the Technology Acceptance Model, which emphasizes that users' perceptions regarding usefulness and ease of use play central roles in influencing technology adoption decisions (Davis, 1989; Venkatesh et al., 2003).

This study focuses on the readiness and acceptance of accounting information systems used in financial reporting activities within BUMDES and BUMDESMA. Although the Technology Readiness and Acceptance Model (TRAM) has been widely applied to explain technology adoption behavior, prior studies have predominantly examined commercial organizations, educational environments, e-commerce platforms, and various digital service applications (Bhati et al., 2023; Kampa, 2023; Lin et al., 2007). Consequently, limited evidence exists on how technology readiness influences the acceptance of accounting information systems in village-based enterprises.

From an empirical perspective, previous studies on BUMDES have largely focused on governance, managerial competence, financial reporting quality, organizational performance, financial reporting quality, and accountability of village-owned enterprises (Handayani & Windriyati, 2023; Hapsari, 2020; Indrawanto et al., 2025; Putra et al., 2024; Rosari et al., 2022). While these studies emphasize the importance of digitalization and sound financial management, relatively few have examined how users' technology readiness influences their acceptance of accounting information systems. Existing technology acceptance studies in the BUMDES context, such as Asqolani & Hadi (2024), provide valuable insights but remain limited to a single local setting, namely Jombang Regency, leaving broader evidence across different BUMDES and BUMDESMA environments relatively scarce.

Furthermore, prior TRAM studies have reported inconsistent findings regarding the effects of technology readiness dimensions on technology acceptance. Several studies found that optimism and innovativeness positively influence users' perceptions and technology adoption, whereas others reported weaker or insignificant relationships depending on the technological and organizational context (Bhati et al., 2023; Chotijah & Retrialisca, 2020). Similarly, findings related to insecurity remain inconclusive. While both Pambudi & Dwinata JS (2023) and Bhati et al. (2023) found that insecurity did not significantly influence perceived usefulness, they reported different results regarding perceived ease of use. Pambudi & Dwinata JS (2023) found a significant relationship between insecurity and perceived ease of use, whereas Bhati et al. (2023) reported no significant effect. These inconsistent findings suggest that the role of insecurity in technology acceptance may vary across organizational and technological contexts.

The context of BUMDES and BUMDESMA provides a particularly relevant setting for such an investigation. Village-owned enterprises operate under heterogeneous technological conditions, limited organizational resources, varying accounting capabilities, and accountability-oriented reporting responsibilities. Consequently, technology readiness dimensions may influence acceptance of accounting information systems differently from the relationships commonly observed in commercial organizations, educational institutions, and other digital service environments. In addition, BUMDES and BUMDESMA operate within a governance framework that emphasizes financial accountability, transparency, and reporting responsibilities, which may shape technology acceptance differently from contexts commonly examined in prior TRAM studies.

Accordingly, this study contributes to the literature in three ways. First, it extends the application of TRAM to the

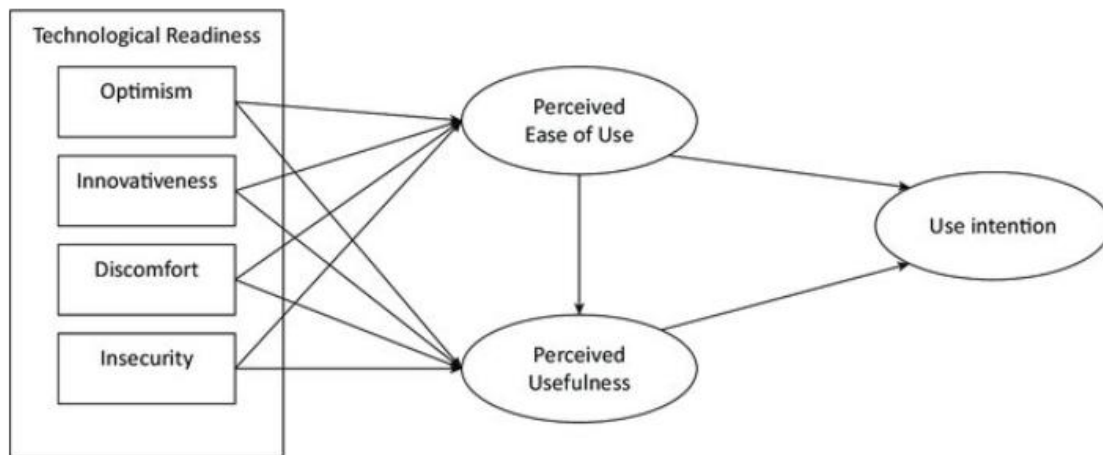


Figure 1. Technology Readiness and Acceptance Model (TRAM)
Source: [Compernelle et al. \(2018\)](#)

context of village-owned enterprises and accounting information system adoption. Second, it provides empirical evidence on the relationships between technology readiness dimensions and accounting information system acceptance among BUMDES and BUMDESMA users across multiple regions in Indonesia. Third, it enriches the understanding of technology adoption in village-owned enterprises, where organizational conditions, digital capabilities, and financial reporting responsibilities differ from those commonly examined in previous TRAM studies.

Based on these theoretical, empirical, and contextual gaps, this study examines how optimism, innovativeness, discomfort, and insecurity influence perceived usefulness, perceived ease of use, and intention to use accounting information systems among BUMDES and BUMDESMA financial administrators. Specifically, this study seeks to determine whether technology readiness dimensions significantly affect users' perceptions of usefulness, ease of use, and their intention to continue using accounting information systems for financial reporting activities.

Literature Review and Hypothesis Development

The growing use of digital systems in organizational activities has encouraged many institutions to adopt technology-based administrative processes, including financial management and reporting systems. In rural institutions such as BUMDES and BUMDESMA, accounting information systems are increasingly expected to support more transparent, accountable, and efficient financial administration. Nevertheless, the adoption of digital technology within village organizations remains uneven because users' technological readiness, managerial capability, and institutional support differ substantially across regions ([Sagala & Siregar, 2023](#); [Tangi et al., 2021](#)).

To better understand technology adoption behavior in this context, the present study applies the TRAM model, which integrates the Technology Readiness Index (TRI) and the Technology Acceptance Model (TAM) ([Lin et al., 2007](#)) (see [Figure 1](#)). TRAM is considered relevant because the model not only focuses on system acceptance but also considers users' psychological readiness toward technology. This perspective is particularly important in village-based institutions, where digital transformation often takes place in environments characterized by uneven digital literacy, limited technical assistance, and varying organizational capacities.

Technology readiness describes an individual's tendency to embrace and utilize technology in completing work-related activities ([Parasuraman & Colby, 2015](#)). Within the TRAM framework, readiness toward technology is reflected through

four dimensions: optimism, innovativeness, discomfort, and insecurity. Optimism and innovativeness generally represent positive drivers of technology adoption because they encourage users to view digital systems as beneficial and manageable. In contrast, discomfort and insecurity may create hesitation, anxiety, or distrust when interacting with technological applications.

The acceptance component of TRAM is derived from the Technology Acceptance Model, which explains that users' willingness to adopt technology is closely related to their perceptions regarding usefulness and ease of use ([Davis, 1989](#)). In practical settings, individuals are more likely to continue using digital systems when they perceive clear benefits for their work activities and experience fewer operational difficulties during system interaction ([Venkatesh et al., 2003](#)).

Within the BUMDES environment, optimistic users may perceive accounting information systems (AIS) as tools capable of improving administrative efficiency and strengthening financial accountability ([Afiana et al., 2022](#)). Likewise, individuals with higher innovativeness tend to adapt more easily to technological changes and may experience fewer obstacles when using accounting systems ([Bhati et al., 2023](#)). Conversely, users experiencing discomfort or insecurity may demonstrate lower confidence in operating digital applications, particularly when technological familiarity and technical support remain limited ([Jeong & Kim, 2023](#); [Kampa, 2023](#)).

Drawing upon the theoretical framework and prior empirical studies, this research formulates ten hypotheses to examine the relationships among the proposed variables. The hypotheses are developed based on the Technology Readiness and Acceptance Model (TRAM), which links technology readiness dimensions—optimism, innovativeness, discomfort, and insecurity—to perceived usefulness, perceived ease of use, and intention to use accounting information systems. The theoretical rationale for each proposed relationship is discussed in the following sections.

Based on the TRAM framework, optimism and innovativeness are expected to positively influence perceived usefulness and perceived ease of use, whereas discomfort and insecurity are expected to negatively influence both constructs. Furthermore, perceived usefulness and perceived ease of use are expected to positively influence users' intention to use accounting information systems. The following hypotheses are therefore proposed.

Optimism, Innovativeness, and Technology Acceptance
Optimism reflects an individual's positive belief that

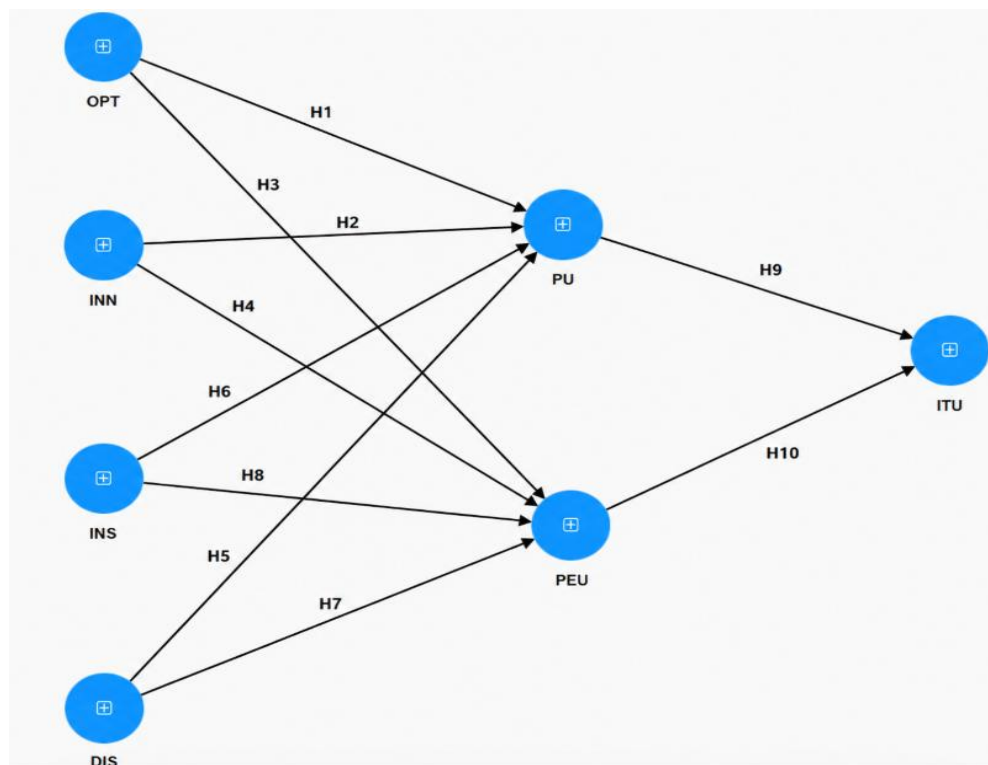


Figure 2. Research Framework

technology can improve work performance, efficiency, and productivity (Parasuraman & Colby, 2015). Users who are more optimistic about technology tend to perceive digital systems as useful tools for supporting their work. In the context of accounting information systems, optimism may encourage users to recognize the benefits of technology in improving financial reporting quality, administrative efficiency, and accountability. Previous studies have reported a positive relationship between optimism and perceived usefulness (Afiana et al., 2024; Bhati et al., 2023; Lin et al., 2007). Similarly, optimistic users are more likely to perceive technology as easier to learn and operate because they generally approach technological change with confidence and positive expectations (Chotijah & Retrialisca, 2020; Kampa, 2023; Pambudi & Dwinata JS, 2023).

Innovativeness refers to an individual's tendency to experiment with and adopt new technologies earlier than others (Parasuraman & Colby, 2015). Users with higher innovativeness are generally more willing to explore system features and adapt to technological change. As a result, they may perceive accounting information systems as more useful and easier to use. Prior studies have generally found positive relationships between innovativeness and technology acceptance, although some inconsistent findings have also been reported across different organizational contexts (Asqolani & Hadi, 2024; Bhati et al., 2023; Chotijah & Retrialisca, 2020). Based on these arguments, the following hypotheses are proposed:

- H1. Optimism positively influences perceived usefulness.
- H2. Innovativeness positively influences perceived usefulness.
- H3. Optimism positively influences perceived ease of use.
- H4. Innovativeness positively influences perceived ease of use.

Discomfort, Insecurity, and Technology Acceptance

Discomfort reflects a perceived lack of control over technology and feelings of being overwhelmed when using technological systems (Parasuraman & Colby, 2015). Individuals experiencing discomfort may perceive accounting

information systems (accounting applications) as less useful and more difficult to use, as operational complexity can reduce confidence in their use. Previous studies have reported that discomfort may negatively affect perceived usefulness and perceived ease of use, although the strength of these relationships varies across contexts (Bhati et al., 2023; Lin et al., 2007; Pambudi & Dwinata JS, 2023).

Insecurity refers to distrust of technology and concerns regarding system reliability, data security, and potential risks associated with technology use (Parasuraman & Colby, 2015). Users with higher levels of insecurity may be less confident in their ability to rely on accounting applications and therefore perceive them as less useful and easier to use. However, prior studies have reported mixed findings regarding the influence of insecurity on technology acceptance (Bhati et al., 2023; Pambudi & Dwinata JS, 2023). Based on these arguments, the following hypotheses are proposed:

- H5. Discomfort negatively influences perceived usefulness.
- H6. Insecurity negatively influences perceived usefulness.
- H7. Discomfort negatively influences perceived ease of use.
- H8. Insecurity negatively influences perceived ease of use.

Perceived Usefulness, Perceived Ease of Use, and Intention to Use

According to the Technology Acceptance Model (TAM), perceived usefulness and perceived ease of use are the primary determinants of technology acceptance (Davis, 1989). Perceived usefulness reflects the extent to which users believe that a system enhances their job performance. In contrast, perceived ease of use refers to the degree to which a system is perceived as effortless to operate. Users who perceive accounting applications as beneficial and easy to use are generally more likely to continue using them in their daily work activities. Numerous studies have confirmed the positive influence of perceived usefulness and perceived ease of use on behavioral intention to use technology (Afiana et al., 2022; Bhati et al., 2023; Venkatesh et al., 2003). Based on these arguments, the following hypotheses are proposed:

- H9. Perceived usefulness positively influences intention to use.
- H10. Perceived ease of use positively influences intention to use.

use.

Research Framework

This study is grounded in the Technology Readiness and Acceptance Model (TRAM), which combines technology readiness dimensions (optimism, innovativeness, discomfort, and insecurity) with technology acceptance constructs, namely perceived usefulness, perceived ease of use, and intention to use. Based on the theoretical arguments and hypotheses developed in the previous section, the proposed research framework is presented in [Figure 2](#).

Methods

This research adopted a quantitative approach to analyze the relationships among the variables proposed in the study model. Primary data were collected via an online questionnaire administered to BUMDES and BUMDESMA personnel directly involved in financial recording and reporting. Data collection was conducted between November 2025 and January 2026 using incidental sampling. This approach was considered appropriate because a comprehensive national database of BUMDES personnel involved in financial reporting activities was unavailable, and potential respondents were geographically dispersed across Indonesia's provinces.

The questionnaire was distributed via WhatsApp through several regional BUMDES and BUMDESMA groups. Eligible respondents were individuals actively engaged in financial recording and reporting processes. Participation in the survey was voluntary. Only individuals directly involved in financial recording and reporting activities within BUMDES or BUMDESMA were considered eligible to complete the questionnaire. Group administrators and participants were encouraged to share the survey link with other eligible respondents. To improve data quality and minimize duplicate responses, the online survey was configured to allow only one submission per participant. Although incidental sampling enabled access to geographically dispersed respondents, the findings should be interpreted as exploratory rather than nationally representative.

This study adapted the research instrument from previously validated measures of the Technology Readiness and Acceptance Model (TRAM) and technology acceptance. Specifically, the study adopted the technology-readiness constructs—optimism, innovativeness, insecurity, and discomfort—proposed by [Parasuraman & Colby \(2015\)](#). In contrast, the technology acceptance constructs were adapted from [Parasuraman & Colby \(2015\)](#), [Kampa \(2023\)](#), [Aripadono \(2021\)](#), and [Compernelle et al. \(2018\)](#). The initial questionnaire comprised 39 measurement items representing seven latent constructs: optimism (5 items), innovativeness (6 items), insecurity (6 items), discomfort (6 items), perceived usefulness (6 items), perceived ease of use (6 items), and intention to use (4 items). All items used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The study slightly modified the wording of several items to fit the context of accounting information systems used in BUMDES and BUMDESMA. Appendix A provides the complete list of measurement items and their corresponding sources.

A total of 125 valid responses were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. SEM-PLS was considered appropriate because the study emphasizes prediction and exploratory analysis involving multiple latent variables and relatively complex relationships ([Hair et al., 2021](#)). The sample size of 125 respondents satisfies the minimum requirements for PLS-SEM analysis. Following the ten-times rule and the recommendations of [Hair et al. \(2021\)](#), the sample was

deemed adequate to estimate the proposed model comprising seven constructs and 10 hypothesized relationships.

Prior to evaluating the measurement and structural models, common method bias (CMB) was assessed because all data were collected using a single self-administered questionnaire. Following the variance inflation factor (VIF) criterion proposed by [Kock \(2015\)](#), and consistent with its application in recent SmartPLS studies ([Borjigin et al., 2024](#); [Zuhroh et al., 2025](#)), collinearity among the latent constructs was examined. According to [Kock \(2015\)](#), VIF values below 3.3 indicate that common method bias is unlikely to pose a serious threat because excessive collinearity attributable to a common measurement source is absent. The VIF values obtained in this study ranged from 1.619 to 2.050, all below the recommended threshold of 3.3. Therefore, common method bias was not considered a significant concern in this study.

The data analysis consisted of five sequential stages: (1) common method bias assessment, (2) measurement model assessment, (3) structural model assessment, (4) model fit evaluation, and (5) hypothesis testing. Following the common method bias assessment, the measurement model was evaluated using factor loadings, Average Variance Extracted (AVE), Cronbach's Alpha (CA), Composite Reliability (CR), and the Heterotrait–Monotrait Ratio (HTMT). The structural model was assessed using the coefficient of determination (R^2) and predictive relevance (Q^2). Model fit was primarily evaluated using the Standardized Root Mean Square Residual (SRMR), while the Normed Fit Index (NFI) was reported as a complementary fit index. Finally, hypothesis testing was performed using bootstrapping procedures based on path coefficients, t-statistics, and p-values ([Hair et al., 2021](#)).

Result and Discussion

Descriptive Statistics of Respondents

[Table 1](#) presents the demographic characteristics of the respondents. Of the 125 respondents, 55.2% were male, and 44.8% were female, indicating a relatively balanced gender distribution with a slight male predominance. Most respondents were Generation Y (60.0%), followed by Generation Z (25.6%) and Generation X (12.0%), while Baby Boomers and Generation Alpha accounted for only a small proportion of the sample. Regarding business activities, many BUMDES/BUMDESMA operated multiple business units simultaneously. Accordingly, respondents were classified based on their business-sector combinations. The largest group operated exclusively in the service sector (30.4%), followed by service and trade (21.6%), trade (20.8%), and trade and manufacturing (10.4%), indicating that service and trading activities constitute the dominant business portfolios of the surveyed BUMDES/BUMDESMA. Geographically, the respondents represented 17 provinces across Indonesia. The largest proportions originated from West Java (28.8%), East Java (19.2%), Central Java (16.8%), South Sumatra (9.6%), and North Maluku (6.4%), while the remaining 19.2% were distributed across twelve other provinces. This distribution suggests that the study captured perspectives from diverse regional settings, although respondents were primarily concentrated in provinces on Java Island.

Descriptive Statistics of Research Variables

The descriptive statistical results show that all variables measured on a 1–5 Likert scale have mean values ranging from 3.157 to 4.590, indicating that respondents tended to give fairly high to very high ratings for the use of technology, with low to moderate levels of variation in answers (standard deviation 0.744–1.311). The variables of optimism (OPT) and perceived usefulness (PU) had the highest average values, indicating respondents' high confidence in the benefits and role of

Table 1. Respondent Characteristics

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	69	55.2
	Female	56	44.8
	Total	125	100.0
Generation	Baby Boomers	1	0.8
	Generation X	15	12.0
	Generation Y (Millennials)	75	60.0
	Generation Z	32	25.6
	Generation Alpha	2	1.6
	Total	125	100.0
Business Sector	Service	38	30.4
	Trade	26	20.8
	Manufacturing	11	8.8
	Service and Trade	27	21.6
	Service and Manufacturing	3	2.4
	Trade and Manufacturing	13	10.4
	Service, Trade, and Manufacturing	7	5.6
	Total	125	100.0
Province	West Java	36	28.8
	East Java	24	19.2
	Central Java	21	16.8
	South Sumatra	12	9.6
	North Maluku	8	6.4
	Other provinces (12 provinces)	24	19.2
	Total	125	100.0

Table 2. Descriptive Statistics of Research Variables

Name	Mean	Min	Max	Std Dev
OPT	4.590	1	5	0.765
INN	4.088	1	5	1.019
INS	3.827	1	5	1.147
DIS	3.157	1	5	1.311
PU	4.585	1	5	0.744
PEU	4.217	1	5	0.974
ITU	4.445	1	5	0.898

technology in improving performance. In contrast, discomfort (DIS) had the lowest average but the highest variation, indicating differences in comfort levels in using technology. Meanwhile, innovativeness (INN), insecurity (INS), and perceived ease of use (PEU) were in the high category with moderate variation, and intention to use (ITU) indicated a strong intention to use. In general, these findings indicate that respondents hold favorable views of technology and are strongly inclined to adopt and use it. The descriptive statistical results for each variable are presented in [Table 2](#).

Measurement Model and Structural Model, Model Fit Assessment

Following the assessment of common method bias, the

data analysis proceeded in four subsequent stages: (1) measurement model assessment, (2) structural model assessment, (3) model fit evaluation, and (4) hypothesis testing. The measurement model was first evaluated by examining indicator loadings, Average Variance Extracted (AVE), Composite Reliability (CR), Cronbach's Alpha (CA), and discriminant validity using cross-loadings and the Heterotrait–Monotrait ratio (HTMT). After the measurement model satisfied the recommended criteria, the structural model was assessed using the coefficient of determination (R^2) and predictive relevance (Q^2). Model fit was subsequently evaluated using the Standardized Root Mean Square Residual (SRMR) and Normed Fit Index (NFI). Finally, the proposed hypotheses were tested using the bootstrapping procedure to estimate path coefficients, t-statistics, and p-values. The evaluation criteria adopted in this study followed the recommendations of [Hair et al. \(2021\)](#).

Measurement Model Assessment

During the measurement model assessment, three indicators (one from insecurity, one from discomfort, and one from intention to use) were removed because they did not satisfy the recommended validity and reliability criteria. Consequently, the final model consisted of 36 indicators that met the recommended thresholds for convergent validity and construct reliability.

The convergent validity assessment, shown in [Table 3](#), indicates that most indicators achieved loadings above the recommended threshold of 0.70 ([Ghozali & Latan, 2016](#); [Hair et al., 2021](#); [Sholihin & Ratmono, 2020](#)). Although one indicator of the insecurity construct (INS5) showed a loading of 0.645, it was retained because the construct maintained adequate convergent validity and reliability, with AVE values ranging from 0.599 to 0.936, Cronbach's Alpha ranging from 0.853 to 0.958, and Composite Reliability ranging from 0.880 to 0.966, all exceeding the recommended thresholds ([Hair et al., 2021](#)). Furthermore, [Hair et al. \(2021\)](#) suggest that indicators with loadings between 0.40 and 0.70 may be retained when their removal does not substantially improve the measurement model and when supported by theoretical considerations. Overall, these results indicate that all constructs possess satisfactory convergent validity and internal consistency.

Discriminant validity was subsequently assessed using cross-loadings, the Fornell–Larcker criterion, and HTMT. All indicators exhibited higher loadings on their intended constructs than on other constructs. In addition, the square root of AVE for each construct exceeded its inter-construct correlations, while all HTMT values remained below 0.90. Therefore, the discriminant validity requirements were fully satisfied. These results suggest that the indicators were capable of representing their respective latent constructs appropriately, as in [Table 4](#), [Table 5](#), [Table 6](#). Overall, the measurement model satisfied the criteria for convergent validity, discriminant validity, and construct reliability, indicating that it was appropriate for subsequent structural model analysis.

Structural Model Assessment

The structural model assessment indicates that the proposed model possesses moderate explanatory and predictive capability. As shown in [Table 7](#), the R^2 values were 0.529 for perceived usefulness (PU), 0.584 for perceived ease of use (PEU), and 0.658 for intention to use (ITU). These results indicate that the exogenous variables explain 52.9% of the variance in PU, 58.4% in PEU, and 65.8% in ITU, suggesting moderate explanatory power.

The Q^2 values for PU (0.413), PEU (0.435), and ITU (0.532) were all substantially above zero, indicating that the model was adequately predictive. In particular, the highest Q^2 value was observed for ITU, suggesting that the model has strong predictive capability in explaining users' intention to use accounting information systems. Overall, these findings support the

adequacy of the structural model for hypothesis testing.

Table 3. Outer Loading, AVE, CA, and CR Values

Constructs	Items	Loading	AVE	CA	CR
OPT	OPT1	0.911	0.818	0.944	0.957
	OPT2	0.873			
	OPT3	0.949			
	OPT4	0.901			
	OPT5	0.886			
INN	INN1	0.796	0.660	0.897	0.921
	INN2	0.752			
	INN3	0.837			
	INN4	0.822			
	INN5	0.826			
	INN6	0.839			
INS	INS1	0.702	0.599	0.853	0.880
	INS2	0.706			
	INS3	0.884			
	INS4	0.898			
	INS5	0.645			
DIS	DIS1	0.738	0.636	0.859	0.897
	DIS2	0.800			
	DIS3	0.808			
	DIS4	0.781			
	DIS5	0.857			
PU	PU1	0.889	0.828	0.958	0.966
	PU2	0.904			
	PU3	0.950			
	PU4	0.942			
	PU5	0.866			
	PU6	0.905			
PEU	PEU1	0.788	0.783	0.944	0.956
	PEU2	0.887			
	PEU3	0.895			
	PEU4	0.926			
	PEU5	0.884			
	PEU6	0.921			
ITU	ITU1	0.943	0.936	0.896	0.830
	ITU2	0.936			
	ITU3	0.852			

Model Fit Assessment

Model fit evaluation produced mixed results. The SRMR value of 0.096 was below the recommended threshold of 0.10, indicating acceptable approximate model fit (Hair et al., 2021). However, the NFI value of 0.666 did not reach the conventional benchmark of 0.90 (Hu & Bentler, 1999) and is therefore acknowledged as a limitation of the overall model fit assessment. Nevertheless, this result should be interpreted within the context of PLS-SEM, which primarily emphasizes prediction and explanation rather than exact model fit. Accordingly, the model remains appropriate for hypothesis testing because it demonstrates satisfactory explanatory power (R^2), predictive relevance (Q^2), and statistically significant structural relationships (Hair et al., 2021).

Hypothesis Testing and Discussion

The hypothesis testing results reveal several important findings regarding technology readiness and technology acceptance within BUMDES and BUMDESMA financial management contexts. Hypothesis testing was conducted using bootstrapping with 5,000 subsamples and a significance level of 0.05. The results of the structural model analysis are presented in Table 8.

First, optimism was found to positively and significantly influence perceived usefulness (H1). This result indicates that users with stronger confidence in technology are more likely to recognize the practical value of accounting applications in supporting financial reporting activities. This finding is

consistent with the optimism profile of the respondents. The optimism indicators show that respondents generally believe that technology can improve work efficiency (OPT3; mean = 4.648), enhance work quality (OPT1; mean = 4.640), support financial recording and reporting activities (OPT4; mean = 4.640), increase productivity (OPT5; mean = 4.552), and provide greater flexibility in completing tasks (OPT2; mean = 4.472). These perceptions suggest that BUMDES and BUMDESMA personnel recognize the practical benefits of accounting applications in facilitating transaction recording, report preparation, and accountability monitoring, which in turn strengthens perceived usefulness. Within the BUMDES environment, optimistic users may perceive digital systems as tools capable of improving efficiency, simplifying administrative processes, and strengthening accountability practices. A similar tendency has also been identified in previous studies emphasizing the role of positive technological attitudes in shaping users' perceptions regarding system usefulness (Afiana et al., 2022; Bhati et al., 2023; Handoko et al., 2024). However, optimism did not significantly influence perceived ease of use (H3). One possible interpretation is that positive attitudes toward technology do not automatically reduce operational complexity or technical difficulties experienced during system interaction. Although users may recognize the importance of accounting applications, they may still encounter challenges related to system navigation, feature utilization, or technical adaptation. This pattern is relatively consistent with findings reported by (Noviaristanti & Nugroho, 2024).

Table 4. Cross Loading Values

		OPT	INN	INS	DIS	PU	PEU	ITU
OPT	OPT1	0.911	0.550	0.382	0.128	0.613	0.455	0.518
	OPT2	0.873	0.590	0.475	0.199	0.560	0.465	0.489
	OPT3	0.949	0.630	0.370	0.108	0.679	0.523	0.550
	OPT4	0.901	0.582	0.326	0.133	0.655	0.498	0.571
	OPT5	0.886	0.669	0.414	0.130	0.609	0.543	0.591
INN	INN1	0.623	0.796	0.317	0.122	0.528	0.672	0.494
	INN2	0.316	0.752	0.028	0.043	0.237	0.536	0.158
	INN3	0.521	0.837	0.258	0.052	0.386	0.617	0.380
	INN4	0.685	0.822	0.343	0.062	0.540	0.588	0.481
	INN5	0.567	0.826	0.214	0.054	0.441	0.573	0.382
INS	INN6	0.489	0.839	0.187	-0.075	0.461	0.699	0.421
	INS1	0.239	0.165	0.702	0.643	0.224	0.117	0.118
	INS2	0.235	0.089	0.706	0.622	0.186	0.035	0.151
	INS3	0.399	0.315	0.884	0.369	0.462	0.232	0.411
	INS4	0.450	0.300	0.898	0.433	0.510	0.252	0.405
DIS	INS5	0.212	0.073	0.645	0.642	0.216	0.045	0.228
	DIS1	0.124	0.109	0.413	0.738	0.094	0.125	0.046
	DIS2	0.144	0.002	0.487	0.800	0.100	-0.019	0.049
	DIS3	0.128	0.084	0.581	0.808	0.152	0.047	0.118
	DIS4	0.126	0.001	0.446	0.781	0.175	-0.071	0.135
PU	DIS5	0.088	0.022	0.457	0.857	0.126	-0.006	0.072
	PU1	0.625	0.500	0.433	0.125	0.889	0.557	0.824
	PU2	0.600	0.445	0.438	0.212	0.904	0.560	0.733
	PU3	0.640	0.513	0.396	0.124	0.950	0.605	0.742
	PU4	0.663	0.563	0.469	0.137	0.942	0.626	0.738
PEU	PU5	0.601	0.540	0.394	0.131	0.866	0.637	0.596
	PU6	0.639	0.416	0.439	0.202	0.905	0.521	0.761
	PEU1	0.606	0.679	0.362	0.095	0.762	0.788	0.684
	PEU2	0.437	0.621	0.131	-0.024	0.529	0.887	0.474
	PEU3	0.439	0.641	0.139	-0.024	0.501	0.895	0.483
ITU	PEU4	0.464	0.683	0.190	-0.014	0.529	0.926	0.436
	PEU5	0.487	0.714	0.148	0.008	0.489	0.884	0.417
	PEU6	0.451	0.680	0.150	-0.008	0.539	0.921	0.454
	ITU1	0.561	0.424	0.383	0.103	0.754	0.506	0.943
	ITU2	0.533	0.413	0.303	0.048	0.716	0.488	0.936
	ITU3	0.550	0.500	0.372	0.160	0.737	0.545	0.852

Table 5. HTMT Matrix

	DIS	INN	INS	ITU	OPT	PEU	PU
DIS							
INN	0.119						
INS	0.791	0.276					
ITU	0.122	0.529	0.377				
OPT	0.171	0.713	0.434	0.653			
PEU	0.099	0.817	0.188	0.604	0.575		
PU	0.178	0.574	0.445	0.868	0.724	0.666	

Table 6. Fornell–Larcker Matrix

	DIS	INN	INS	ITU	OPT	PEU	PU
DIS	0.798						
INN	0.052	0.812					
INS	0.603	0.288	0.774				
ITU	0.115	0.490	0.389	0.911			
OPT	0.152	0.669	0.433	0.603	0.904		
PEU	0.010	0.761	0.218	0.564	0.551	0.885	
PU	0.170	0.545	0.471	0.809	0.691	0.641	0.910

Table 7. R², R² adjusted and Q² values

	R ²	R ² adjusted	Q ²
PU	0.529	0.513	0.413
PEU	0.584	0.571	0.435
ITU	0.658	0.652	0.532

Second, innovativeness was found to have a significant effect

on perceived ease of use (H4). This result suggests that users who are more receptive to new technologies tend to adapt more easily when interacting with accounting applications. Their willingness to explore system features and experiment with unfamiliar functions may reduce perceived complexity and facilitate system use. This finding is consistent with previous studies indicating that innovative individuals generally experience fewer difficulties when adopting new technologies

Table 8. Summary of Hypothesis Test Results

Hypothesis	Relationship Between Variables	Coefficient	T-statistic	P-value	Decision
H1	Optimism → Perceived Usefulness	0.494	2.737	0.006	Accepted
H2	Innovativeness → Perceived Usefulness	0.144	1.660	0.097	Rejected
H3	Optimism → Perceived Ease of Use	0.082	0.593	0.553	Rejected
H4	Innovativeness → Perceived Ease of Use	0.707	6.823	0.000	Accepted
H5	Discomfort → Perceived Usefulness	-0.067	0.885	0.376	Rejected
H6	Insecurity → Perceived Usefulness	0.257	1.996	0.046	Rejected
H7	Discomfort → Perceived Ease of Use	-0.043	0.452	0.652	Rejected
H8	Insecurity → Perceived Ease of Use	0.005	0.055	0.956	Rejected
H9	Perceived Usefulness → Intention to Use	0.759	8.714	0.000	Accepted
H10	Perceived Ease of Use → Intention to Use	0.078	0.950	0.342	Rejected

(Bhati et al., 2023; Chotijah & Retrialisca, 2020; Nugroho, 2022).

However, innovativeness did not significantly influence perceived usefulness (H2). This finding contrasts with previous studies that reported a positive relationship between innovativeness and perceived usefulness, suggesting that individuals with stronger innovative tendencies are more likely to recognize the benefits of new technologies (Afiana et al., 2024; Bhati et al., 2023). A possible explanation is that, within the

BUMDES/BUMDESMA context, users may be willing to experiment with accounting applications and learn their functionalities. However, their assessment of usefulness depends more on the system's ability to support financial reporting, accountability requirements, and routine administrative tasks than on their personal inclination toward innovation. Nevertheless, this result is consistent with the findings of Chotijah & Retrialisca (2020) and Kampa (2023), who likewise found no significant relationship between innovativeness and perceived usefulness.

The results also show that discomfort did not significantly affect perceived usefulness (H5) or perceived ease of use (H7). This finding suggests that although some users may experience operational difficulties or uncertainty when using accounting applications, such discomfort does not necessarily reduce their perception regarding the importance or utility of the system. One possible explanation is that users continue utilizing digital systems because financial reporting requirements increasingly demand technological adaptation regardless of individual comfort levels. This outcome aligns with studies demonstrating that even disconcerting technological interfaces might still be perceived as useful if their functionalities offer significant utility (Kampa, 2023).

Similarly, insecurity was not found to significantly influence perceived ease of use (H8). This result is consistent with Bhati et al. (2023), who also found that insecurity did not significantly influence perceived ease of use. However, it differs from the findings of Pambudi & Dwinata JS (2023), who reported a significant relationship between the two constructs. A possible explanation lies in the distinction between system security and system usability. The insecurity indicators in this study primarily capture concerns related to data security, information misuse, transaction safety, and system reliability. In contrast, perceived ease of use reflects users' ability to learn, understand, and operate the accounting application. Therefore, concerns regarding security and reliability do not necessarily reduce users' perceptions that the application is easy to learn, understand, and use for routine financial reporting activities.

Contrary to the proposed hypothesis, insecurity showed a significant positive relationship with perceived usefulness; therefore, H6 was not supported. Although this finding differs from the original TRAM proposition, it may reflect the accountability-oriented nature of financial reporting activities within BUMDES/BUMDESMA. The insecurity indicators in this study primarily capture concerns regarding data security, transaction reliability, information accuracy, and the need to

verify system outputs. Rather than discouraging technology use, such concerns may increase users' awareness of the importance of reliable accounting applications. Users who are more cautious about potential risks may place greater value on systems that help improve reporting quality, enhance transaction traceability, support accountability, and facilitate compliance with financial reporting requirements. Consequently, insecurity may not merely represent technological anxiety but may also reflect a heightened awareness of financial accountability and risk management responsibilities. In the context of BUMDES/BUMDESMA, concerns about technological risks may prompt users to pay closer attention to the practical benefits of accounting applications, particularly when these systems support mandatory reporting and accountability processes. This unexpected finding is broadly consistent with Nugroho (2022) and Wardayanti et al. (2022). However, it contrasts with the theoretical expectation of the TRAM framework and previous findings reported Asqolani & Hadi (2024) and Bhati et al. (2023). Future studies may employ qualitative methods to explore further the mechanisms underlying this relationship and determine whether insecurity reflects technological anxiety, accountability awareness, or other institutional factors that influence technology acceptance.

The strongest relationship identified in this study was between perceived usefulness and intention to use (H9). This finding indicates that perceived usefulness plays a central role in encouraging the continued use of accounting applications among BUMDES/BUMDESMA users. This result is in line with Alfarizi (2022) and Kampa (2023) but differs from Afiana et al. (2024), who found that perceived usefulness did not significantly influence intention to use. A possible explanation is that accounting applications in BUMDES/BUMDESMA are closely associated with financial reporting responsibilities and accountability requirements. Consequently, users may place greater emphasis on the practical benefits of the system, particularly its ability to support reporting efficiency, accuracy, and compliance with administrative obligations.

By contrast, perceived ease of use did not significantly influence intention to use (H10). This suggests that ease of operation may not be the primary consideration for BUMDES administrators when deciding whether to continue using accounting systems. Users may still be willing to use systems perceived as relatively complex as long as those systems provide meaningful practical advantages and support institutional accountability demands. This finding supports earlier studies suggesting that perceived usefulness tends to play a more dominant role in shaping users' intention to adopt technology, even in situations where perceived ease of use does not significantly influence behavioral intention (Amara et al., 2024). However, findings from other technological contexts have demonstrated different patterns. Studies on telemedicine and digital service platforms, for example, reported that perceived ease of use significantly affects users' intention because intuitive system interfaces and operational simplicity become critical factors in encouraging continued technology adoption (Ricardianto et al., 2023).

From a practical perspective, the findings suggest that

improving system usability remains important, particularly for supporting day-to-day financial administration. However, efforts to increase adoption should not rely solely on simplifying system features or interfaces. Since perceived usefulness emerged as the strongest predictor of intention to use, training and implementation programs should emphasize how accounting applications improve reporting accuracy, support accountability, and reduce administrative workload. In addition, simplified reporting templates, technical guidance, helpdesk support, and leadership commitment may help users recognize the practical value of the system while minimizing operational barriers.

Overall, the findings indicate that technology adoption within BUMDES environments is influenced more strongly by perceived practical benefits than by operational simplicity alone. Psychological readiness factors such as optimism and innovativeness also play important roles, particularly in shaping users' perceptions regarding system usefulness and ease of use. These results highlight the importance of strengthening not only technological infrastructure but also users' adaptive capacity and institutional readiness to support sustainable digital transformation in village financial governance.

For BUMDES and BUMDESMA managers, as well as local and central government agencies involved in village governance and development, implementation initiatives should focus not only on improving users' technical skills but also on demonstrating the practical benefits of accounting applications for reporting quality, accountability, efficiency, and regulatory compliance. Continuous technical assistance, helpdesk support, and capacity-building programs may further strengthen users' confidence and encourage the sustainable adoption of accounting information systems in village-owned enterprises.

Conclusion

This study examined the readiness and acceptance of accounting information systems used in financial reporting activities within BUMDES and BUMDESMA by applying the Technology Readiness and Acceptance Model (TRAM). The findings indicate that technology acceptance is driven primarily by perceived usefulness rather than perceived ease of use. Perceived usefulness emerged as the strongest determinant of intention to use, indicating that users are more likely to adopt accounting applications when they recognize clear benefits for reporting efficiency, administrative effectiveness, and financial accountability. Furthermore, optimism positively influenced perceived usefulness, while innovativeness significantly influenced perceived ease of use. These findings highlight the importance of technology readiness in supporting the acceptance of accounting information systems within BUMDES and BUMDESMA.

Interestingly, insecurity was found to influence perceived usefulness positively. Although this result differs from the original TRAM proposition, it may reflect the accountability-oriented nature of financial reporting activities within BUMDES and BUMDESMA. Users who are more concerned about data security, transaction reliability, and reporting accuracy may place greater value on accounting applications that support accountability and compliance requirements. In contrast, perceived ease of use did not significantly influence intention to use, suggesting that practical benefits are considered more important than operational simplicity in this context.

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This study contributes to the application of the Technology Readiness and Acceptance Model (TRAM) in village-owned enterprise settings. Unlike previous TRAM studies conducted primarily in commercial and educational contexts, this study demonstrates that technology readiness may operate differently in accountability-oriented village-owned enterprises. In particular, the positive effect of insecurity on perceived usefulness suggests that concerns regarding reliability, accountability, and reporting responsibilities may increase users' appreciation of accounting information systems. From a practical perspective, BUMDES/BUMDESMA managers and local governments should prioritize initiatives that emphasize the tangible benefits of accounting applications for reporting quality, accountability, and administrative efficiency. Training programs should focus not only on system operation but also on demonstrating how the applications support daily financial management tasks. In addition, simplified reporting templates, technical assistance, helpdesk support, and clear guidance on data security may help strengthen user confidence and encourage sustained system utilization.

Several limitations should be acknowledged when interpreting these findings. The use of incidental sampling and the uneven distribution of respondents across regions may limit the generalizability of the results. In particular, respondents were concentrated in several provinces, especially on Java Island, which may not fully capture variations in digital readiness and technology adoption among BUMDES and BUMDESMA in other regions. Therefore, the findings should be interpreted as exploratory rather than nationally representative.

Future studies are encouraged to employ probability-based, stratified, or province-based sampling approaches to improve representativeness and enable stronger comparisons across regions and types of BUMDES/BUMDESMA. Further research may also incorporate organizational factors such as leadership support, training quality, digital infrastructure, organizational culture, and regulatory support. Given the unexpected positive effect of insecurity on perceived usefulness, future qualitative studies are needed to explore whether insecurity reflects technological anxiety, accountability awareness, risk management considerations, or other institutional factors that influence technology adoption in village-owned enterprises.

Author contributions

Miftahul Hadi conceived the study, developed the theoretical framework, designed the research and analysis, supervised data collection, managed the overall study administration, interpreted the results, and led the writing of the initial manuscript and subsequent revisions. Rokhmat Taufiq Hidayat contributed to the research design, data collection, analysis tools, data processing and analysis, interpretation of the results, and research administration. Bagas Johantri contributed to the research design, data collection, analysis tools, data processing and analysis, methodology, and research administration. Joko Sustiyo contributed to the research design, data collection, the development of analysis tools, methodology, and research administration. Siti Khomsatun contributed to the research design, data collection, interpretation of the results, and research administration.

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