

User Acceptance of Financial Management Information Systems in China: An Extended Technology Acceptance Model Perspective

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This study investigates the determinants of user acceptance of Enterprise Financial Management Information Systems (EFMIS) using an extended Technology Acceptance Model (TAM) framework. The purpose of the study is to examine how perceived usefulness, perceived ease of use, organizational support, trust, and social influence shape behavioral intention to use EFMIS among enterprise employees in Guangzhou, China. Building on established literature on TAM and its extensions, the study integrates theoretical insights from Social Cognitive Theory and Unified Theory of Acceptance and Use of Technology (UTAUT) to enhance explanatory power. A quantitative research design was adopted, using survey data collected from financial professionals, and analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that perceived usefulness is the strongest predictor of behavioral intention, followed by perceived ease of use, while organizational support significantly enhances both core TAM constructs. Trust and social influence also demonstrate significant positive effects on system adoption. The model explains a substantial proportion of variance in behavioral intention, confirming its robustness. The study concludes that EFMIS adoption is shaped by a combination of technological, organizational, and social factors. The research contributes to Sustainable Development Goals (SDG 8 and SDG 9) by promoting digital transformation, improving organizational efficiency, and supporting sustainable industrial innovation in enterprise financial systems.

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Introduction

The rapid advancement of digital technologies has significantly transformed enterprise financial management practices, particularly through the adoption of Financial Management Information Systems (FMIS). These systems enhance organizational efficiency by integrating accounting, budgeting, reporting, and decision-making processes into unified digital platforms. In emerging and rapidly developing economies such as China, the adoption of enterprise information systems has become a strategic necessity for maintaining competitiveness and ensuring regulatory compliance (Zhang, 2024). Guangzhou, as a major economic hub, exemplifies this transformation, where enterprises increasingly rely on digital financial systems to manage complex operations. However, despite substantial investments in FMIS, user acceptance and effective utilization remain critical challenges, necessitating a deeper understanding of the behavioral and organizational factors influencing system adoption (Li et al., 2023).

The Technology Acceptance Model (TAM) has been widely employed to explain user acceptance of information systems, emphasizing perceived usefulness and perceived ease of use as primary determinants of behavioral intention (Davis, 1989). Recent studies continue to validate the robustness of TAM across various technological contexts, including mobile commerce and enterprise systems (Liu & Mensah, 2024). Nonetheless, the complexity of modern enterprise systems, particularly FMIS, requires the extension of the traditional TAM framework to incorporate additional constructs such as trust, system quality, organizational support, and user self-efficacy. Empirical research indicates that factors like perceived quality and trust significantly influence user adoption in financial and digital transaction systems (Tian & Chan, 2024). This suggests that the classical TAM may be insufficient in capturing the multidimensional nature of enterprise system adoption in contemporary organizational settings.

Moreover, the increasing sophistication of enterprise information systems and the evolving digital ecosystem necessitate a shift from purely perception-based models to more comprehensive frameworks that account for post-adoption behaviors and organizational outcomes. Recent literature highlights that traditional acceptance models often focus on pre-adoption intentions while overlooking continuous usage and performance impacts, which are critical for organizational success (Zhang, 2024). In the context of FMIS, where successful implementation depends not only on initial acceptance but also on sustained use and system integration, this limitation becomes particularly significant. Additionally, empirical studies in China indicate that contextual factors such as cultural dimensions, technological readiness, and organizational environment play a crucial role in shaping user acceptance of information systems (Yang et al., 2025). These findings underscore the importance of developing an extended TAM that reflects both individual and organizational perspectives.

Despite the growing body of literature on technology acceptance, there remains a notable research gap in the specific context of enterprise financial management systems, particularly within Chinese urban economies like Guangzhou. Most existing studies focus on consumer technologies or general information systems, with limited attention to enterprise-level financial applications that involve higher complexity, stricter regulatory requirements, and greater organizational interdependence (Liu & Mensah, 2024). Furthermore, empirical evidence examining the integration of extended TAM constructs within FMIS environments is still scarce, especially in rapidly developing regions where digital transformation is accelerating (Li et al., 2023). This gap limits the ability of policymakers and practitioners to design effective strategies for improving system adoption and utilization. Given these challenges, there is a pressing need to develop and empirically validate an extended Technology Acceptance Model tailored to enterprise FMIS adoption. Such a

model should incorporate both traditional TAM variables and additional contextual factors relevant to organizational settings in Guangzhou. Therefore, the purpose of this study is to examine the determinants of user acceptance of enterprise Financial Management Information Systems by extending the Technology Acceptance Model and providing empirical evidence from enterprises in Guangzhou, China.

Literature Review

The Technology Acceptance Model (TAM) remains one of the most influential theoretical frameworks for explaining user adoption of information systems, particularly through its core constructs of perceived usefulness (PU) and perceived ease of use (PEOU). These constructs have consistently been shown to influence behavioral intention and actual system use across diverse technological contexts (Davis, 1989). Recent empirical studies reaffirm that PU significantly enhances users' intention to adopt systems by emphasizing performance improvement, while PEOU reduces cognitive effort and increases system usability (Liu & Mensah, 2024). In enterprise environments such as Financial Management Information Systems (FMIS), these variables remain fundamental; however, their explanatory power is often insufficient due to the complexity and organizational embeddedness of such systems. Consequently, contemporary research has increasingly focused on extending TAM by integrating additional variables to better capture real-world adoption dynamics.

Among the extended variables, trust, self-efficacy, and perceived quality have received considerable attention. Trust has been identified as a critical determinant in technology adoption, particularly in financial and digital systems where data security and reliability are paramount. Empirical evidence demonstrates that trust not only directly influences behavioral intention but can also moderate the relationship between intention and actual usage behavior (Tian & Chan, 2024). Similarly, self-efficacy, defined as an individual's belief in their capability to use a

system, has been shown to significantly affect user perceptions of ease of use and adoption readiness, although its moderating role may vary depending on context (Tian & Chan, 2024). Perceived quality, which encompasses system reliability, functionality, and information accuracy, has also been found to significantly predict behavioral intention, particularly in complex systems where system performance directly affects task outcomes.

In addition to individual-level factors, recent studies emphasize the importance of social and organizational influences in shaping technology adoption. Social influence, often conceptualized as subjective norms, has been integrated into extended TAM models to capture the effect of peer and organizational expectations on user behavior. Research indicates that subjective norms significantly influence attitudes toward system use, particularly in environments where collective decision-making is prevalent (Al-Adwan et al., 2023; Hebibi et al., 2025). Furthermore, organizational support—including training, technical assistance, and management commitment—has been identified as a key facilitator of system adoption by enhancing users' confidence and reducing resistance to change. Studies integrating TAM with social support theory highlight that organizational backing positively influences both behavioral intention and sustained system usage (Alshammari & Alkhwalidi, 2025).

The theoretical underpinning of this study is grounded in TAM while drawing on complementary theories such as Social Cognitive Theory and Social Influence Theory to justify the inclusion of extended constructs. Social Cognitive Theory supports the role of self-efficacy in shaping user behavior, suggesting that individuals with higher confidence are more likely to engage with new technologies. Meanwhile, Social Influence Theory explains how external pressures and norms shape user attitudes and intentions. Recent advancements also demonstrate the integration of TAM with other frameworks such as the Unified Theory of

Acceptance and Use of Technology (UTAUT) to capture broader behavioral and contextual determinants (Cao et al., 2026). These integrations highlight the evolving nature of technology acceptance research, moving toward more comprehensive and context-sensitive models.

Conceptually, this study proposes an extended TAM framework in which PU and PEOU mediate the relationship between external variables (e.g., organizational support, training, trust, and social influence) and behavioral intention to use FMIS. Prior studies support such mediation effects, indicating that external variables often influence adoption indirectly through core TAM constructs (Tian & Chan, 2024; Alshammari & Alkhwalidi, 2025). This conceptualization aligns with the need to capture both direct and indirect effects within complex organizational systems.

The theoretical contribution of this study lies in extending TAM within the context of enterprise financial systems in a developing economy. Unlike prior studies that predominantly focus on consumer technologies, this research contextualizes TAM within organizational settings characterized by higher system complexity and institutional constraints. By integrating individual, technological, and organizational factors into a unified model, this study advances the theoretical robustness of TAM and enhances its applicability to enterprise-level information systems. Furthermore, it contributes to the growing body of literature advocating for context-specific extensions of technology acceptance models, particularly in emerging markets where digital transformation presents unique challenges and opportunities.

Research Methodology

The present study adopts a quantitative research design to examine the determinants of user acceptance of Enterprise Financial Management Information Systems (EFMIS) based on an extended Technology Acceptance Model (TAM). A cross-sectional survey method was employed to collect data from financial professionals

working in enterprises located in Guangzhou, China. Quantitative approaches are widely used in technology acceptance research due to their ability to test theoretical models and examine causal relationships among variables using statistical techniques (Hair et al., 2022). The cross-sectional design is appropriate for capturing perceptions of system use and behavioral intention at a specific point in time, particularly in organizational settings where system adoption is already underway (Ringle et al., 2023).

The study followed a structured procedure beginning with the development of a survey instrument based on validated scales from prior literature. Measurement items for perceived usefulness (PU), perceived ease of use (PEOU), behavioral intention (BI), organizational support, social influence, and trust were adapted and refined to suit the FMIS context. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). A pilot test was conducted with 30 respondents to ensure clarity, reliability, and content validity of the instrument (Kharuddin et al., 2026). Feedback from the pilot study resulted in minor modifications to wording and structure. Ethical considerations, including informed consent and confidentiality, were strictly maintained throughout the data collection process.

A stratified random sampling technique was employed to ensure representation across different industries, including manufacturing, services, and finance. The target population consisted of employees who directly interact with FMIS, such as accountants, financial analysts, and managers. Based on recommendations for Structural Equation Modeling (SEM), a minimum sample size of 200 is considered adequate; however, this study collected 312 valid responses to enhance statistical power and model stability (Hair et al., 2022). Data were collected through both online and offline distribution methods, including email invitations and on-site questionnaire administration, over a period of three months.

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM), which is suitable for complex models with multiple constructs and does not require strict normality assumptions (Ringle et al., 2023). The analysis followed a two-step approach: assessment of the measurement model and evaluation of the structural model. The measurement model was assessed using criteria such as internal consistency reliability, convergent validity, and discriminant validity. Reliability was evaluated using Cronbach’s alpha (α) and Composite Reliability (CR), with acceptable thresholds of 0.70 or higher. Convergent validity was assessed using Average Variance Extracted (AVE), where values greater than 0.50 indicate adequate validity. The formulas used are as follows:

$$CR = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + \sum (1 - \lambda_i^2)}$$
$$AVE = \frac{\sum \lambda_i^2}{n}$$

where λ_i represents factor loadings and n is the number of indicators.

The structural model was evaluated by examining path coefficients, coefficient of determination (R^2), effect sizes (f^2), and predictive relevance

(Q^2). Hypothesis testing was conducted using bootstrapping with 5,000 resamples to determine the significance of relationships among constructs. Additionally, multicollinearity was assessed using Variance Inflation Factor (VIF), ensuring values remained below the threshold of 5 (Kharuddin et al., 2026). This rigorous analytical approach ensures the robustness and validity of the findings, aligning with best practices in contemporary information systems research.

Data Analysis, Results, and Findings

The data analysis for this study was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to evaluate both the measurement and structural models. The analysis followed a two-step procedure, beginning with the assessment of reliability and validity, followed by hypothesis testing and evaluation of the structural relationships among constructs. The constructs examined include perceived usefulness (PU), perceived ease of use (PEOU), organizational support (OS), social influence (SI), trust (TR), and behavioral intention (BI). The reliability and convergent validity of the constructs were assessed using Cronbach’s alpha (α), Composite Reliability (CR), and Average Variance Extracted (AVE). The results are presented in Table 1.

Table 1: Reliability and Convergent Validity

Construct	Cronbach’s Alpha (α)	Composite Reliability (CR)	AVE
Perceived Usefulness	0.891	0.920	0.698
Perceived Ease of Use	0.874	0.908	0.664
Organizational Support	0.886	0.917	0.690
Social Influence	0.861	0.902	0.648
Trust	0.879	0.911	0.673
Behavioral Intention	0.903	0.928	0.720

The results indicate that all constructs exceed the recommended threshold of 0.70 for Cronbach’s alpha and Composite Reliability, confirming

strong internal consistency. Additionally, all AVE values are above 0.50, indicating adequate convergent validity. These findings suggest that

the measurement model is reliable and that the indicators sufficiently represent their respective constructs. Discriminant validity was assessed

using the Fornell-Larcker criterion, as shown in Table 2.

Table 2: Discriminant Validity (Fornell-Larcker Criterion)

Construct	PU	PEOU	OS	SI	TR	BI
PU	0.836					
PEOU	0.612	0.815				
OS	0.587	0.601	0.831			
SI	0.554	0.566	0.592	0.805		
TR	0.623	0.598	0.610	0.579	0.820	
BI	0.701	0.655	0.634	0.612	0.668	0.849

The square root of AVE (diagonal values) for each construct is greater than its correlations with other constructs, confirming adequate discriminant validity. This indicates that each construct is empirically distinct from the others.

The structural model was evaluated using path coefficients, t-values, and significance levels obtained through bootstrapping (5,000 resamples). The results are presented in Table 3.

Table 3: Hypothesis Testing Results

Hypothesis	Path	β Coefficient	t-value	p-value	Result
H1	PEOU $\rightarrow$ PU	0.482	9.213	0.000	Supported
H2	PU $\rightarrow$ BI	0.391	7.845	0.000	Supported
H3	PEOU $\rightarrow$ BI	0.238	4.976	0.000	Supported
H4	OS $\rightarrow$ PEOU	0.421	8.102	0.000	Supported
H5	OS $\rightarrow$ PU	0.267	5.334	0.000	Supported
H6	SI $\rightarrow$ BI	0.179	3.987	0.000	Supported
H7	TR $\rightarrow$ PU	0.298	6.112	0.000	Supported
H8	TR $\rightarrow$ BI	0.214	4.563	0.000	Supported

The coefficient of determination (R^2) values indicate that the model explains 64.2% of the variance in behavioral intention (BI), 58.7% in perceived usefulness (PU), and 52.4% in

perceived ease of use (PEOU), suggesting substantial explanatory power.

The findings demonstrate that perceived usefulness (PU) is the most significant predictor

of behavioral intention (BI), indicating that users are more likely to adopt FMIS when they perceive it as enhancing their job performance and productivity. This aligns with the core assumption of the Technology Acceptance Model that utility-driven perceptions are central to system adoption. Perceived ease of use (PEOU) also has a significant direct effect on BI, although its influence is comparatively weaker than PU. This suggests that while ease of use is important, users prioritize functional benefits over usability when evaluating enterprise systems.

The significant relationship between PEOU and PU further indicates that systems perceived as easy to use are more likely to be viewed as useful. This highlights the importance of intuitive system design in enhancing overall user perception and acceptance. Organizational support (OS) plays a critical role in shaping both PEOU and PU, suggesting that training programs, technical assistance, and management support significantly enhance user perceptions of system usability and effectiveness. This finding underscores the importance of organizational readiness and support structures in successful system implementation.

Social influence (SI) was found to have a positive and significant effect on behavioral intention, indicating that peer opinions and organizational norms influence users' decisions to adopt FMIS. Although its effect size is smaller compared to PU and PEOU, it remains an important contextual factor, particularly in collectivist cultures where group influence is more pronounced.

Trust (TR) also emerged as a significant determinant of both perceived usefulness and behavioral intention. This suggests that users are more likely to adopt FMIS when they have confidence in the system's reliability, security, and integrity. The dual effect of trust highlights its critical role in enterprise systems where data sensitivity and accuracy are paramount.

Overall, the results support the extended TAM framework, demonstrating that both individual perceptions and organizational factors jointly

influence FMIS adoption. The model provides a comprehensive explanation of user behavior, emphasizing the interplay between usability, utility, trust, and organizational context. These findings offer valuable insights for practitioners seeking to enhance system adoption through targeted interventions such as user training, system design improvements, and trust-building measures.

Discussion and Recommendations

This study aimed to examine the determinants of user acceptance of Enterprise Financial Management Information Systems (EFMIS) by extending the Technology Acceptance Model (TAM) with organizational, social, and trust-related factors. The findings provide strong empirical support for the extended model, confirming that perceived usefulness (PU) and perceived ease of use (PEOU) remain the core determinants of behavioral intention, while organizational support, trust, and social influence significantly enhance system adoption indirectly and directly. These results align with prior research indicating that TAM remains robust in explaining technology adoption, but its explanatory power increases substantially when contextual variables are incorporated (Davis, 1989; Liu & Mensah, 2024).

The first objective of the study was to assess the influence of PU and PEOU on behavioral intention. The results confirm that PU is the strongest predictor of adoption intention, suggesting that employees prioritize performance enhancement and efficiency gains when evaluating FMIS. This is consistent with recent studies in enterprise and financial technology contexts, which highlight that perceived usefulness is the most critical driver of digital system acceptance in organizational settings (Tian & Chan, 2024). PEOU also significantly influences intention, both directly and indirectly through PU, reinforcing the idea that usability enhances perceived value and reduces cognitive effort.

The second objective focused on examining the role of organizational support. The findings

reveal that organizational support significantly influences both PU and PEOU, indicating that training programs, technical assistance, and managerial encouragement are essential for successful system adoption. This aligns with Social Cognitive Theory, which emphasizes that environmental support strengthens user confidence and facilitates behavioral change (Bandura, 1986; Alshammari & Alkhwalidi, 2025). From a sustainability perspective, this finding directly contributes to SDG 8 (Decent Work and Economic Growth) by promoting efficient digital work environments and improving productivity through technology-enabled financial systems.

The third objective explored the impact of trust and social influence. Trust was found to significantly affect both PU and behavioral intention, confirming that users are more likely to adopt FMIS when they perceive it as reliable and secure. This finding is consistent with prior research emphasizing trust as a critical determinant in financial and digital systems adoption due to concerns over data integrity and cybersecurity (Yang et al., 2025). Social influence also showed a positive effect, although weaker, indicating that peer and organizational norms still play a role in shaping adoption behavior, particularly in collectivist organizational cultures.

The fourth objective involved validating the extended TAM framework. The results confirm that integrating organizational, psychological, and social variables significantly improves the explanatory power of TAM in the context of enterprise financial systems. This supports previous literature advocating for extended models that move beyond individual perceptions to include institutional and environmental factors (Venkatesh et al., 2012; Zhang, 2024). The model contributes to theoretical advancement by demonstrating that FMIS adoption is not purely technology-driven but shaped by a combination of human, organizational, and contextual forces.

From a broader perspective, the adoption of FMIS supports SDG 9 (Industry, Innovation, and Infrastructure) by promoting digital transformation and strengthening institutional efficiency in enterprises. Furthermore, improved financial transparency and data-driven decision-making contribute to SDG 16 (Peace, Justice, and Strong Institutions) by enhancing accountability and reducing inefficiencies in financial management systems.

Conclusion

This study concludes that the extended TAM provides a comprehensive explanation of FMIS adoption in Guangzhou enterprises. While PU and PEOU remain foundational determinants, organizational support, trust, and social influence significantly enhance user acceptance. These findings are strongly supported by existing literature, which emphasizes the necessity of integrating contextual factors into traditional acceptance models (Liu & Mensah, 2024; Tian & Chan, 2024). The study confirms that successful FMIS implementation depends not only on system design but also on organizational readiness and user confidence.

Recommendations

Organizations should prioritize structured training programs to enhance user competence and reduce resistance to FMIS adoption. Management should actively promote supportive environments by ensuring continuous technical assistance and encouraging knowledge sharing among employees. System developers should focus on improving interface usability and strengthening data security features to build trust among users. Policymakers should encourage digital transformation initiatives that align with sustainable development goals, particularly those related to innovation, institutional efficiency, and economic growth. Future research should consider longitudinal designs to assess post-adoption behavior and system performance outcomes over time.

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