INTERNATIONAL JOURNAL OF MANAGEMENT AND SOCIAL SCIENCES RESEARCH

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

FACTORS AFFECTING THE INTENTION TO USE BLOCKCHAIN IN ACCOUNTING OF ENTERPRISES IN THANH HOA PROVINCE, VIETNAM – USING THE TECHNOLOGY ACCEPTANCE MODEL

[1]Dr. Lan Anh, Dang, [2]MA. Thi Diep, Le, [3]Dr. Thi Hong, Le, [4]Dr. Thi My Dung, Le
[1,2,3,4] *Hong Duc University, No. 565 Quang Trung Street, Dong Ve Ward, Thanh Hoa City, Vietnam.*

ABSTRACT: In this research, we use the elements of the Technology Acceptance Model (TAM) to investigate factors affecting intention to use Block chain technology in the field of accounting in businesses in Thanh Hoa province, Vietnam. The TAM questionnaire-based quantitative method was used as the main research method of this study. The examination focused on 04 related factors: Perceived Usefulness (PU), Perceived Ease of Use (PE), Behavioral Intention to Use (BI), and Attitude (AT), which were modified to fit the context of the study. The regression coefficient results in the model show that all the factors Perceived usefulness and Perceived ease of use have a positive impact on accountants' attitude and intention to use Block chain in accounting staff at companies in Thanh Hoa province. In particular, the Perceived Ease of Use has a stronger impact than the Perceived Usefulness of Block chain technology. The study also provides discussions related to the research problem, points out limitations and future research directions.

KEYWORDS: Accounting, Attitude (AT), Behavioral intention to use (BI), lock chain, perceived usefulness (PU), Perceived ease of use (PE), and TAM.

1. INTRODUCTION

The digital economic era and the development of technology have been bringing a new development to accounting work in the world and Vietnam. Recent new technologies including: accounting automation, big data, cloud computing, artificial intelligence (AI) all have a positive impact on accounting work in businesses (Jie Cheng et al., 2023). Among those technologies, one application that may bring a new era to the accounting field is blockchain technology. Blockchain is the foundation of cryptocurrency trading and smart contract execution, a public ledger in which transactions are nearly impossible to modify (Nakamoto et al., 2008). This is considered a decentralized database where business operations are transparent without any involvement of parites. Blockchain is expected to have an impact on cybersecurity, internet of things, supply chain management, governance, information management, financial transactions, and many other areas in the future (Prokofieva et al., 2019). Blockchain also has a strong impact on accounting work. The method of processing data and providing accounting information has made great leaps compared to previous manual accounting processing processes (Yu et al., 2018). Recent reports created by the Big 4 auditing firms suggest that accountants, auditors and managers will be impacted by blockchain innovations, especially in relation to processing, recording, reconciling, auditing, and publishing accounting information (Schmitz & Leoni, 2019). Blockchain technology can help reduce transaction errors and significantly improve the quality of financial reporting. Smart ledgers replace traditional accounting information recording systems. Smart ledger is a computer algorithm that uses blockchain technology to perform accounting book functions, which is a hybrid protocol that combines the principles of recording accounting information with the immutability of blockchain technology. If widely deployed, blockchain could have a significant impact on accounting practices and the accounting profession (Zhang et al., 2021).

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

Although the benefits brought by Blockchain technology cannot be denied, the number of businesses using this technology in Vietnam is still very low. Through preliminary surveys, the main reasons why businesses are not ready to use Blockchain are the lack of high-quality human resources to operate the system, lack of capital to invest in technology (Thao Pham et al., 2023). Some units think that blockchain is difficult to use, some managers still wonder about the technology's features and whether it is really suitable for accounting work. In addition, some businesses still wonder whether Blockchain technology can increase the efficiency of accounting work or make it more complicated. Most businesses still consider the costs and benefits of using Blockchain technology in accounting work (Hung, Nguyen Huu, 2021).

This research aims to explore the factors affecting the intention to use Blockchain technology in the field of accounting at large enterprises in Thanh Hoa province. The research was conducted using quantitative methods, through building a research model of factors based on the technology acceptance model (TAM). The authors conducted a survey of 310 managers and employees of the accounting and finance departments at 258 large-scale enterprises in Thanh Hoa province. From there, propose recommendations for Blockchain application businesses to consider, in order to expand this application market in businesses; proposing the government to improve the legal corridor to create conditions for businesses to apply Blockchain technology. The authors also point out the limitations of this study and future research directions.

2. THEORETICAL BASIS AND RESEARCH MODEL

2.1. Technology Acceptance Model (TAM)

Scientists have proposed and tested research models on intention to use certain technologies. Commonly used theories include: Theory of planned behavior - TPB (Fishbein et al., 1975); technology acceptance model - TAM (Davis, 1989); and Unified Theory of Acceptance and Use of Technology - UTAUT (Ventakesh et al., 2012). These theories have been used as tools to explore the success or failure of technology applications in specific fields. One of the original and most popular technology acceptance models is the TAM model (Pour et al., 2023). This model is an extension of the Theory of Action - TRA (Ajzen et al., 1980), which contains some elements of action theory to explain why users accept or reject actions. use information technology. The TAM model represents two cognitive beliefs, including: (1) Perceived usefulness and (2) Perceived ease of use; the two factors affect the intermediate factor, which is (3) Attitude; thereby influencing the (4) Behavioral Intention to Use technology. The model posits that users' use of information technology is influenced by aspects such as their behavioral intentions, perceived usefulness of that technology, attitudes, and perceived usefulness. ease of use of the system. Since its discovery until now, many studies have used TAM to study different cases. This is tested in the adoption of community platforms (Mohd Amir et al., 2020); accept the use of technology in online shopping and E-banking (Dhingra, 2019); in E-health care (Tubaishat et al., 2018); intention to use E - libraries in Malaysia (Ramayah et al., 2006), E-Marketing in small and medium enterprises in Thailand (Kanchanatanee et al., 2014); or E-government in Jordan (Hamid et al., 2016); E-government in Indonesia (Afrizal et al., 2021); intention to use chatbots on smartphones for shopping (Kasilingam et al., 2020); intention to use social media for learning of university students (Yuan et al., 2021). Studies show the positive impact of Perceived Usefulness, Perceived Ease of Use, and user’s Attitude on the Behavioral Intention to Use information technology, regardless of the degree of influence in different cases. TAM is considered the best model to help improve users' understanding of technology acceptance (Park et al., 2009; Bourgonjone et al., 2010) and predict user behavior towards the use of smart technology (Legris et al., 2003). The figure below is the TAM model with the original factors. (Figure 1)

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

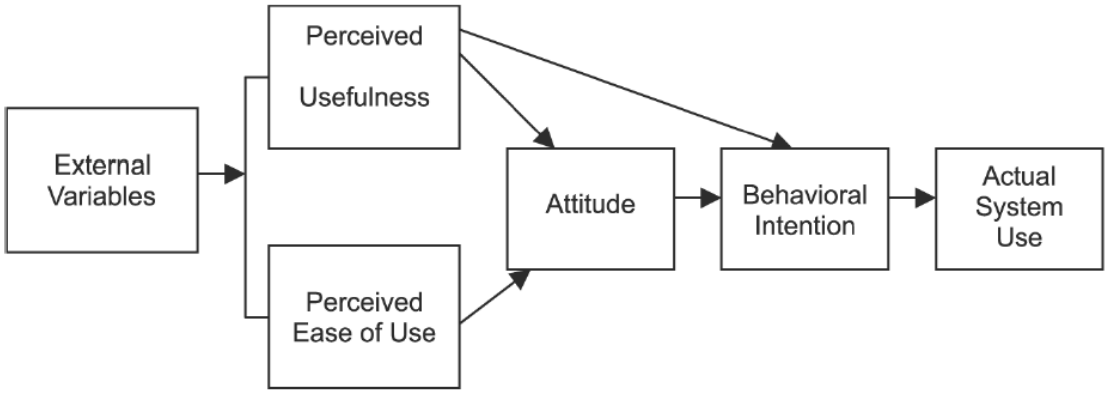

Figure 1: Technology Acceptance Model
Source (Davis, 1989)

2.2. Perceived Usefulness

Perceived Usefulness of information technology is understood as a person's feeling and belief in using a certain technology application, that the application will be useful for that person's work (Venkatesh et al., 2012). In other words, technology helps users achieve specific goals at work. If a person is aware of the benefits of using technology, they will be more likely to use it. The scale of Perceived Usefulness of technology in the original model proposed by (Davis, 1989) is still widely used, fully and comprehensively reflecting this good factor. Five indicators assess the level of perceived usefulness, including: The adoption of digital information technology in the workplace can positively impact performance, allowing information technology users to complete mission faster. The use of information technology can bring many advantages, supporting users in performing daily tasks. The use of information technology can effectively manage and use resources for more optimal production. The use of information technology helps users achieve their goals at a lower cost. The use of information technology can help users improve their work performance both quantitatively and qualitatively. Perceived usefulness reflects an individual's level of belief about how a system can enhance task performance (Davis, 1989). This is tested in the adoption of digital community platforms (Mohd Amir et al., 2020); online shopping, electronic banking (Dhingra et al., 2019; electronic health care (Tubaishat et al., 2018). In this study, the authors used the scale of Davis, 1989.

2.3. Perceived Ease of use:

TAM also determines the level of perceived ease of use, it also reflects the degree of personal belief that using a system is easy and does not require any strenuous physical and mental effort. (Davis, 1989). Perceived Ease of use is measured by the user's level of confidence in operating the technology application, believing that he or she can learn how to use it easily (Dhingra et al., 2019). The ease of use of technology is also reflected in the level of proficiency of the user after a period of use, if after only a short time, the user can clearly understand the features of the application and use it successfully. If they are familiar with those features for their work, they are more likely to choose the application (Abdul Ghani et al., 2019). In addition, application manufacturers need to pay attention to the availability of information about applications. If needed, users can easily find information about applications, if the information is more available, the easier it is for users to access the product and the higher the likelihood of using the application (Hamid et al., 2016). An example is the Facebook, its inception has attracted many users because of its Perceived Ease of use (Giantari et al., 2023). The factors measuring the Perceived Ease of using technology were developed from the original model of Davis, 1989 and were all tested to be appropriate: intention to use E- libraries in Malaysia (Ramayah et al., 2006); intention to use E-Marketing in small and medium enterprises in Thailand (Kanchanatanee, 2014); E-government in Jordan (Hamid et al., 2016). In this study, the authors used the scale of Davis, 1989, developed to suit blockchain applications in the field of accounting.

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

2.4. Attitude

TAM further posits that a person's attitude, perceived usefulness, and perceived comfort will directly determine that person's intention to accept technology (Davis, 1989). Attitude is understood as a consumer's opinion and behavior about a technology product, helping to answer the question of whether the technology is good, useful for work, and whether the user is satisfied. The positive impact of attitude on intention to use technology was also tested for intention to use E-government in Indonesia (Afrizal et al., 2021); intention to use chatbots on smartphones for shopping (Kasilingam et al., 2020); Intention to use social networks for learning of university students (Yuan et al., 2021). Based on the measurement scale of those models, the author develops a scale used to evaluate user attitudes towards Blockchain applications in the field of accounting.

2.5. Behavioral Intention to Use

Another important component in TAM is an individual's intention to use technology. It is postulated that behavioral intention is influenced by attitude and that intention determines a person's actual use of technology (Davis, 1989; Ventakesh et al., 2012). Behavioral intention is a very important concept in the business field in particular and other fields in general. In business, behavioral intentions help managers predict customers' subsequent behavior, thereby making appropriate and timely policies. Ajzen and Fishbein (l975) define behavioral intention as the expression of each person's willingness to perform a prescribed behavior, and it is considered a direct precursor to behavior. Additional factor of perceived behavioral control indicating that the individual has a prior plan for performing the behavior to describe the scale for the intention factor leading to the behavior (Ajzen,1985). The behavioral intention scale was developed by (Taylor and Todd, 1995) based on the concept raised by (Ajzen, 1985). Intention leads to behavior expressed when customers intend to use the product and will continue to use the product or service in the nearest possible time (Taylor and Todd, 1995)

2.6. Research models

Based on the theoretical basis and measurement scales that have been tested by previous studies, the author proposes a model to study the factors affecting businesses' intention to use Blockchain in the field of accounting. in Thanh Hoa province as follows:

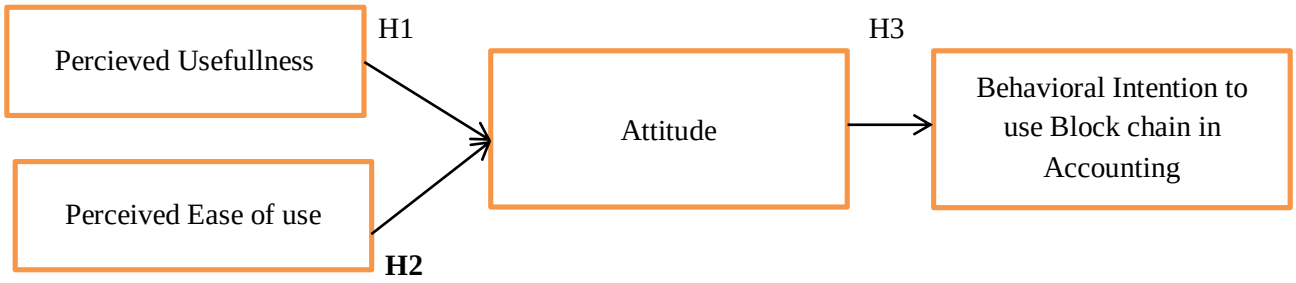

Figure 1: Research model

Hypothesis H1: Perceived usefulness of Blockchain technology has a positive impact on users' attitudes toward using Blockchain technology in accounting at large enterprises in Thanh Hoa province.
Hypothesis H2: Perceived ease of use of Blockchain technology has a positive impact on users' attitudes toward using Blockchain technology in accounting at large enterprises in Thanh Hoa province.
Hypothesis H3: User attitudes toward using Blockchain technology have a positive impact on the intention to use Blockchain technology in the accounting field of large enterprises in Thanh Hoa province.

3. RESEARCH METHODS

The research method is carried out in two steps: qualitative research and quantitative research. Qualitative research was conducted with a sample of 10 managers of accounting and finance departments at businesses in Thanh Hoa province to test the appropriateness of measurement scales for factors. Qualitative research results help the author establish quantitative measurement tools. Quantitative research was conducted in two phases. In phase 1, the author conducted a pilot study with a small group to identify any errors in the questionnaire. Phase 2

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

was a formal study conducted using a revised questionnaire following the pilot study. The survey was conducted in October 2023.

The sample size needed to achieve the research objectives depends on many different factors, such as the chosen data analysis method and specific statistical indicators. Currently, researchers believe that the sample size that meets analytical requirements can be determined using empirical formulas based on selected data processing methods. The sample size applied in this study is based on the requirement to meet the indicators of Exploratory Factor Analysis (EFA) and Multiple Regression Analysis. For EFA analysis, the minimum sample size is 5 times the total number of observed variables in the proposed model. This is considered appropriate in the case of applying EFA analysis with n = 5 x m (n: sample size, m: number of questions in the proposed model). Applying this formula, the appropriate sample size for the study is n = 5 x 19 = 95.

To meet sample size requirements, quantitative research methods were conducted with 300 surveys to test the level of measurement of concepts in the research model. This sample size meets the requirements for an analytical sample, as discussed above. Research subjects were asked to answer questions on a 5-point Likert scale (from 1 - strongly disagree to 5 - strongly agree). Questionnaire serves as the main tool for data collection.

SPSS 20.0 and AMOS 20.0 software were used for data processing and statistical analysis. Confirmatory Factor Analysis (CFA) was used to refine the measurement scale of the concepts. Then, Structural Equation Modeling (SEM) is used to test the research hypotheses and build the SEM regression model.

- **Scale of research concepts:** There are 19 observed variables (corresponding to 3 independent factors and 1 dependent factor).
- **Sample statistics:** The number of sent survey questionnaires was 300, the number of valid questionnaires used for analysis was 285. Survey subjects were department heads and accounting staff at businesses in Thanh Hoa Province.

4. RESEARCH RESULTS

4.1. Research sample statistics

Below are the data compiled and analyzed with descriptive statistics on the demographic characteristics of the survey sample.

Regarding gender: Most respondents are female (about 63%), male respondents (about 63%). This is consistent with the job positions and titles in the survey sample.

Regarding age: The majority of respondents are of average age, the majority of survey respondents are from 36 to 50 years old (about 48%), followed by those under 35 years old (about 42 years old) and the lowest is over the age of 50 (about 10%). This is consistent with the age structure of the survey sample.

Regarding training level: Most respondents have university degrees (about 72%) and the rest have master's degrees (about 28%). Thus, the respondents are all people with enough knowledge and capacity to understand and answer well the questions posed in the Survey.

Regarding work department: 40% of respondents are managers, the remaining 60% of respondents are accountants. With the content of the survey, such a sample structure is considered appropriate so that the answers are quality and reflect the true situation in the surveyed units.

4.2. Cronbach's Alpha reliability test

The total number of valid questionnaires collected was 283 samples. The author uses SPSS.20 software to process 19 variables . All variables have Corrected Item - Total Correlations greater than 0,3, Cronbach's Alpha coefficient is 0,6 or higher, all 19 variables are retained (16 independent variables and 03 dependent variables).

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

Table 1: Reliability analysis for measurement scales

Variable name	Observed variables	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Perceived usefulness - Percieved usefullness - Cronbach'alpha 0,899			
PU1	Blockchain will improve my accounting work results.	0,786	0,869
PU2	Blockchain will improve the efficiency of my accounting work	0,762	0,875
PU3	Blockchain will make my accounting job easier	0,848	0,855
PU4	Blockchain will improve the efficiency of my accounting work	0,804	0,865
PU5	I find blockchain very useful for my accounting work	0,562	0,916
Perceived ease of use - Cronbach'alpha 0,891			
PEU1	I find Blockchain in accounting easy to use	0,697	0,873
PEU2	Learning to use Blockchain in accounting was easy for me	0,552	0,896
PEU3	Mastering Blockchain in accounting is easy for me	0,847	0,850
PEU4	The blockchain interface is relatively user-friendly for me	0,853	0,847
PEU5	The blockchain interface is relatively easy to understand	0,848	0,848
PEU6	I found it very easy to find information through blockchain	0,491	0,905
Attitude - Attitude - Cronbach'alpha 0,882			
AT1	Learning to use Blockchain in accounting is a good idea	0,656	0,871
AT2	I am comfortable with using blockchain in accounting	0,668	0,868
AT3	I believe that digital applications make accounting work better	0,761	0,845
AT4	Overall, I like using Blockchain applications in accounting work	0,757	0,847
AT5	I believe I should use Blockchain in my future accounting work	0,748	0,850
Behavioral intention to use Blockchain - Cronbach'alpha 0,803			
BI1	I intend to regularly use Blockchain technology in accounting work	0,690	0,688
BI2	I intend to use blockchain in accounting a lot	0,598	0,784
BI3	I plan to use blockchain throughout my career	0,662	0,718

(Source: Processing by author)

4.3. Exploratory factor analysis

Principal axis coefficients are used with Promax rotation and factor loadings ≥ 0,5 to put the remaining variables into the Exploratory Factor Analysis (EFA) model for the purpose of validating the scale. We have KMO coefficient = 0,857 > 0,5; Bartlett's Test statistic is 3417,552 with significance level 0,000 < 0,05; Cumulative of Variance is 62,931 % (>50%). This proves that the analyzed data is completely consistent. Thus, all factor loadings are greater than 0,5; The explained variance is greater than 50%, the remaining 19 observed variables are grouped exactly like the original scale.

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

Table 2: KMO and Bartlett's test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,857
Bartlett's Test of Sphericity	Approx. Chi-Square	3417,552
	DF	171
	Sig.	0.000

(Source: Processing by author)

The results are shown in the EFA results of the following factors:
Factor 1: Includes observed variables PEU1-PEU6 and is named " **Perceived ease of use** " (PEU).
Factor 2: Includes observed variables PU1-PU5 and is named " **Percieved usefullness** " (PU).
Factor 3 : Includes observed variables AT1-AT5 and is named " **Attitude"** (AT).
Factor 4 : Includes observed variables BI1-BI3 and is named " **Behavioral intention to use** " (BI).

After EFA exploratory analysis, it can be seen that the model has no difference from the research model, no observed variables were eliminated from the research variables. There are no new groups of factors shown in Table 3

Table 3 : Pattern Matrixa

Variables	Factor			
	1	2	3	4
PEU4	0.933			
PEU3	0.901			
PEU5	0.900			
PEU1	0.716			
PEU2	0.551			
PEU6	0.516			
PU3		0.908		
PU4		0.885		
PU1		0.815		
PU2		0.795		
PU5		0.530		
AT3			0.865	
AT5			0.789	
AT4			0.754	
AT2			0.741	
AT1			0.729	
BI1				0.847
BI3				0.753
BI2				0.677

(Source: Processing by author)

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

4.4. Results of confirmatory factor analysis

From the results of EFA, we see that there are 5 main concepts in the research model. To measure the model fit, we use the Chi-square command (CMIN), Chi-square adjusted by degrees of freedom (CMIN/df, GFI, TLI, CFI and RMSEA indexes). The model is considered suitable for market data when the model receives values of GFI > 0,8, TLI, CFI > 0,9 (Bentler & Bonelt, 1980), CMIN/df ≤3, RMSEA = 0,072 ≤ 0,08 (Steiger, 1990). The results of the Confirmatory Factor Analysis (CFA) indicate that the research model is appropriate (Figure 3). The observed variables representing the factors have a significant value of 0,00, indicating that they have a good representation for the CFA model factor. Additionally, statistical indicators of normalized weights all show high values and statistical significance (p-value = 0.000), indicating that the concepts have achieved discriminant value.

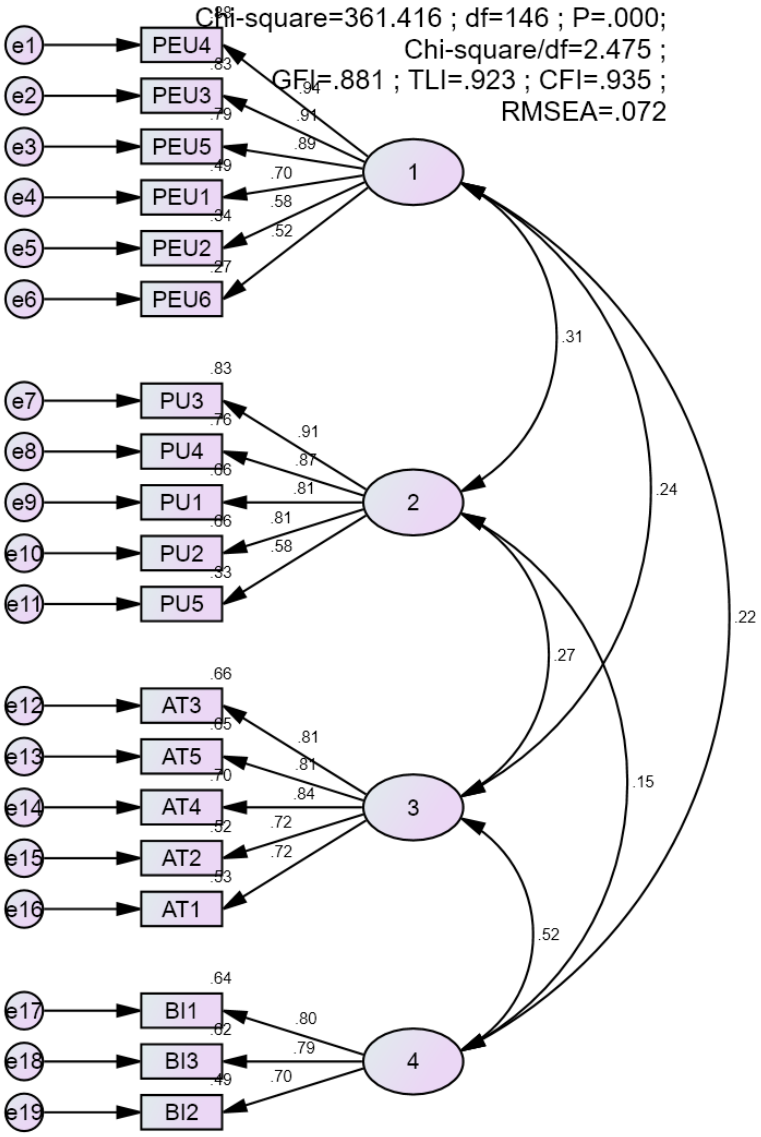

Figure 3: CFA normalization diagram of research model

(Source: Processing by authors)

The standardized weights are more than 0,5 and the unstandardized weights are significant (sig.< 0,000), so the concepts are convergent. This measurement model is appropriate for the research data and there is no correlation among the measurement errors, therefore achieving the property of unidimensionality.

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

4.5. Structural equation modeling (SEM)

The study utilized SEM to evaluate the fit of the research model and test the relationships within the initial model. The SEM analysis result of the model with df = 149, Chi-square = 389,279 with a p-value = 0,000 < 0,05, Chi-square/df = 2,613< 3, GFI = 0,875, TLI = 0,916, CFI = 0,927; RMSEA = 0,076 < 0,08 confirms that the model is suitable for market data (Figure 4).

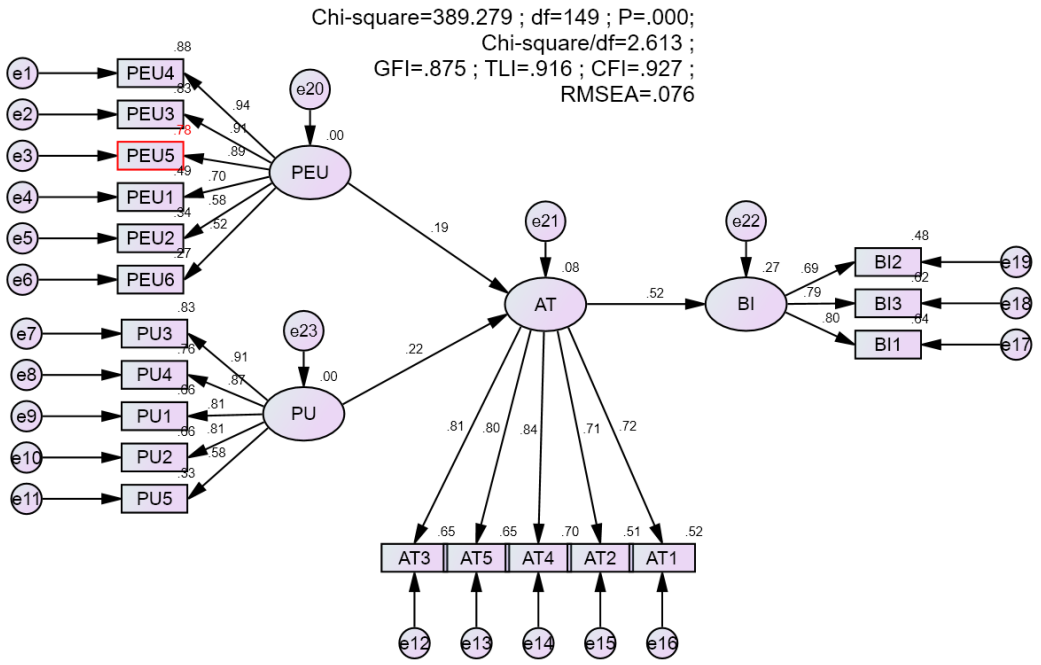

Figure 4. Linear structural model (SEM)

(Source: Processing by author)

The results of the regression coefficients in the model show that all factors Perceived Usefullness and Perceived Ease of Use have a positive impact on the Attitude and Intention to Use blockchain in accounting practice of accountants in companies in Thanh Hoa Province. In particular, Perceived Ease of use has a stronger impact than Perceived Usefulness of Blockchain technology (Table 4).

Table 4: Coefficients of the SEM regression model and the results of testing the model's hypotheses.

Relations			Estimate	SE	CR	P	Conclusion
AT	<---	PEU	0.186	0.051	2,954	0.003	Accepted
AT	<---	PU	0.215	0.055	3,353	***	Accepted
BI	<---	AT	0.521	0.068	7,360	***	Accepted

(Source: Processing by author)

5. CONCLUSION

Perceived usefulness and perceived ease of use have a positive impact on attitudes toward using Blockchain technology in the accounting field, which in turn positively impacts people's intention to use this technology of accountants in businesses in Thanh Hoa province. The results of this study have some similarities with previous research (Mohd Amir et al., 2020, Dhingra et al., 2019, Tubaishat et al., 2018, Kanchanatanee et al., 2014, Ramayah et al., 2006, Afrizal et al., 2021, Yuan et al., 2021). This study confirms that designing a tool based on the technology acceptance model (TAM) for intention to use Blockchain technology in the accounting field is the first step in enhancing information technology application. In current conditions, especially in the context of

businesses in Thanh Hoa province, which are gradually overcoming the consequences caused by the Covid-19 pandemic. The adjusted TAM model, which includes 4 factorss, perceived usefulness, perceived ease of use, attitude, and behavioral intention, is the underlying theory for this study. The main data for this study was collected through a questionnaire with 19 items on the four factors mentioned above. The items in the questionnaire were subjected to reliability and validity tests to ensure that they were reliable and valid for this study.

Based on the results of this research, Blockchain technology businesses can consider the factors of perceived usefulness, perceived ease of use of technology as assessed by accountants, and other factors. From that to adjust features to suit user needs, to expand the market for this application in businesses. In addition, the government should complete the legal corridor to create conditions for businesses to apply Blockchain technology and improve the efficiency of accounting work.

A limitation of this study is that it did not include any actual system usage in the research model. Therefore, future research could include all variables on the original TAM model. Furthermore, future studies should evaluate whether Blockchain technology is an effective technical tool and can improve the effectiveness of accounting information systems and business performance through experimental methods or not. Finally, it is necessary to retest the TAM model as a way to ensure the validity of the instrument. This also should be done through the use of new user groups to achieve the reliability, content validity, and construct validity of the TAM instrument.

REFERENCE

1. Abdul Ghani, Mohammad Taufiq & Hamzah, Mahizer & Ramli, Saipolbarin & wan daud, Wan & Muhamad Romli, Taj Rijal. (2019). A questionnaire-based approach on technology acceptance model for mobile digital game-based learning. 5. 11-21.
2. Afrizal, D., & Wallang, M. (2021). Attitude on intention to use e-government in Indonesia. *Indonesian Journal of Electrical Engineering and Computer Science*, 22(1), 435-441.
3. Ajzen, I. & Fishbein, M. (1980). Understanding Attitudes and Predicting Social Behavior. *Englewood Cliffs*, NJ: Prentice-Hall.
4. Ajzen, I. (1985). From intention to actions: A theory of planned behavior. *Heidelberg, Germany: Springer Press.*
5. Bentler, P. M., & Bonett, D. G. (1980). Significance tests and goodness of fit in the analysis of covariance structures. *Psychological Bulletin, 88*(3), 588–606.
6. Bourgonjon, J., Valcke, M., Soetaert, R., & Schellens, T. (2010). Students' Perception About the Use of Video Games in The Classroom. *Computers & Education*, 1145 – 1156.
7. Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982–1002. doi:10.1287/mnsc.35.8.982
8. Dhingra, M., & Mudgal, R. K. (2019, November). Applications of perceived usefulness and perceived ease of use: A review. *In 2019 8th International conference system modeling and advancement in research trends (SMART)* (pp. 293-298). IEEE.
9. Jie Cheng, Harcharanjit Singh Mahinder Singh, Yi-Cheng Zhang, Shan-Yong Wang, The impact of business intelligence, big data analytics capability, and green knowledge management on sustainability performance, *Journal of Cleaner Production*, Volume 429, 2023, 139410.
10. Kanchanatanee, K., Suwanno, N., & Jarernvongrayab, A. (2014). Effects of attitude toward using, perceived usefulness, perceived ease of use and perceived compatibility on intention to use E-marketing. *Journal of Management Research*, 6(3),1.
11. Kasilingam, D. L. (2020). Understanding the attitude and intention to use smartphone chatbots for shopping. *Technology in Society*, 62, 101280.
12. Legris, P., Ingham, J. & Collerette, P. (2003). Why Do People Ise Information Technology? A Critical Review of the Technology Acceptance Model. *Information & Management*, 40, 191-204.
13. Giantari, I & Pamungkas, Pamungkas & Putra, I & Mahendra, I. (2023). Pengaruh Technology Acceptance Model (TAM) terhadap Repurchase Intention dimediasi oleh Trust pada Pengguna Facebook Marketplace. *Prosiding Seminar Nasional Forum Manajemen Indonesia*. 1. 203-220.

ISSN 2455-1422 (Online) www.aarmssjournals.com Volume: 10, Issue: 02 | 2024

14. Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (1998). Multivariate data analysis. *Upper Saddle River, NJ: Prentice Hall*.
15. Hamid, A. A., Razak, F. Z. A., Bakar, A. A., & Abdullah, W. S. W. (2016). The effects of perceived usefulness and perceived ease of use on continuance intention to use e-government. *Procedia economics and finance*, 35, 644-649.
16. Hung, Nguyen Huu (2021), Application of Blockchain Technology in E-payment transactions in Vietnam, *Journal of marine science and technology*, 67(8-2021), 123-127.
17. Mohd Amir, R. I., Mohd, I. H., Saad, S., Abu Seman, S. A., & Tuan Besar, T. B. H. (2020). Perceived ease of use, perceived usefulness, and behavioral intention: the acceptance of crowdsourcing platform by using technology acceptance model (TAM). In Charting a Sustainable Future of ASEAN in Business and Social Sciences: *Proceedings of the 3rd International Conference on the Future of ASEAN (ICoFA) 2019. Springer Singapore*. Volume 1 (pp. 403-410)
18. Nakamoto, S. (2008). Bitcoin: A peer-to-peer electronic cash system. *Decentralized business review*, 1-9.
19. Park, S. Y. (2009). An Analysis of the Technology Acceptance Model in Understanding University Students' Behavioral Intention to Use e-Learning. *Educational Technology & Society*, 12(3), 150-162.
20. Prokofieva, M., & Miah, S. J. (2019). Blockchain in healthcare. *Australian Journal of Information Systems*, 23.
21. Pour, Mona & Kazemi, Zohre & Moeini, Hossein. (2023). Understanding customer attitude toward advergames: an extended TAM approach. *Arts and the Market*. 13.
22. Ramayah, T. (2006). Interface characteristics, perceived ease of use and intention to use an online library in Malaysia. *Information development*, 22(2), 123-133.
23. Schmitz, J. and Leoni, G. (2019) Accounting and Auditing at the Time of Blockchain Technology: A Research Agenda. *Australian Accounting Review*, 29, 331-342.
24. Steiger, JH (1990). Structural model evaluation and modification: An interval estimation approach. *Multivariate behavioral research*, 25 (2), 173-180.
25. Thao Pham (2023), Blockchain application in banking activities, *Industry and Trade Journal, Results of scientific research and technology application*, (3) February.
26. Tubaishat, A. (2018). Perceived usefulness and perceived ease of use of electronic health records among nurses: Application of Technology Acceptance Model. *Informatics for Health and Social Care*, 43(4), 379-389.
27. Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157–178.
28. Yu, T., Lin, Z., & Tang, Q. (2018). Blockchain: The introduction and its application in financial accounting. *Journal of Corporate Accounting & Finance*, 29(4), 37-47.
29. Yuan, D., Rahman, M. K., Issa Gazi, M. A., Rahaman, M. A., Hossain, M. M., & Akter, S. (2021). Analyzing of user attitudes toward intention to use social media for learning. *Sage Open*, 11(4).
30. Zhang, Y., Pourroostaei Ardakani, S., & Han, W. (2021). Smart ledger: The blockchain-based accounting information recording protocol. *Journal of Corporate Accounting & Finance*, 32(4), 147-157.