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## Integrating Accounting Information System Quality into UTAUT: Determinants of Mobile Payment Intentions

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ABSTRACT	INFO ARTIKEL
<p>This research examines how AIS quality, performance expectancy, and price value dictate the intention to use mobile payments among college students. With digital finance expanding rapidly, understanding the empirical drivers behind this technological shift is critical. Primary data was acquired through structured questionnaires distributed to accounting students across the Cirebon region. To test the proposed hypotheses, data analysis was executed utilizing the SEM-PLS method alongside a bootstrapping technique. The statistical outcomes validate that AIS quality, performance expectancy, and price value consistently exert a positive and significant impact on users' adoption intentions. The primary novelty of this study is the integration of AIS quality directly into the technology acceptance model, highlighting its critical function in shaping user decisions. Ultimately, these findings deliver valuable theoretical contributions and actionable insights for developing robust mobile payment ecosystems.</p> <p>© 2026 Kantor Jurnal dan Publikasi UPI</p>	<p><b>Article History:</b> <i>Submitted/Received 25 February 2026</i> <i>First Revised 03 March 2026</i> <i>Accepted 07 March 2026</i> <i>First Available online 16 April 2026</i> <i>Publication Date 29 April 2026</i></p> <hr/> <p><b>Keyword:</b> <i>Accounting Information System, Mobile Payment, Performance Expectancy, Price Value</i></p>

## 1. INTRODUCTION

Over the past few years, attention toward mobile payments has grown significantly, fueled by technological progress and transformations within the financial sector (P.H., 2022). The surge in mobile payment usage is largely propelled by swift technological developments. Currently, nearly every aspect of human life incorporates technology, which explicitly includes operations associated with financial services (Suryono et al., 2020). The Indonesian digital market, which has adopted cashless transactions, has also contributed to this growth (Azura et al., 2023). People are switching to cashless payment methods because they are faster, safer, more convenient, easier, and more efficient (Prayoga et al., 2025). These methods continue to be developed to facilitate transactions (Armansyah, 2021). Technological advances have significantly fueled innovation within the financial services sector. Financial technology or fintech, is a type of innovation that is widely discussed today (Takdirmin et al., 2025). This system uses mobile payment technology on smartphones. This makes it easier for people to make transactions in various places (Armansyah, 2021). Before deciding to use mobile payments, most people want to know what the service can do for them (Zhong & Chen, 2023).

Bank Indonesia data indicates that electronic money transaction values grew by 35.24% annually, reaching Rp. 92.79 trillion in May 2024. This growth indicates an increase in public trust and interest in digital payment systems (Bank Indonesia, 2024). In January 2025, mobile applications were used for 1.82 billion transactions. Furthermore, the adoption of QRIS (Quick Response Code Indonesian Standard) payment technology has grown rapidly, with an annual increase of 226.54%. Bank Indonesia Cirebon, together with five local governments in the Ciayumajakuning region (Cirebon, Indramayu, Majalengka, and Kuningan), continues to promote more digital payment options to facilitate cashless transactions such as mobile banking, fintech, or QRIS.

Although digital financial transactions have experienced rapid growth year after year, the utilization of mobile payments is still not fully optimal, especially among the younger generation (Mulia & Wardhani, 2024). This is evident from the fact that the potential of digital finance in Indonesia has not been fully realized, with only a small portion of internet users regularly using financial applications, and the national financial literacy rate reaching only about 49.68% (OJK, 2024) (Agustiana et al., 2025). This points to a clear disconnect between the rapid pace of technological development and the actual user acceptance of digital payment platforms (Rosnidah et al., 2025). As individuals become more aware of the practical usefulness and effectiveness of mobile payments, consumer trust naturally deepens, which in turn sparks a stronger drive to adopt these services (Tian & Chan, 2024). In this context, the perceived quality of Accounting Information Systems basically comes down to how well the system can provide accurate, easily accessible financial data right when users need it (Darma & Sagala, 2020). This system can be integrated with payment services to help automate transaction recording, monitor financial conditions, and generate reports (Rachmawati et al., 2025).

As outlined by DeLone & McLean (2003), the effectiveness of any information technology relies heavily on three core components: system quality, information quality, and service quality. All of these factors fundamentally contribute to user satisfaction and directly shape their intention to use the system. When we use this concept for mobile payment, how people see quality of accounting information system, like data is accurate, reliable, have security, and

easy to use, it become very big factor for get user trust and make them want use the service (DeLone & McLean, 2003). In the end, look from this side can help give more clear and wide view about how user check the system quality and how that thing influence their choice for start use mobile payment platform.

The theory of UTAUT and how it grow to UTAUT2 give big framework for understand what factor make user want to adopt technology, like mobile payment, what have seven main construct (Tamilmani et al., 2021). But, this study only use two construct, that is performance expectancy and price value, because it thinked most relevant for student user context. Student is very interesting group to study because they in transition phase about technology, and also they have big buying power and do many digital transaction (Fauzi & Puspawati, 2023). Performance expectancy is picked because it is the most important predictor for intention use technology (Fatia et al., 2025). Price value also picked because student is group of user that very sensitive about cost, like money cost or cost for use like quota, time, and also effort (Abdullah & Khan, 2021).

Prior investigations conducted by Rachmawati et al (2025) indicate that the perceived quality of accounting information systems exerts a positive and significant influence on users' choices to utilize e-wallets. However, their study didn't link this system quality to the broader UTAUT/UTAUT2 framework. Similarly, Alkhowaiter (2022) utilized a meta-UTAUT model to show that performance expectancy significantly drives the intention to act, but completely overlooked the price value factor, which plays a massive role in shaping young users' behavior. In a different context, Rahmiati et al (2022) utilized the UTAUT2 model to examine mobile banking behaviors in West Sumatra, revealing that price value did not pose a significant impact on either behavioral intention or actual use behavior. But since their research was strictly focused on mobile banking, it didn't capture the specific dynamics of student mobile payment usage. This directly contrasts with the findings from Armansyah (2021), whose study highlighted that price value strongly influences the intention to use mobile payments. Overall, specifically within Indonesia, there is still surprisingly little research looking into how accounting information system quality, performance expectancy, and price value all interact in the mobile payment space.

Although previous studies have addressed this topic, most have focused on user convenience or trust (Widyanto & Kusumawardani, 2021). Because of this gap, combining variables like the perceived quality of accounting information systems, performance expectancy, and price value hasn't really been thoroughly explored when it comes to students' willingness to adopt mobile payments. That's exactly where the novelty of this research comes in it integrates the perceived quality of the Accounting Information System (AIS) directly into the UTAUT framework, an approach that is still quite rare in digital financial tech studies. On top of that, it innovates by bringing performance expectancy and price value together into one cohesive model tailored specifically for the student context. This makes perfect sense, considering that Indonesian students usually prioritize cost efficiency and practical everyday benefits when picking which digital financial tech to use (Fauziah et al., 2024). All of this creates a prime opportunity to dig deeper into how these three core perceptions actually drive students to use mobile payments. To ground this research, the study zeroes in on accounting students in Cirebon, a fast growing educational and economic hub in West Java, which provides a really meaningful backdrop for understanding how the younger generation embraces digital financial innovations (MULYADI AGUS, 2024).

Ultimately, this study aims to expand and refine both the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) alongside the DeLone & McLean (2003) model. At the same time, it gives practical tips for digital finance companies, campuses, and local authorities to help push the younger crowd to use digital payments more. Specifically, the study grows the UTAUT2 and DeLone & McLean (2003) frameworks by bringing in how people view accounting information system quality. This matters because accounting students already have a big interest in tech and financial systems, which affects their choice to use mobile payments. On top of that, the research confirms that performance expectancy and price value really do predict if someone wants to use these apps, especially for users who care about efficiency, accurate info, and getting a good deal for their money. By putting these three variables together, the study offers a fresh idea. It explains how looking at system quality, perceived benefits, and overall value shapes the choice to start using digital payments, which strengthens the whole theory of technology acceptance for accounting programs in colleges. Practically, the results give mobile payment companies a good reason to upgrade their features, make things safer and easier to use, and keep costs low for students. For universities, the findings can guide them to build a campus that runs on digital transactions and to help students learn better money habits. Lastly, local governments and policymakers can use this information to create plans that get young people on board with digital payments, keeping in mind that system quality, benefits, and cost-balance are the main things driving their interest.

## **Literatur Review**

### **DeLone and Mclane (2003)**

DeLone & McLean (2003) argue that the true success of an information system and how satisfied users are with it relies heavily on three main pillars: system quality, information quality, and service quality. Essentially, this theory highlights that as the quality of the system and its data goes up, users naturally become more satisfied and motivated to engage with it (Nilapun & Jensuttiwetchakul, 2023). Consequently, the way students perceive the quality of an accounting information system has a major impact on their intention to adopt mobile payments.

### **Unified Theory of Acceptance and Use of Technology (2003 & 2012)**

In a related context, Venkatesh et al (2003) formulated the Theory of Acceptance and Use of Technology (UTAUT) by synthesizing eight distinct technology acceptance frameworks, including the Technology Acceptance Model (TAM), the Theory of Reasoned Action (TRA), and the Innovation Diffusion Theory (IDT). This integrated framework was developed to provide a more comprehensive understanding of the underlying factors driving individual acceptance and utilization of emerging technologies (Venkatesh et al., 2003). Subsequently, Venkatesh et al (2012) advanced this paradigm by introducing the Theory of Acceptance and Use of Technology 2 (UTAUT2), adapting the foundational model to align more closely with consumer environments. Whereas the initial UTAUT framework predominantly examines technological adoption within organizational settings, UTAUT2 expands this perspective to encompass the consumer demographic (Venkatesh et al., 2012). As a direct result of this expansion, UTAUT2 demonstrates a superior capacity for elucidating variances in Behavioral Intent and concrete technology usage compared to its predecessor (Armansyah, 2021).

## **Accounting Information System Quality and Intention to Use Mobile Payment**

For this particular study, the perspective on accounting information system quality is rooted in the Information System Success Theory, originally brought forward by (DeLone & McLean, 2003). Based on this framework, an information system's success really boils down to four key dimensions: reliability, information quality, service quality, and system performance. Together, these elements cover everything from technical accuracy and system output to how users actually experience the service provided.

At its core, this theory emphasizes that when a system and its information are top-notch, users naturally develop a much more positive view of its reliability, ease of use, and overall benefits, which ultimately drives them to accept and use the technology more frequently (DeLone & McLean, 2003). Applying this to mobile payments, if students find these platforms to be accurate, secure, dependable, and easy to navigate, their trust grows, making them much more confident about using the apps for their everyday financial transactions.

Furthermore, system quality acts as a pivotal determinant in configuring user perceptions and behavioral intentions toward mobile payments (Rosnidah et al., 2025). This assertion is highly consistent with recent empirical evidence from Rachmawati et al (2025), which established that the perceived quality of accounting information systems exerts a definitive, positive, and significant influence on the decision to adopt e-wallets. Consequently, it can be deduced that a heightened perception of system quality among students directly amplifies their intention to utilize mobile payment platforms. Guided by this theoretical rationale, the ensuing hypothesis is formulated:

H1: Accounting Information System Quality exhibits a significant positive influence on the Intention to Use Mobile Payments

## **Performance Expectancy and Intention to Use Mobile Payment**

Under the UTAUT framework, performance expectancy essentially boils down to how confident users are that a particular technology will actually help them get things done more effectively (Venkatesh et al., 2003). To put it simply, it reflects the belief that using a specific system will directly benefit and aid their daily tasks (Putranto, 2020). When it comes to mobile payments, the whole system is built around delivering top-notch performance to give users as much value as possible (Franque et al., 2023). Unsurprisingly, studies have consistently shown that performance expectancy is one of the strongest predictors of whether someone will actually intend to use a technology (Venkatesh et al., 2003). This holds true across both the original UTAUT model and its later iteration, UTAUT2.

This premise is strongly corroborated by Armansyah (2021), whose research indicated that performance expectancy delivers a positive and significant impact on the public's willingness to engage with mobile payments. Putranto (2020) reported comparable outcomes, observing an equivalent positive correlation regarding mobile banking adoption. Collectively, these studies emphasize that the recognition of practical utility and performance enhancement is fundamental to facilitating user onboarding for digital financial services. When individuals perceive that an application demonstrably simplifies their tasks or daily operations, their inclination to sustain its usage increases considerably (Liébana-Cabanillas et al., 2024). Specifically within the student demographic, observations of tangible convenience, such as streamlined transaction procedures and user-friendly interfaces, substantially elevate

their ongoing intention to adopt these digital platforms (Agustiana et al., 2025). Predicated upon this logical foundation, the following hypothesis is advanced:

H2: Performance Expectancy demonstrates a significant positive effect on the Intention to Use Mobile Payments

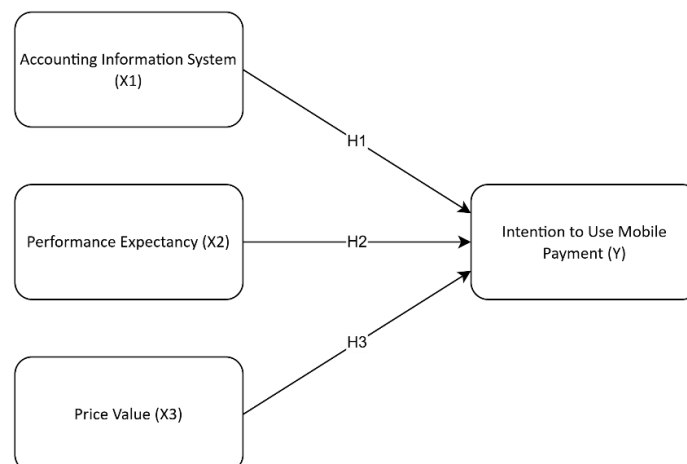
### Price Value and Intention to Use Mobile Payment

Transitioning to the UTAUT2 framework, the construct of price value delineates the cognitive process wherein consumers evaluate the trade-off between the perceived utility of a novel service and its associated financial expenditures (Venkatesh et al., 2012). Fundamentally, this metric quantifies the degree of financial sacrifice users are prepared to make in exchange for the functional benefits provided by mobile payment applications (Armansyah, 2021). Nevertheless, a review of existing empirical literature reveals that the practical influence of price value on behavioral intentions remains notably inconsistent.

For example, findings presented by Armansyah (2021) established that perceived price value exerts a substantial and positive effect on the propensity to adopt mobile payments. Conversely, Rahmiati et al (2022) observed contrary outcomes, demonstrating that this variable lacked a statistically significant impact on the intention to utilize mobile payment technologies. These divergent conclusions indicate that the predictive power of price value is highly contextual, fluctuating in response to specific user demographics and their respective utility priorities.

Generally speaking, price value leans positive whenever users feel that the tech's practical benefits heavily outweigh any financial hit they take (Rahmiati et al., 2022). As Venkatesh et al (2012) explained, when the perceived perks outshine the expenses, that favorable ratio naturally drives up the usage of mobile payments. In the real world, if people realize that digital wallets give them faster checkouts, everyday convenience, nice cashback rewards, and better overall efficiency and it costs them way less than what they get back, they're obviously going to use them more often. Taking all of this into consideration, the following hypothesis is proposed.

H3: Price Value Has a Significant Positive Effect on the Intention to Use Mobile Payment



**Figure 1.** Framework of the Research Model

**2. METHODOLOGY**

This research employs an associative quantitative methodology to investigate the relational dynamics and causal influences among multiple variables. Associative framework is particularly well-suited for validating theoretical paradigms, as it clearly elucidates the directional pathways between independent and dependent variables (Mahendra, 2023). To obtain primary empirical data, survey instruments were digitally administered to the target population utilizing Google Forms. For the analytical phase, this investigation utilized SmartPLS 4 software to execute Structural Equation Modeling via Partial Least Squares (SEM-PLS). As delineated by (Hair et al., 2019), the fundamental objective of applying PLS-SEM is to forecast dependent variables through the systematic evaluation of both the outer measurement model and the inner structural model. The population for this research is accounting student, who picked because they already use digital financial tech and understand about accounting information system. A non-probability sampling method is used, so respondent is choose based on special rule. The criteria for participant is accounting student in university at Cirebon city and regency area who already use mobile payment at least one time in last three months and want to fill the questionnaire. Because total population size is not know for sure, this study follow rule from Hair Jr et al (2010) what say sample size must between 5 and 10 times from total indicator. Based on that rule, this research use 23 indicator, so we get minimum sample of 115 respondent.

**Table 1.** Research Instruments

<b>Variabels</b>	<b>Definition</b>	<b>Indicators</b>	<b>Source</b>
Accounting Information System (AIS)	User perception of the extent to which accounting information systems in mobile payments are capable of providing accurate, timely, complete, easy-to-understand information, supported by reliable system performance.	System Reliability: <ol style="list-style-type: none"> <li>1. Accuracy of balance and transaction information</li> <li>2. Timeliness of information</li> <li>3. Completeness of transaction history</li> </ol> Information Quality: <ol style="list-style-type: none"> <li>1. Understandability</li> <li>2. Relevance of information to user needs</li> <li>3. Clarity of information presentation</li> </ol> Service Quality <ol style="list-style-type: none"> <li>1. Support for transaction features according to user needs</li> </ol>	(DeLone & McLean, 2003)

Variabels	Definition	Indicators	Source
Performance Expectancy (PE)	The perception of how much individuals believe mobile payments will enhance transaction performance and efficiency.	2. Customer service	(Venkatesh & Zhang, 2010)
		System Performance:	
		1. Ease of use	
		2. System stability	
Price Value (PV)	User perception of the balance between the benefits and costs of using mobile payment	3. User comfort	(Rahmiati et al., 2022)
		1. Improved transaction performance	
		2. Transaction speed	
		3. Benefits of using mobile payments	
Intention to Use (IU)	A person's plan to reuse the application either in the long term or the short term.	4. Effectiveness in transaction	(To & Trinh, 2021) in (Putra & Salim (2023))
		1. Value for money	
		2. Comparison of benefits and costs	
		3. Cost efficiency	
		4. Overall value of use	
		1. Using mobile payments in the future	
		2. Using a mobile payment in everyday life	
		3. Use it more often	
		4. Recommend to others	

3. RESULT AND DISCUSSION

Table 2. Respondent Profile

Category	Possible Answer	Frequency	Index
Age	17 – 21 Years	85	74%
	22 – 26 Years	30	26%
Type of Mobile Payment	Dana	85	41%
	Shopeepay	58	28%
	Gopay	34	9%
	Ovo	19	16%
	Mobile Banking	12	6%
Transaction Using Mobile Payment	Last 3 Months	87	76%
	Last 1 Months	4	3%
	>1 Month	24	21%

Source: Research Questionnaire (2025)

Demographic analyses reveal that the predominant age cohort among respondents falls between 17 and 21 years old, suggesting that the active adoption of mobile payment

systems is primarily concentrated among university students navigating early adulthood. Regarding platform utilization, Dana is identified as the most frequently used service, subsequently followed by ShopeePay and OVO. This distribution underscores a distinct preference among the student demographic for digital applications that facilitate seamless and efficient daily financial transactions. The intensity of usage is also relatively high, with most respondents having used mobile payments in the past three months. These findings suggest that mobile payment has become an active and routinely used transaction method among students.

**Table 3.** Descriptive Analysis

Name	Mean	Median	Scale min	Scale max	Observed min	Observed max	Standard deviation
<b>AIS1.1</b>	4.557	5.000	1.000	5.000	1.000	5.000	0.649
<b>AIS1.2</b>	4.365	4.000	1.000	5.000	1.000	5.000	0.738
<b>AIS1.3</b>	4.322	4.000	1.000	5.000	1.000	5.000	0.717
<b>AIS2.1</b>	4.435	5.000	1.000	5.000	1.000	5.000	0.712
<b>AIS2.2</b>	4.426	4.000	1.000	5.000	1.000	5.000	0.660
<b>AIS2.3</b>	4.365	4.000	1.000	5.000	1.000	5.000	0.726
<b>AIS3.1</b>	4.400	5.000	1.000	5.000	1.000	5.000	0.732
<b>AIS3.2</b>	3.730	4.000	1.000	5.000	1.000	5.000	0.888
<b>AIS4.1</b>	4.470	5.000	1.000	5.000	1.000	5.000	0.726
<b>AIS4.2</b>	3.470	4.000	1.000	5.000	1.000	5.000	1.024
<b>AIS4.3</b>	4.278	4.000	1.000	5.000	1.000	5.000	0.880
<b>PE1</b>	4.287	4.000	1.000	5.000	1.000	5.000	0.766
<b>PE2</b>	4.374	5.000	1.000	5.000	1.000	5.000	0.807
<b>PE3</b>	4.313	5.000	1.000	5.000	1.000	5.000	0.898
<b>PE4</b>	4.348	5.000	1.000	5.000	1.000	5.000	0.845
<b>PV1</b>	3.843	4.000	1.000	5.000	1.000	5.000	0.965
<b>PV2</b>	3.948	4.000	1.000	5.000	1.000	5.000	0.959
<b>PV3</b>	3.765	4.000	1.000	5.000	1.000	5.000	1.016
<b>PV4</b>	4.157	4.000	1.000	5.000	1.000	5.000	0.861
<b>IU1</b>	4.417	5.000	1.000	5.000	1.000	5.000	0.791
<b>IU2</b>	4.191	4.000	1.000	5.000	1.000	5.000	0.884
<b>IU3</b>	3.957	4.000	1.000	5.000	1.000	5.000	0.981
<b>IU4</b>	4.096	4.000	1.000	5.000	1.000	5.000	0.942

Source: SmartPLS Version 4 Output (2025)

The descriptive statistics show that a 1–5 Likert scale was used to measure all indicators of Accounting Information System Quality, Performance Expectancy, and Price Value. The average scores were in the medium to high range. The median values, which are mostly 4 and 5, show that most respondents had positive opinions. The standard deviation is relatively small, which means that the answers were consistent. In general, the data are good enough for more analysis.

**Outer Model**

**Table 4.** Convergent Validity Test

Variable	Indicator	Loading Factor	AVE
Accounting Information System (AIS)	AIS 1.1	0.711	0.613
	AIS 1.3	0.786	
	AIS 2.1	0.802	
	AIS 2.2	0.811	
	AIS 2.3	0.798	
	AIS 3.1	0.820	
	AIS 4.1	0.761	
	AIS 4.3	0.769	
Performance Expectancy (PE)	PE1	0.873	0.726
	PE2	0.913	
	PE3	0.891	
	PE4	0.883	
Price Value (PV)	PV1	0.847	0.793
	PV2	0.895	
	PV3	0.826	
	PV4	0.849	
Intention to Use (IU)	IU1	0.862	0.730
	IU2	0.866	
	IU3	0.855	
	IU4	0.825	

Source: SmartPls Version 4 Output (2025)

Based on Table 4, Convergent Validity, the results of the convergent validity test show that all indicators in the Accounting Information System (AIS), Performance Expectancy (PE), Price Value (PV), and Intention to Use (IU) variables have a factor loading value above 0.70, so they are declared valid in measuring their respective constructs. Furthermore, the Average Variance Extracted (AVE) for every variable exceeded 0.50, demonstrating that the constructs accounted for the majority of the variance in the indicators.

**Table 5.** Discriminant Validity Test (Heterotrait-Monotrait Ratio)

	AIS	IU	PE	PV
AIS				
IU	0.812			
PE	0.879	0.857		
PV	0.693	0.828	0.869	

Source: SmartPls Version 4 Output (2025)

The result for discriminant validity test use HTMT method show that all HTMT score between construct, like Accounting Information System (AIS), Performance Expectancy (PE), Price Value (PV), and Intention to Use (IU), is all safe under 0.90 limit. Like what Hair et al. (2019) say, keep HTMT value below 0.90 is prove that every construct in model is really different from each other, so it follow the rule for discriminant validity. For this study, the HTMT value we get is 0.812 for AIS and IU; 0.879 for AIS and PE; 0.693 for AIS and PV; 0.857 for IU and PE; 0.828 for IU and PV; and last is 0.869 for PE and PV. In the end, this many

numbers confirm the model not have any problem about discriminant validity, because every construct in this research is pass the HTMT test standard.

**Table 6.** Reability Test

	<b>Cronbach’s Alpha</b>	<b>Composite Reability (rho_a)</b>	<b>Composite Reability (rho_c)</b>
AIS	0.910	0.911	0.927
IU	0.874	0.879	0.914
PE	0.913	0.916	0.939
PV	0.877	0.890	0.915

Source: SmartPLS Version 4 Output (2025)

Looking at Table 6, the scores for Cronbach's Alpha, Composite Reliability ( $\rho_a$ ), and Composite Reliability ( $\rho_c$ ) across all constructs namely the Accounting Information System (AIS), Intention to Use (IU), Performance Expectancy (PE), and Price Value (PV) are consistently above the 0.70 mark. This basically shows that the indicators are highly reliable for measuring their respective constructs, proving a strong level of internal consistency across the board.

**Inner Model**

**Table 7.** Value R-Square

	<b>R-square</b>	<b>R-square adjusted</b>
IU	0.677	<b>0.668</b>

Source: SmartPLS Version 4 Output (2025)

According to the R-square test results in Table 7, the R-square value was 0.677, and the adjusted R-square was 0.668. This shows that the variables of accounting information system quality perception, performance expectancy, and price value explained 67.7% of the variation in the intention to use mobile payments, while the remaining 32.3% was influenced by other variables outside the research model.

**Table 8.** Path Coefficient Results

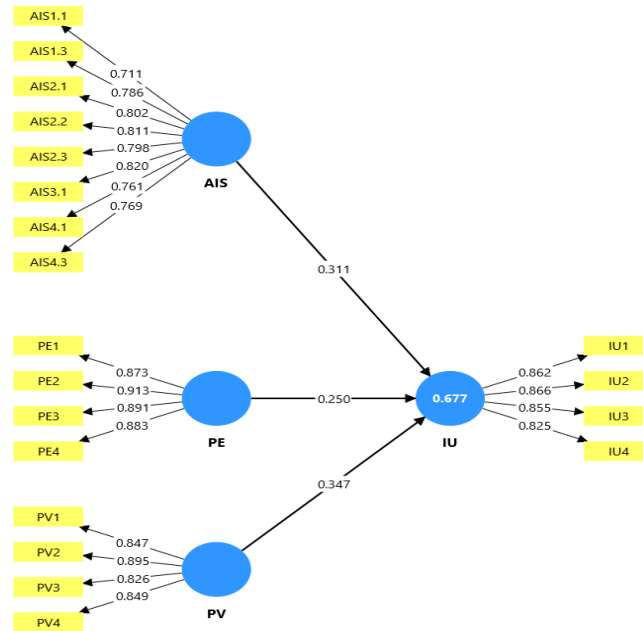
	<b>Original Sample</b>	<b>Sample Mean</b>	<b>Standard Deviation</b>	<b>T Statistics</b>	<b>P Values</b>	<b>Information</b>
AIS -> IU	0.311	0.302	0.102	3.048	0.002	<b>Accepted</b>
PE -> IU	0.250	0.254	0.116	2.156	0.031	<b>Accepted</b>
PV -> IU	0.347	0.353	0.090	3.854	0.000	<b>Accepted</b>

Source: SmartPLS Version 4 Output (2025)

An analysis of the hypothesis testing outcomes presented in Table 8 demonstrates that all independent variables exert a positive and statistically significant impact on the Intention to Use (IU). In particular, the Accounting Information System (AIS) demonstrates a robust influence on IU, evidenced by a path coefficient of 0.311, a t-statistic of 3.048, and a p-value of 0.002, thereby fully validating the associated hypothesis. In a parallel manner, Performance Expectancy (PE) substantially elevates IU, supported by a path coefficient of 0.250, a t-statistic of 2.156, and a p-value of 0.031. Notably, Price Value (PV) emerges as the most dominant predictor of IU, yielding a path coefficient of 0.347, a t-statistic of 3.854, and a p-value of 0.000. Comprehensively, these findings verify that all evaluated structural

pathways satisfy the requisite significance criteria specifically, a t-statistic > 1.96 and a p-value < 0.05 in strict adherence to the methodological guidelines established by Hair et al (2019).

The subsequent diagram illustrates the tested PLS model:



Source: SmartPLS Version 4 Output (2025)

Figure 2. Algorithm Calculation Result

### 3.1 Accounting Information System Quality and Intention to Use Mobile Payment

Evaluating the specific hypothesis testing results further, the computed t-statistic of 3.048 exceeds the 1.96 threshold, alongside a p-value of 0.002 that falls well beneath the 0.05 significance margin. This empirical evidence confirms that students' perceptions regarding the quality of the accounting information system fundamentally dictate their intention to adopt mobile payments. Consequently, when users determine that the system delivers superior quality, characterized by high reliability, optimal information output, excellent service, and seamless performance their propensity to utilize mobile payment platforms increases considerably. Therefore, H1 is officially supported, corroborating that accounting information system quality exerts a significant influence on the intention to use mobile payments.

In terms of reliability, the completeness of transaction information is the best indicator because it clearly, completely, and consistently increases, thereby increasing students' trust in the mobile payment system. However, the accuracy of balance and transaction information still requires more attention, given perceptions of delays or inaccuracies in data updates. Within the information quality dimension, the user understanding indicator performed the best because the information provided was relatively easy to grasp. However, the information's clarity still needs improvement, as the presentation in mobile payments is not yet fully optimized and clear. Furthermore, in terms of service quality, service responsiveness is the most prominent indicator, which is reflected in the ability of the mobile payment transaction feature to support student needs. In terms of system performance, ease of use is the strongest indicator, though operating the system still needs improvement, as some users experience difficulties.

These outcomes strongly correspond with prior investigations conducted by Rachmawati et al (2025), which concluded that the caliber of an accounting information system decisively shapes the user's resolution to adopt e-wallets. From a theoretical perspective, this alignment reinforces the DeLone and McLean information system success model. This paradigm posits that superior system quality inherently amplifies perceived utility, which subsequently accelerates the user's intent to engage with mobile payments. Ultimately, when a digital payment infrastructure proves to be reliable, highly informative, responsive, and intuitively navigable, students develop a heightened confidence in its practical utility, thereby significantly boosting their technological adoption rates.

### **3.2 Performance Expectancy and Intention to Use Mobile Payment**

A detailed examination of the statistical outputs reveals that the t-statistic of 2.156 easily surpasses the critical value of 1.96, while the corresponding p-value of 0.031 remains securely under the 0.05 level of significance. This effectively substantiates the premise that performance expectancy is a genuine driver of the intention to use mobile payment systems. In practical terms, once students acquire tangible, real-world advantages from the technology, such as expedited transaction speeds, enhanced operational efficiency, and simplified financial management their willingness to integrate these applications into their daily routines expands substantially. Accordingly, H2 is definitively supported, validating the pivotal role that performance expectancy plays in structuring the behavioral intention toward this digital payment modality.

The most important factor is transaction speed, which indicates how quickly the mobile payment system processes transactions, thereby greatly helping students make payments practically and efficiently, especially in situations that require speed and timeliness. Fast transactions also help students manage their finances more orderly and organized manner. However, because some students still do not fully enjoy using mobile payments, transaction performance still needs to be improved. This may be due to technical obstacles such as processing delays, network disruptions, or inconsistent user experiences. Therefore, students' perceptions of transaction speed may vary.

This particular finding exhibits a high degree of consistency with earlier scholarly work by Putranto (2020), which demonstrated that performance expectancy exerts a significant impact on the intention to utilize mobile banking platforms. The congruence between these studies implies that performance expectations are instrumental in fostering student engagement with digital financial services across both mobile banking and mobile payment ecosystems. Within the theoretical framework of the UTAUT model, performance expectancy stands as a primary determinant of technology acceptance; thus, the current findings reaffirm that perceived pragmatic benefits and functional efficiency critically catalyze the intention to embrace mobile payment solutions.

### **3.3 Price Value and Intention to Use Mobile Payment**

See from the result of hypothesis test, the t-statistic is 3.854 what is very high above 1.96, and the p-value is 0.000 what is safe below 0.05 significance limit. This number is clearly prove that price value have real impact for intention use mobile payment. In simple word, if student feel the money they spend for use this app is very worth it with benefit, convenience, and efficiency they get, they will more want to use the service. Because of that, H3 is total supported, it confirm that price value is big factor what drive the intention for use mobile payment.

Perceived value is become the most important factor because it show how user see the good and bad thing from use mobile payment. User who see the benefit for mobile payment is more big than the cost, specially about convenience, speed for transaction, and flexible for make payment. This high value is show that student see mobile payment as useful method for their daily finance business. But, cost efficiency is still need for make better, because some student is not total understand or feel the saving what mobile payment can give. This mean the info about admin fee, balance cut, and other financial benefit is not give very effective, so not all user really know about potential for save money from use mobile payment.

This result is line up very well with what Armansyah (2021) find in old research, what say that higher price value have strong and positive impact for intention to use mobile payment. If we look use the UTAUT2 model, price value is naturally make people want for adopt new technology if the user feel that daily benefit from use mobile payment is more big than the cost they spend.

## **4. CONCLUSION**

This study investigate the factor what influence accounting student want to use mobile payment, like quality for accounting information system, performance expectancy, and also price value. The intention for use is tend to be higher when system can show info for transaction what is accurate, reliable, and easy to use, while also give real benefit like convenience and efficiency for finance activity. Beside that, student intention is more strong when they feel the benefit is same like the cost they pay. This finding is confirm that how people see system quality, performance benefit, and price value is very important for make accounting student want to adopt mobile payment.

This study give both theoretical and practical insight because it show that quality of Accounting Information System, Performance Expectancy, and Price Value is influence how accounting student want to use mobile payment solution. In theory, this result is support for make DeLone and McLean model and UTAUT2 wider for context of digital finance tech for user with accounting background. In practice, the finding from this study give good info for company what provide mobile payment service for make better system quality, easy for use, and price value. This including make transaction more efficient and make cost more low, so it can make more student user want to use mobile payment. Because of that, company of mobile payment is encouraged for keep make system quality better, show the benefit for use it, and make good balance between cost and benefit.

However, this study has limitations because it uses a questionnaire-based approach, so the data obtained are entirely dependent on respondents' perceptions and subjective assessments, which can introduce bias into the answers and are unable to describe the experience or the underlying reasons behind mobile payment behavior. This study also did not consider other factors, such as usage experience and digital literacy levels, so further research is expected to examine these factors more comprehensively.

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