

The Moderating Role of Technology Acceptance in The Relationship Between Management Accounting Systems and Cooperative Member Satisfaction

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ABSTRACT

Introduction/Main Objectives: This study examines whether management accounting system implementation improves cooperative member satisfaction and whether technology acceptance strengthens this relationship. **Background Problems:** Information quality alone may not ensure satisfaction if members face difficulties in adopting and using the system. **Novelty:** This study positions technology acceptance as a moderating factor in the relationship between management accounting systems and member satisfaction. **Research Methods:** A cross-sectional quantitative approach was applied using 145 valid questionnaires from members of three savings and loan cooperatives. Data were analyzed using regression and moderation analysis. **Results/Findings:** Management accounting system implementation positively affects member satisfaction ($\beta = .531, p < .001$). Technology acceptance significantly strengthens this relationship ($\beta = 1.799, p < .001$). **Conclusion:** Member satisfaction increases when accounting systems provide quality information and are supported by perceived usefulness, ease of use, social support, and facilitating conditions. These findings highlight technology acceptance as an important condition for effective management accounting systems in member-owned financial organizations.

Pendahuluan/Tujuan Utama: Penelitian ini menguji apakah penerapan sistem akuntansi manajemen meningkatkan kepuasan anggota koperasi dan apakah penerimaan teknologi memperkuat hubungan tersebut. **Latar Belakang Masalah:** Kualitas informasi saja belum tentu menjamin kepuasan apabila anggota mengalami kesulitan dalam menerima dan menggunakan sistem. **Kebaruan:** Penelitian ini menempatkan penerimaan teknologi sebagai faktor moderasi dalam hubungan antara sistem akuntansi manajemen dan kepuasan anggota. **Metode Penelitian:** Pendekatan kuantitatif dengan desain *cross-sectional* digunakan melalui 145 kuesioner valid dari anggota tiga koperasi simpan pinjam. Data dianalisis menggunakan regresi dan analisis moderasi. **Temuan/Hasil:** Penerapan sistem akuntansi manajemen berpengaruh positif terhadap kepuasan anggota ($\beta = .531, p < .001$). Penerimaan teknologi secara signifikan memperkuat hubungan tersebut ($\beta = 1.799, p < .001$). **Kesimpulan:** Kepuasan anggota meningkat ketika sistem akuntansi menyediakan informasi berkualitas dan didukung oleh persepsi manfaat, kemudahan penggunaan, dukungan sosial, serta kondisi pendukung. Temuan ini menegaskan bahwa penerimaan teknologi merupakan faktor penting dalam efektivitas sistem akuntansi manajemen pada organisasi keuangan berbasis anggota.

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INTRODUCTION

Cooperatives combine economic objectives with democratic ownership. Their legitimacy depends not only on financial performance but also on members' confidence that resources are managed transparently, decisions are supported by credible information, and services respond to collective needs. These expectations make member satisfaction a central organizational outcome. Satisfied members are more likely to continue using cooperative services, participate in governance, and recommend the organization to others, whereas dissatisfaction can weaken trust and participation (Birchall & Simmons, 2004; Cook, 1995; Cornforth, 2004; Nilsson et al., 2012; Österberg & Nilsson, 2009; Spear, 2004; Valentinov, 2007).

Management accounting systems can support this relationship by converting financial and non-financial data into information for planning, control, evaluation, and decision-making. In member-owned organizations, the relevance of such systems extends beyond internal managers. Accurate and timely information can make resource allocation more understandable, reduce information asymmetry between administrators and members, and strengthen accountability. The value of a management accounting system therefore lies not merely in producing reports but in delivering broad-scope, timely, aggregated, and integrated information that users can interpret and apply (Abernethy & Guthrie, 1994; Bouwens & Abernethy, 2000; Chenhall & Morris, 1986; Chong, 1996; Gul & Chia, 1994; Mia & Chenhall, 1994).

Digitalization, however, changes the conditions under which accounting information creates value. A technically capable system may fail to improve user experience if members perceive it as difficult, irrelevant, socially unsupported, or inadequately resourced. The Technology Acceptance Model identifies usefulness and ease of use as core antecedents of technology adoption, while UTAUT integrates performance expectancy, effort expectancy, social influence, and facilitating conditions into a more comprehensive account of acceptance and use (Davis, 1989; Davis et al., 1989; Venkatesh & Davis, 2000; Venkatesh et al., 2003). These constructs imply that the consequences of a management accounting system depend partly on how members experience the technology through which information is produced and accessed.

Prior research has often treated management accounting information, technology adoption, and user satisfaction as separate questions. Management accounting studies emphasize information characteristics and managerial usefulness; technology-adoption studies explain behavioral intention and system use; satisfaction research focuses on whether experienced performance confirms prior expectations (DeLone & McLean, 1992; DeLone & McLean, 2003; Oliver, 1980; Seddon, 1997; Wixom & Todd, 2005). This separation leaves an important gap in cooperative settings: it is unclear whether acceptance of accounting technology changes the strength of the relationship between management accounting system implementation and member satisfaction.

This study addresses that gap by testing technology acceptance as a moderator rather than only as a direct predictor of use. The approach integrates the information-quality logic of management accounting with the behavioral logic of UTAUT and the evaluative logic of expectation-confirmation theory. The study asks two questions: Does stronger implementation of a management accounting system increase cooperative member satisfaction? Does UTAUT-based technology acceptance strengthen that effect?

The study offers three contributions. First, it shifts the outcome of management accounting systems from managerial performance to member satisfaction, an outcome particularly relevant to democratic organizations. Second, it treats technology acceptance as a boundary condition that determines whether accounting information translates into a positive member experience. Third, it provides practical guidance: investments in accounting infrastructure should be accompanied by usability, training, social support, and accessible service channels if cooperatives expect members to perceive meaningful benefits. This integrated perspective responds to the growing digitalization of accounting work and information infrastructures (Appelbaum et al., 2017; Bhimani & Willcocks, 2014; Granlund, 2011; Ittner & Larcker, 2001; Knudsen, 2020; Moll & Yigitbasioglu, 2019; Nicolaou, 2000; Quattrone, 2016; Rom & Rohde, 2007; Sutton et al., 2016; Vasarhelyi et al., 2015).

LITERATURE REVIEW

Management Accounting Systems

A management accounting system is an organizational information mechanism that collects, measures, stores, analyzes, and communicates financial and non-financial information for planning, control, evaluation, and strategic decision-making. Its effectiveness is not determined by the volume of data produced but by the decision usefulness of its outputs. Research on contingency fit and information-system effectiveness consistently shows that system design must match

decision requirements and organizational conditions (Abernethy & Guthrie, 1994; Bouwens & Abernethy, 2000; Gul & Chia, 1994; Ittner & Larcker, 2001; Nicolaou, 2000). Chenhall and Morris (1986) conceptualized useful management accounting information through four characteristics: broad scope, timeliness, aggregation, and integration.

Broad scope refers to information that extends beyond narrow historical financial measures to include external, non-financial, and forward-looking information. Timeliness concerns both reporting frequency and the speed with which information becomes available. Aggregation allows complex information to be summarized across functions, periods, or decision models without eliminating essential meaning. Integration captures interdependencies across organizational units and supports coordinated decision-making. In cooperatives, these characteristics can make financial governance more visible and comprehensible to members, thereby supporting confidence in management.

Member Satisfaction and Expectation Confirmation

Satisfaction is an evaluative response formed by comparing experienced performance with prior expectations. Expectation-confirmation theory proposes that satisfaction increases when performance meets or exceeds what users expected and decreases when performance falls short. Satisfaction also shapes loyalty and continued-use intentions because users reassess usefulness and value after experience (Anderson & Sullivan, 1993; Bhattacharjee, 2001; Fornell et al., 1996; Oliver, 1980).

For cooperative members, satisfaction can reflect an overall appraisal of services, confirmation of expectations, intention to continue using cooperative products, and willingness to recommend the organization. A management accounting system can contribute to these outcomes when it improves the clarity, accuracy, accessibility, and timeliness of information. Yet the same system may create frustration if it adds procedural complexity or if information is technically available but difficult to access or understand. Satisfaction therefore depends on both information performance and the conditions of use (Cronin & Taylor, 1992; Doll & Torkzadeh, 1988; McKinney et al., 2002; Zeithaml et al., 1996).

Information-systems research further treats satisfaction as a central indicator of system success and a mechanism linking perceived quality to continuance and performance. Post-adoption behavior reflects not only initial intention but also confirmation, habit, accumulated experience, and task-technology fit (Hong et al., 2006; Hsu & Chiu, 2004; Kim & Malhotra, 2005; Limayem et al., 2007; Petter et al., 2008; Petter et al., 2013; Rai et al., 2002; Tam & Oliveira, 2016).

Technology Acceptance: TAM and UTAUT

The Technology Acceptance Model explains adoption through perceived usefulness and perceived ease of use. Subsequent evidence and meta-analyses confirmed the importance of these beliefs while showing that social and contextual variables also matter (Davis, 1989; Davis et al., 1989; King & He, 2006; Legris et al., 2003; Schepers & Wetzels, 2007). Later extensions recognized that social processes, experience, and organizational support shape acceptance (Venkatesh & Davis, 2000).

UTAUT consolidated prominent acceptance traditions and identified four central determinants of intention and use: performance expectancy, effort expectancy, social influence, and facilitating conditions. UTAUT2 extended the framework to consumer settings, and later syntheses refined its theoretical boundaries and application (Dwivedi et al., 2019; Venkatesh et al., 2003; Venkatesh et al., 2012; Venkatesh et al., 2016; Williams et al., 2015).

Performance expectancy is the belief that using a system will improve task or service outcomes. Effort expectancy captures perceived ease of learning and operation. Social influence reflects the perceived expectations and support of important others. Facilitating conditions refer to the organizational and technical resources required for use. Studies of e-commerce, internet banking, mobile banking, and mobile payment show that usefulness, effort, trust, risk, and support jointly influence adoption (Baptista & Oliveira, 2015; Gefen et al., 2003; Martins et al., 2014; Oliveira et al., 2016; Pavlou, 2003; Rahi et al., 2019; Zhou et al., 2010). Applied to cooperative accounting, these dimensions indicate whether members can convert accounting functionality into experienced value.

Integrating Accounting Information, Acceptance, and Satisfaction

The three theoretical perspectives are complementary. Management accounting theory explains what information the system should provide. UTAUT explains the behavioral and infrastructural conditions under which members are likely to use that system. Expectation-confirmation theory explains how the resulting experience becomes a satisfaction

judgment. Together, they suggest a conditional process: higher-quality accounting information should increase satisfaction, but the effect should be stronger when members expect performance benefits, perceive low effort, receive social encouragement, and have adequate support.

This integration is especially important in a cooperative because members are simultaneously customers, owners, and governance participants. Their assessment of an accounting system is therefore likely to combine service convenience with judgments about transparency and stewardship. A system that is accepted and used can make management accounting information more salient in everyday transactions and collective decisions; a system that is resisted may leave potential information benefits unrealized.

HYPOTHESIS DEVELOPMENT

Management Accounting Systems and Member Satisfaction

Management accounting information can raise member satisfaction through several mechanisms. Timely and integrated reports reduce uncertainty, broad-scope information supports more informed decisions, and appropriately aggregated information makes organizational performance easier to interpret. These characteristics can strengthen transparency and accountability, which are important bases of trust in member-owned organizations. From an expectation-confirmation perspective, a system that provides clear, accurate, and accessible information is more likely to meet members' expectations regarding responsible financial management.

Conversely, weak implementation can delay information, fragment records, and make financial decisions appear opaque. Such conditions create negative disconfirmation and can reduce confidence in both services and governance. The expected association is therefore positive.

H1. Management accounting system implementation has a positive effect on cooperative member satisfaction.

The Moderating Role of UTAUT-Based Technology Acceptance

Technology acceptance should amplify the satisfaction benefits of a management accounting system. When performance expectancy is high, members interpret system outputs as useful for monitoring balances, understanding cooperative performance, or evaluating decisions. When effort expectancy is favorable, members can obtain those benefits without excessive cognitive or procedural cost. Social influence can normalize system use, while facilitating conditions ensure that devices, connectivity, guidance, and assistance are available.

These conditions increase the likelihood that accounting information will be accessed, understood, and incorporated into the member experience. Where acceptance is low, improvements in accounting information may remain largely technical and may not affect satisfaction. UTAUT is therefore expected to change the slope of the relationship: the effect of management accounting system implementation on satisfaction should become stronger as technology acceptance increases.

H2. UTAUT-based technology acceptance positively moderates the effect of management accounting system implementation on cooperative member satisfaction.

METHODOLOGY

Research Design and Setting

The study used a quantitative, cross-sectional, correlational design to estimate the relationship between management accounting system implementation and member satisfaction and to test an interaction with technology acceptance. The study was conducted among members of three savings and loan cooperatives - Dana Arta Mandiri, Makmur Mandiri, and Sinar Murni - in Tangerang Regency, Indonesia. Primary data were collected through a self-administered online questionnaire distributed using Google Forms.

Population, Sampling, and Respondents

The sampling frame covered 16 branches across the participating cooperatives, and a sample-size calculation with a 5% error level established a target close to 145 respondents. Participants were recruited through non-probability convenience

sampling: members who encountered the survey, met the membership criterion, and agreed to participate could complete the questionnaire. A total of 145 usable responses were analyzed.

The final sample comprised 74 members from Dana Arta Mandiri (51.0%), 51 from Makmur Mandiri (35.2%), and 20 from Sinar Murni (13.8%). Women represented 63.4% of respondents. Most respondents had completed upper-secondary or vocational education (89.7%). The age groups were broadly distributed across 21-30 years (35.2%), 31-40 years (33.1%), and above 40 years (31.7%). Membership tenure was concentrated in the one-to-three-year category (40.7%). Percentages for age and tenure were recalculated from the reported frequencies to correct arithmetic inconsistencies in the source tables.

Table 1. Respondent profile (N = 145)

Characteristic	Distribution
Cooperative	Dana Arta Mandiri: 74 (51.0%); Makmur Mandiri: 51 (35.2%); Sinar Murni: 20 (13.8%)
Gender	Women: 92 (63.4%); men: 53 (36.6%)
Education	Upper-secondary/vocational: 130 (89.7%); bachelor's degree: 14 (9.7%); diploma: 1 (0.7%)
Age	21-30 years: 51 (35.2%); 31-40 years: 48 (33.1%); > 40 years: 46 (31.7%)
Membership tenure	< 1 year: 34 (23.4%); 1-3 years: 59 (40.7%); 4-6 years: 44 (30.3%); > 6 years: 8 (5.5%)

Measures

All constructs were measured using multi-item statements on a five-point coded response scale; higher total scores indicated stronger endorsement of the construct. Management accounting system implementation was measured with nine items representing broad scope, timeliness, aggregation, and integration, following the information-characteristics framework of Chenhall and Morris (1986). UTAUT-based technology acceptance was measured with nine items covering performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). Member satisfaction was measured with six items covering overall satisfaction, confirmation of expectations, intention to reuse cooperative services, and willingness to recommend.

Composite scores were formed by summing the relevant items. The observed ranges were 19-45 for management accounting system implementation, 30-45 for UTAUT, and 13-30 for member satisfaction. All item-total correlations were positive and exceeded .45. Internal consistency was high for the management accounting system scale ($\alpha = .929$) and member satisfaction scale ($\alpha = .864$), and acceptable but comparatively weaker for the UTAUT scale ($\alpha = .694$).

Table 2. Construct operationalization and reliability

Construct	Dimensions	Items	Observed range	Cronbach's alpha
Management accounting system	Broad scope; timeliness; aggregation; integration	9	19-45	.929
UTAUT-based technology acceptance	Performance expectancy; effort expectancy; social influence; facilitating conditions	9	30-45	.694
Member satisfaction	Overall satisfaction; expectation confirmation; reuse intention; willingness to recommend	6	13-30	.864

Data Analysis

Data were analyzed in SPSS version 19 using descriptive statistics, item-total validity assessment, Cronbach's alpha, diagnostic tests, ordinary least squares regression, and moderated regression analysis. Residual normality was assessed

with the one-sample Kolmogorov-Smirnov test. Multicollinearity in the lower-order model was assessed using tolerance and variance inflation factors, and heteroskedasticity was evaluated by visual inspection of a residual scatterplot.

The baseline association was estimated as $Y = a + b_1X + e$, where Y denotes member satisfaction and X denotes management accounting system implementation. Moderation was tested by adding the UTAUT composite (Z) and the product term ($X \times Z$). The focal specification was $Y = a + b_1X + b_2Z + b_3(X \times Z) + e$. H_1 was supported if b_1 was positive and statistically significant in the baseline test. H_2 was supported if b_3 was positive and statistically significant. Statistical significance was evaluated at $\alpha = .05$. The specification and interpretation follow established guidance for multiple-regression interaction analysis (Aiken & West, 1991; Hayes, 2022).

The reported analysis used the raw composite product. Consequently, the lower-order coefficient for X in the interaction model represents the effect of X when Z equals zero, a value outside the observed UTAUT range. That coefficient is therefore not interpreted as a substantively meaningful direct effect; inference regarding moderation focuses on the sign and significance of the interaction.

RESULTS

Descriptive Statistics and Measurement Quality

Management accounting system implementation had a mean of 33.669 ($SD = 6.385$), UTAUT had a mean of 38.655 ($SD = 3.222$), and member satisfaction had a mean of 23.628 ($SD = 3.932$). The mean-to-standard-deviation pattern suggests that respondents generally reported moderately high implementation, technology acceptance, and satisfaction, with the greatest relative dispersion in management accounting system scores.

Table 3. Descriptive statistics

Variable	N	Minimum	Maximum	Mean	SD
Management accounting system	145	19.00	45.00	33.669	6.385
UTAUT	145	30.00	45.00	38.655	3.222
Member satisfaction	145	13.00	30.00	23.628	3.932

All 24 indicators were reported as valid: item-total correlations ranged from .634 to .731 for the management accounting system scale, .452 to .637 for UTAUT, and .710 to .845 for member satisfaction. Reliability coefficients exceeded the study's .60 criterion. The UTAUT alpha of .694 is adequate for exploratory work but indicates less homogeneity than the other two scales and should be improved in subsequent validation studies.

Regression Diagnostics

The Kolmogorov-Smirnov test did not reject residual normality ($D = .054$, $Z = .650$, $p = .792$). In the lower-order model, both predictors had tolerance values of .974 and VIF values of 1.027, indicating no problematic collinearity. The residual scatterplot was reported to show no systematic pattern around zero, which was interpreted as evidence against heteroskedasticity. These diagnostics support use of the baseline regression. However, collinearity diagnostics were not reported for the raw interaction model; this issue is revisited in the limitations.

Table 4. Reported regression diagnostics

Diagnostic	Statistic	Result	Interpretation
Residual normality	K-S $Z = .650$; $p = .792$	$p > .05$	Normality not rejected
Multicollinearity: MAS	Tolerance = .974; VIF = 1.027	Within thresholds	No issue in lower-order model
Multicollinearity: UTAUT	Tolerance = .974; VIF = 1.027	Within thresholds	No issue in lower-order model
Heteroskedasticity	Residual scatterplot	No visible pattern	Heteroskedasticity considered plausible

Hypothesis Tests

The baseline coefficient for management accounting system implementation was positive and statistically significant ($b = .327$, $SE = .044$, $\beta = .531$, $t = 7.492$, $p < .001$). A one-unit increase in the composite management accounting system score was associated with a .327-unit increase in member satisfaction. The reported pre-interaction model had $R = .535$, $R^2 = .286$, adjusted $R^2 = .276$, and a standard error of estimate of 3.346. These results support H1.

In the moderated regression, the product term between management accounting system implementation and UTAUT was positive and statistically significant ($b = .029$, $SE = .001$, $\beta = 1.799$, $t = 45.034$, $p < .001$). The omnibus model was also significant, $F(3, 141) = 965.400$, $p < .001$, and the moderation analysis reported $R^2 = .953$. Thus, the slope linking management accounting system implementation to satisfaction increased as UTAUT scores increased, supporting H2.

The raw interaction model also reported a negative lower-order coefficient for management accounting system implementation ($b = -.661$, $SE = .025$, $t = -26.912$, $p < .001$). Because the product term was formed from uncentered scores and the observed UTAUT range did not include zero, this coefficient is a conditional extrapolation and should not be interpreted as evidence that management accounting systems generally reduce satisfaction. The baseline positive coefficient and the positive interaction provide the relevant tests of H1 and H2.

Table 5. Hypothesis-testing results

Test	b	SE	Standardized beta	t	p	Decision
H1: MAS effect	.327	.044	.531	7.492	< .001	Supported
H2: MAS x UTAUT interaction	.029	.001	1.799	45.034	< .001	Supported

DISCUSSION

Management Accounting Systems and Member Satisfaction

The positive baseline association supports the proposition that management accounting systems can improve the member experience. Information that is broader in scope, available when needed, appropriately summarized, and integrated across organizational activities gives members a clearer basis for evaluating cooperative management. This reduces uncertainty and can strengthen perceptions of transparency and accountability. In expectation-confirmation terms, improved information performance is more likely to meet members' expectations of responsible stewardship, producing a favorable satisfaction judgment (Oliver, 1980).

The finding also extends the usual managerial focus of management accounting research. Chenhall and Morris (1986) examined the perceived usefulness of information to decision makers; the present result indicates that similar information characteristics may matter to users who are not full-time managers but whose economic interests depend on organizational decisions. Cooperative members evaluate the system through both service encounters and ownership expectations. Accordingly, management accounting is not only an internal control technology but also part of the relationship infrastructure between administrators and members.

Nevertheless, the pre-interaction R^2 of .286 indicates that accounting information explains only part of satisfaction. Service responsiveness, economic benefits, interpersonal trust, fairness, participation opportunities, and product suitability are plausible additional determinants. The practical interpretation should therefore be proportionate: improving the accounting system is meaningful, but it is not a substitute for improving the wider service and governance experience.

Technology Acceptance as a Moderator

The significant positive interaction indicates that technology acceptance changes how management accounting implementation translates into satisfaction. This is consistent with UTAUT's central argument that system outcomes depend on expected performance, required effort, social context, and facilitating resources (Venkatesh et al., 2003).

When members believe the technology will improve access to useful information, find it manageable, observe encouragement from relevant others, and receive adequate support, the informational benefits of the accounting system become more visible and actionable.

The moderation result also clarifies why technically similar systems can produce different levels of satisfaction. An accounting platform may contain accurate reports yet fail to improve the member experience when authentication is difficult, interfaces are confusing, connectivity is unreliable, or help is unavailable. Conversely, training, mobile-friendly access, clear navigation, and responsive assistance can reduce the effort required to obtain information. Acceptance thus acts as a conversion mechanism between system capability and experienced value.

From the perspective of information-system continuance, satisfaction is important because it can reinforce future use (Bhattacharjee, 2001). The observed interaction suggests a reciprocal managerial logic: acceptance enables members to experience benefits, benefits support satisfaction, and satisfaction may encourage continued engagement. Although the cross-sectional design cannot establish that temporal sequence, it provides a coherent explanation for why accounting and adoption strategies should be designed together.

Theoretical Implications

The study contributes to theory by linking three levels of explanation. Management accounting information characteristics describe system content; UTAUT describes the behavioral conditions of system use; and expectation-confirmation theory describes post-use evaluation. Modeling UTAUT as a moderator demonstrates that technology acceptance is not merely an outcome or antecedent of use. It can also be a boundary condition that determines the strength of an accounting system's relationship with stakeholder satisfaction.

The cooperative context further suggests that the value of accounting information is relational. In investor-owned firms, management accounting is usually framed around managers and performance. In member-owned organizations, accounting information can also signal fairness, transparency, and responsiveness. Future theory should distinguish between managerial decision usefulness and stakeholder-facing information usefulness and examine whether technology acceptance affects these pathways differently.

Practical Implications

Managers should treat accounting-system implementation as a combined information, service, and change-management program. First, reports should be designed around member questions rather than administrative convenience. Simple summaries of balances, obligations, transactions, and organizational performance can complement formal statements. Second, the access channel should minimize effort through mobile-responsive design, plain language, consistent navigation, and clear error recovery.

Third, cooperatives should strengthen facilitating conditions by providing onboarding, demonstrations, accessible help, and alternative assisted channels for members with limited digital confidence. Fourth, leaders and front-line staff can use social influence constructively by demonstrating the system during meetings and service interactions. Finally, performance expectancy should be made concrete: members need to see how the system saves time, improves accuracy, and increases transparency. Monitoring should combine usage data with satisfaction feedback so that technical adoption and perceived value are evaluated together.

Limitations and Research Agenda

Several limitations constrain inference. The cross-sectional design cannot establish causality or the direction of temporal relationships. Convenience sampling limits statistical generalization and may overrepresent members who are accessible or digitally engaged. All constructs were self-reported in one questionnaire, increasing the possibility of common-method variance and requiring procedural and statistical remedies in future studies (Podsakoff et al., 2003). The UTAUT reliability coefficient was only modest, and construct validity was assessed through item-total correlations rather than confirmatory factor analysis.

The moderation output also warrants caution. The product term was based on raw composites, and the analysis did not report interaction-model VIF values, mean centering, robust standard errors, or a simple-slopes plot. The exceptionally large increase in explained variance and standardized interaction coefficient should therefore be replicated. Future studies should mean-center or standardize predictors, retain both lower-order terms, report full coefficient tables and confidence intervals, test simple slopes at substantively relevant UTAUT values, assess common-method bias, and

use heteroskedasticity-robust or bootstrap inference. Probability-based multi-cooperative samples, longitudinal data, and objective indicators of actual system use would substantially strengthen the evidence.

CONCLUSIONS

This study shows that stronger management accounting system implementation is associated with higher cooperative member satisfaction and that the association becomes stronger when members report greater technology acceptance. The findings support both hypotheses: management accounting information matters, and its value is conditional on whether users perceive the technology as beneficial, manageable, socially supported, and adequately facilitated.

The central implication is straightforward. A cooperative cannot obtain the full relational value of accounting digitalization by installing software alone. Information quality and user acceptance must be developed together. Clear and integrated reports, easy access, training, support, and visible practical benefits are complementary components of a system that members can trust and use.

At the same time, the reported moderation magnitude should be treated as provisional because of the cross-sectional convenience sample and limitations in the original interaction specification. A rigorous replication with centered predictors, complete diagnostics, validated measurement, and longitudinal or probability-based data is necessary before strong causal or population-level conclusions are drawn.

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