



International Journal of Strategic Information Systems and Knowledge Applications

Vol. 1, No. 1, January 2026 pp. 42-51

Journal Page is available at <https://internationaljournal.lppmunsaka.ac.id/index.php/jsiska>



Critical Review of the Technology Acceptance Model in Information Systems Research

Tri Setyo Slamet¹, Muhammad Akil Hi Umar², Muhammad Hafiz Zulkifli³

¹Universitas Salakanagara, Indonesia

²Universitas Persatuan Islam, Indonesia

³Universiti Kebangsaan Malaysia, Indonesia

Email: muhammad.hafiz47@ukm.edu.my

Abstract

This paper presents a critical review of the Technology Acceptance Model (TAM), a widely recognized framework in Information Systems (IS) research used to explain and predict technology adoption behavior. Originating from the Theory of Reasoned Action, TAM emphasizes two core constructs: perceived usefulness and perceived ease of use, which shape users' intentions and actual system usage. While its simplicity and predictive capability have driven widespread application across domains such as e-commerce, healthcare, education, and mobile technology, the model has also faced criticism for overlooking social, emotional, and contextual influences. This review explores the model's theoretical foundations, empirical applications, limitations, and evolution through extensions like TAM2, TAM3, and the Unified Theory of Acceptance and Use of Technology (UTAUT). It further discusses contextual and cross-cultural factors that affect the model's applicability and provides insights for adapting TAM to contemporary technologies such as AI, mobile platforms, and social media. Ultimately, the study underscores the importance of integrating TAM with alternative models to capture the complexity of technology acceptance in diverse environments.

Keywords: Technology Acceptance Model (TAM), Information Systems, IS Research

Introduction

The Technology Acceptance Model has become a cornerstone in Information Systems research, offering a framework for understanding and predicting technology adoption and usage across diverse contexts ([Zaineldeen et al., 2020](#)). Its simplicity and structured specification have made it a popular starting point for analyzing the acceptance of new technologies ([Birkmeyer et al., 2021](#)). TAM posits that perceived usefulness and perceived ease of use are the primary determinants of an individual's intention to use a technology, subsequently influencing their actual usage ([Hossain et al., 2024](#)). The model's origins lie in the Theory of Reasoned Action and the Theory of Planned Behavior, both of which emphasize the role of beliefs and attitudes in shaping behavior ([Trenerry et al., 2021](#)). The TAM model suggests that by studying the interference of different external variables, user's cognition and belief can be influenced, so that the user acceptance is strengthened and the purpose is achieved ([Peng, 2019](#)). Marketers leverage TAM to craft strategies aimed at boosting the embrace and utilization of tech offerings, highlighting the pivotal role of cognitive perception in molding technology adoption ([Alfalih & Ragmoun, 2025](#)). The Technology Acceptance Model has been widely applied to explain users' acceptance of information technology across diverse environments ([Zaineldeen et al., 2020](#)).

Perceived usefulness, defined as the degree to which a person believes that using a particular technology would enhance their job performance, directly impacts a user's intention to adopt and utilize the technology ([Zaineldeen et al., 2020](#)). Perceived ease of use, refers to

the extent to which a person believes that using a particular technology would be free from effort. These two core beliefs are influenced by external variables, such as system design, training, and user characteristics, which can indirectly affect behavioral intention and actual system use ([Pedrosa et al., 2020](#)). Subjective norms and enjoyment, along with perceived usefulness and perceived ease of use, have been identified as significant predictors of behavioral intention. The model suggests that the simpler and more straightforward a technology is perceived, the more likely it is to be adopted because individuals are naturally inclined to choose technologies that do not require significant effort or time ([Shahzad et al., 2024](#)). The combined influence of perceived usefulness and perceived ease of use on attitude toward using a technology, and subsequently on behavioral intention, highlights the model's cognitive focus ([Ibrahim et al., 2025](#)). The TAM framework uses a questionnaire format with Likert scale responses, ranging from "strongly disagree" to "strongly agree".

The technology acceptance model, or TAM, explains why users accept or reject technology, as well as how it affects their behavior, and is based on the theory of reasoned action ([Revythi & Τσέλιος, 2017](#)) ([Revythi & Τσέλιος, 2019](#)). The TAM model posits that the primary factors influencing technology adoption are perceived utility and perceived ease of use. The acceptance of technology is significantly influenced by two factors: perceived usefulness, which is the degree to which a person thinks using a technology will improve their performance, and perceived ease of use, which is the degree to which a person thinks using a technology will be simple to use. Numerous studies have employed TAM in various contexts to evaluate the acceptance of technology. The TAM model does not evaluate success, but it does assess and forecast users' intentions to utilize information technology. Several reviews of TAM use encompassing the ICT field in total have been issued ([Rahimi et al., 2018](#)). According to the TAM, a user's behavioral intention to utilize a technology is directly influenced by their perception of its usefulness and ease of use.

The purpose of this paper is to critically evaluate the Technology Acceptance Model within the context of Information Systems research, assessing its strengths, limitations, and potential avenues for future development. By synthesizing existing literature and offering a nuanced perspective, this review aims to contribute to a deeper understanding of the model's role in explaining and predicting technology acceptance. The ability of TAM to forecast technology adoption has made it a common framework, and this study adds to the body of knowledge by critically analyzing its applicability and constraints.

The scope of this review encompasses studies that have applied the Technology Acceptance Model in various Information Systems contexts. This includes, but is not limited to, e-commerce, e-government, healthcare, education, and mobile technologies. The structure of this paper is as follows: First, a concise introduction to the Technology Acceptance Model, highlighting its core constructs and theoretical underpinnings. Second, an in-depth discussion of the model's strengths, including its simplicity, parsimony, and predictive validity. Third, a critical examination of the model's limitations, such as its limited scope, lack of contextual factors, and potential for tautological explanations. Finally, a discussion of potential avenues for future research, including extensions to the model and alternative theoretical frameworks. The objective of this research is to evaluate earlier research on the use of the Technology Acceptance Model in the creation and implementation of health information systems, with an emphasis on application areas ([Rahimi et al., 2018](#)). The goal of this paper is to critically examine the Technology Acceptance Model in the context of Information Systems research in order to shed light on its significance.

Technology Acceptance Model

1. Core Constructs

The Technology Acceptance Model ([Hakkak et al., 2013](#)), rooted in the Theory of Reasoned Action, posits that perceived usefulness and perceived ease of use are the primary determinants of technology acceptance ([Walle et al., 2023](#)). Perceived usefulness refers to the degree to which a person believes that using a particular technology would enhance their job performance. Perceived ease of use, on the other hand, refers to the extent to which a person believes that using a particular technology would be free from effort ([Li et al., 2025](#)). These two core beliefs are influenced by external variables, such as system design, training, and user characteristics, which can indirectly affect behavioral intention and actual system use. Subjective norms and enjoyment, along with perceived usefulness and perceived ease of use, have been identified as significant predictors of behavioral intention. The model suggests that the simpler and more straightforward a technology is perceived, the more likely it is to be adopted because individuals are naturally inclined to choose technologies that do not require significant effort or time. The combined influence of perceived usefulness and perceived ease of use on attitude toward using a technology, and subsequently on behavioral intention, highlights the model's cognitive focus.

2. Theoretical Foundations

The Technology Acceptance Model has strong roots in the Theory of Reasoned Action and the Theory of Planned Behavior, both of which offer theoretical support. Developed by Davis, the Technology Acceptance Model expands on the Theory of Reasoned Action by specifically focusing on the acceptability of information systems ([Scherer et al., 2018](#)). Triandis' modifications to the theory of reasoned action, when combined with the technology acceptance theory, improve our understanding of how social situations affect perceptions of usefulness and ease of use ([Karahanna & Straub, 1999](#)). The theory of reasoned action posits that a person's behavior is determined by their intention to perform that behavior, which is influenced by their attitude toward the behavior and subjective norms. The Theory of Planned Behavior extends the Theory of Reasoned Action by adding perceived behavioral control as an additional determinant of behavioral intention.

Evolution of TAM

Over time, the Technology Acceptance Model has undergone several extensions and modifications to address its limitations and enhance its explanatory power. TAM2, for instance, incorporates social influence processes and cognitive instrumental processes to provide a more comprehensive account of technology acceptance. TAM3 further extends the model by including the effects of individual differences and situational factors. Furthermore, the Unified Theory of Acceptance and Use of Technology combines components from TAM, the theory of reasoned action, innovation diffusion theory, the model of PC utilization, and social cognitive theory ([Neves et al., 2024](#)).

The Unified Theory of Acceptance and Use of Technology intends to provide a more complete picture of the elements influencing technology adoption by integrating these diverse viewpoints ([Barrette, 2015](#)). The Unified Theory of Acceptance and Use of Technology 2 was later developed by Venkatesh et al. and applied to the consumer environment after it was first designed for organizational use ([Kumari et al., 2023](#)). The progression of TAM to the Unified Theory of Acceptance and Use of Technology demonstrates the ongoing effort to refine and expand our understanding of technology acceptance ([Koul & Eydgahi, 2017](#)). The Technology Acceptance Model's simplicity and dependability have made it a popular option, and its focus on key elements makes technology acceptance evaluations easier ([Lee et al., 2025](#)). The Technology Acceptance Model has been used to look at cloud technology adoption in businesses and online entrepreneurship education, among other fields ([Hoong & Rezania, 2024](#)).

Critical Analysis of TAM's Application in IS Research

1. Strengths of TAM

The Technology Acceptance Model's parsimony and simplicity are among its key strengths, allowing researchers to explain and predict technology acceptance with a relatively small number of constructs. The model's focus on perceived usefulness and perceived ease of use provides a clear and concise framework for understanding user acceptance of technology. Its simplicity facilitates its application across diverse contexts and populations, making it a valuable tool for both researchers and practitioners. ([Zaineldeen et al., 2020](#)).

2. Limitations of TAM

Despite its widespread use, the Technology Acceptance Model has been subject to several criticisms and limitations. One common criticism is its overemphasis on cognitive factors while neglecting affective and social influences on technology acceptance. The original Technology Acceptance Model does not account for how social or emotional elements affect technology adoption choices, which oversimplifies the complicated nature of human behavior. Furthermore, the model has been criticized for its limited predictive power in certain contexts, particularly when technology adoption is mandatory or when social norms play a significant role. Another limitation of the Technology Acceptance Model is its assumption that users have complete autonomy and control over their technology adoption decisions. This assumption may not hold in organizational settings where technology adoption is often mandated by management. The Technology Acceptance Model's inability to account for cost and structural demands that compel users to embrace innovation is another drawback.

3. Contextual Factors Influencing TAM

The Technology Acceptance Model's effectiveness can vary depending on the specific context in which it is applied. The model's predictive validity may be influenced by cultural differences, organizational structures, and task characteristics. The Technology Acceptance Model has been used effectively in a variety of contexts to investigate a wide array of information technologies, and this research field has a long history of building on itself. To ensure that different sample profiles do not adversely affect the results, it still needs to be empirically tested for invariance across various respondent subgroups. Unfortunately, the majority of Technology Acceptance Model research has not addressed this issue ([Lai & Li, 2004](#)). Furthermore, the Technology Acceptance Model may need to be adapted or extended to account for the unique characteristics of different technologies, such as mobile devices, social media platforms, or artificial intelligence systems.

For example, in cultures with high collectivism, social influence may play a more significant role in technology acceptance than individual beliefs about usefulness and ease of use. The Technology Acceptance Model must be used in conjunction with other factors, such as complexity, voluntariness, and image, in order to properly measure mobile banking adoption. The degree of agent autonomy can also affect how people perceive automated agents ([Modliński, 2024](#)).

Empirical Evidence and Research Findings

1. Meta-Analyses of TAM

Several meta-analyses have been conducted to assess the overall validity and reliability of the Technology Acceptance Model. These meta-analyses have generally supported the model's core tenets, finding that perceived usefulness and perceived ease of use are significant predictors of technology acceptance ([Zhong-qing et al., 2019](#)). However, meta-analyses have also revealed that the strength of these relationships can vary depending on the context, technology, and population under study. The Technology Acceptance Model has demonstrated

good validity and reliability, but researchers should carefully consider the context and specific characteristics of the technology when interpreting the results.

2. Cross-Cultural Validation

The Technology Acceptance Model has been tested and validated in various cultures and countries ([Roberts & Henderson, 2000](#)). These cross-cultural studies have provided valuable insights into the generalizability of the model and the potential moderating effects of culture on technology acceptance. For instance, in certain cultures, elements like social influence or trust might be more important in determining whether or not people accept technology than in others. Cross-cultural validation studies have highlighted the importance of adapting the Technology Acceptance Model to account for cultural differences in values, beliefs, and norms. National cultural values have an impact on how people accept technology in hospitals ([Metallo et al., 2022](#)).

3. Longitudinal Studies

Longitudinal studies have examined the changes in technology acceptance over time. Longitudinal data can offer a better understanding of the causal links between Technology Acceptance Model constructs and technology use, even though most Technology Acceptance Model research is cross-sectional. These studies have shown that perceived usefulness and perceived ease of use can change as users gain more experience with the technology. Longitudinal studies have also investigated the impact of interventions, such as training or support programs, on technology acceptance and usage.

Extensions and Adaptations of TAM

The Technology Acceptance Model has been extended and adapted in various ways to address its limitations and to enhance its explanatory power.

1. TAM and E-Commerce

The Technology Acceptance Model has been widely used to study the acceptance of e-commerce technologies. Researchers have discovered that perceived usefulness, perceived ease of use, trust, and perceived risk all have a big impact on consumers' intentions to shop online. Additional factors, such as website design, security, and privacy, have also been found to influence e-commerce acceptance.

2. TAM and Mobile Technology

The Technology Acceptance Model has also been applied to the study of mobile technology acceptance. The Technology Acceptance Model can be used to predict technology adoption and has become one of the most well-known models in information technology ([Kamarulzaman et al., 2013](#); [Lim & Ting, 2012](#)). Previous research indicates that the Technology Acceptance Model has been used to evaluate information systems in a variety of fields. Studies have shown that perceived usefulness, perceived ease of use, and social influence are important determinants of mobile technology adoption.

3. TAM and Social Media

The Technology Acceptance Model has been used to investigate the acceptance of social media platforms. Researchers have discovered that perceived usefulness, perceived enjoyment, and social influence all have a big impact on people's intentions to use social media. Further, the Technology Acceptance Model can be modified in response to the successful use of new technology ([Malatji et al., 2020](#)). The Technology Acceptance Model is supported by the findings, which also confirm that perceived ease of use and perceived usefulness have an impact on attitudes toward using social networks, which in turn affects intentions to use these tools ([Pinho & Soares, 2011](#)). The Technology Acceptance Model must be modified to include variables that are pertinent to the unique features and traits of social media, such as social presence, network effects, and privacy concerns.

Critiques and Alternative Models

The Technology Acceptance Model has faced criticism for its simplicity and limited scope, with some arguing that it neglects other important factors that influence technology adoption ([Malatji et al., 2020](#)). Some critics contend that the Technology Acceptance Model oversimplifies the complex interplay of factors that influence technology acceptance. The Technology Acceptance Model model has been simplified, with an emphasis on perceived usefulness and perceived ease of use, which has resulted in the model missing numerous complex variables that affect technology adoption in the healthcare industry ([Lee et al., 2025](#)). They argue that the model does not adequately account for social, organizational, and cultural influences on technology acceptance. Moreover, the Technology Acceptance Model has been criticized for being overly focused on individual perceptions and attitudes, neglecting the role of social and contextual factors ([Lim, 2018](#)). The Technology Acceptance Model has limitations and that alternative models may provide a more comprehensive understanding of technology acceptance.

The Theory of Planned Behavior is an alternative model that incorporates attitudes, subjective norms, and perceived behavioral control as determinants of behavioral intention ([Alzahrani & Seth, 2021](#)). The Diffusion of Innovation theory emphasizes the role of communication channels, social systems, and time in the adoption of innovations. While the Technology Acceptance Model offers a parsimonious framework for understanding technology acceptance, alternative models provide a richer and more nuanced perspective. The Technology Acceptance Model is a valuable tool for understanding technology acceptance, but it should be used in conjunction with other models to provide a more comprehensive understanding of the phenomenon. By integrating insights from various theoretical perspectives, researchers can gain a deeper understanding of the factors that drive technology adoption and develop more effective strategies for promoting technology acceptance ([Kruse et al., 2014](#); [Lee et al., 2025](#)). The Technology Acceptance Model has been compared with other technology acceptance models by examining factors associated with the adoption of a particular technology ([Rahimi et al., 2018](#); [Zaineldeen et al., 2020](#)). This study showed that the Technology Acceptance Model is more suitable than other models when studying technology acceptance ([Xue et al., 2024](#)).

The COVID-19 pandemic has accelerated the adoption of technology across various sectors, highlighting the importance of understanding the factors that influence technology acceptance ([Razali & Razak, 2023](#)). This has led to renewed interest in the Technology Acceptance Model and its applicability in the context of emerging technologies ([Koul & Eydgahi, 2017](#)). As organizations undergo digitalization and digital transformation, theories of technology acceptance provide important insights ([Trenerry et al., 2021](#)). Researchers are also exploring the role of emotions, trust, and risk perceptions in technology acceptance, as well as the influence of social and cultural factors. In conclusion, the Technology Acceptance Model remains a valuable tool for understanding technology acceptance in IS research. However, it is important to acknowledge its limitations and to consider alternative models that provide a more comprehensive perspective ([Rathnayake et al., 2025](#)) ([Zaineldeen et al., 2020](#)).

Future Directions for TAM Research

As new technologies emerge, it is important to extend the Technology Acceptance Model to account for their unique characteristics and implications. Future research should focus on these developments in order to get a deeper understanding of the elements that influence their acceptance and use. For example, with the rise of artificial intelligence, researchers could investigate the role of trust, transparency, and ethical concerns in shaping attitudes toward AI-powered systems. Culture, age, gender, education, and socioeconomic status are examples of demographic factors that can affect how people view and accept technology. Further research is needed to explore how the Technology Acceptance Model can be adapted to different

cultural contexts and demographic groups. This may involve incorporating cultural values, social norms, and individual differences into the model.

Conclusion

This review has examined the Technology Acceptance Model from various angles, highlighting its strengths, limitations, and potential areas for improvement. By critically evaluating the Technology Acceptance Model and exploring alternative models, researchers can gain a deeper understanding of the factors that drive technology adoption and develop more effective strategies for promoting technology acceptance. The Technology Acceptance Model can be used to help researchers better understand why people accept or reject technology, and it can be used to help practitioners design and implement technologies that are more likely to be accepted. The Technology Acceptance Model provides valuable insights for practitioners seeking to promote technology adoption in various settings. By understanding the factors that influence technology acceptance, practitioners can tailor their strategies to address the specific needs and concerns of their target audience. (Rosda et al., 2023).

References

- Alfalih, A., & Ragmoun, W. (2025). The impact of transformational leadership on the workplace well-being of employees with disabilities: series mediation and moderation process. *Frontiers in Public Health*, 13. <https://doi.org/10.3389/fpubh.2025.1506257>
- Alzahrani, L., & Seth, K. P. (2021). Factors influencing students' satisfaction with continuous use of learning management systems during the COVID-19 pandemic: An empirical study. *Education and Information Technologies*, 26(6), 6787. <https://doi.org/10.1007/s10639-021-10492-5>
- Barrette, C. (2015). Usefulness of technology adoption research in introducing an online workbook. *System*, 49, 133. <https://doi.org/10.1016/j.system.2015.01.005>
- Birkmeyer, S., Wirtz, B. W., & Langer, P. F. (2021). Determinants of mHealth success: An empirical investigation of the user perspective. *International Journal of Information Management*, 59, 102351. <https://doi.org/10.1016/j.ijinfomgt.2021.102351>
- Hakkak, M., Vahdati, H. A., & Biranvand, V. P. (2013). An extended technology acceptance model for detecting influencing factors: An empirical investigation. *Management Science Letters*, 2795. <https://doi.org/10.5267/j.msl.2013.09.030>
- Hoong, Y., & Rezaia, D. (2024). Navigating Cybersecurity Governance: The influence of opportunity structures in socio-technical transitions for small and medium enterprises. *Computers & Security*, 142, 103852. <https://doi.org/10.1016/j.cose.2024.103852>
- Hossain, M. A., Tiwari, A., Saha, S., Ghimire, A., Imran, M. A. U., & Khatoon, R. (2024). Applying the Technology Acceptance Model (TAM) in Information Technology System to Evaluate the Adoption of Decision Support System. *Journal of Computer and Communications*, 12(8), 242. <https://doi.org/10.4236/jcc.2024.128015>
- Ibrahim, F., Münscher, J., Daseking, M., & Telle, N.-T. (2025). The technology acceptance model and adopter type analysis in the context of artificial intelligence. *Frontiers in Artificial Intelligence*, 7. <https://doi.org/10.3389/frai.2024.1496518>
- Kamarulzaman, N. H., Mukherjee, A., & Rashid, M. F. Z. (2013). E-Procurement Adoption in the Agro-Based Sector: A Malaysian Perspective. *Journal of International Food & Agribusiness Marketing*, 25, 35. <https://doi.org/10.1080/08974438.2013.800011>
- Karahanna, E., & Straub, D. W. (1999). The psychological origins of perceived usefulness and ease-of-use. *Information & Management*, 35(4), 237. [https://doi.org/10.1016/s0378-7206\(98\)00096-2](https://doi.org/10.1016/s0378-7206(98)00096-2)
- Koul, S., & Eydgahi, A. (2017). A systematic review of technology adoption frameworks and their applications [Review of A systematic review of technology adoption frameworks

- and their applications]. *Journal of Technology Management & Innovation*, 12(4), 106. Alberto Hurtado University. <https://doi.org/10.4067/s0718-27242017000400011>
- Kruse, C. S., DeShazo, J. P., Kim, F., & Fulton, L. (2014). Factors Associated With Adoption of Health Information Technology: A Conceptual Model Based on a Systematic Review [Review of Factors Associated With Adoption of Health Information Technology: A Conceptual Model Based on a Systematic Review]. *JMIR Medical Informatics*, 2(1). JMIR Publications. <https://doi.org/10.2196/medinform.3106>
- Kumari, V., Bala, P. K., & Chakraborty, S. (2023). An Empirical Study of User Adoption of Cryptocurrency Using Blockchain Technology: Analysing Role of Success Factors like Technology Awareness and Financial Literacy. *Journal of Theoretical and Applied Electronic Commerce Research*, 18(3), 1580. <https://doi.org/10.3390/jtaer18030080>
- Lai, V. S., & Li, H. (2004). Technology acceptance model for internet banking: an invariance analysis. *Information & Management*, 42(2), 373. <https://doi.org/10.1016/j.im.2004.01.007>
- Lee, A. T., Ramasamy, R. K., & Subbarao, A. (2025). Understanding Psychosocial Barriers to Healthcare Technology Adoption: A Review of TAM Technology Acceptance Model and Unified Theory of Acceptance and Use of Technology and UTAUT Frameworks [Review of Understanding Psychosocial Barriers to Healthcare Technology Adoption: A Review of TAM Technology Acceptance Model and Unified Theory of Acceptance and Use of Technology and UTAUT Frameworks]. *Healthcare*, 13(3), 250. Multidisciplinary Digital Publishing Institute. <https://doi.org/10.3390/healthcare13030250>
- Li, Y., Castulo, N. J., & Xu, X. (2025). Embracing or rejecting AI? A mixed-method study on undergraduate students' perceptions of artificial intelligence at a private university in China. *Frontiers in Education*, 10. <https://doi.org/10.3389/feduc.2025.1505856>
- Lim, W. M. (2018). Dialectic Antidotes to Critics of the Technology Acceptance Model: Conceptual, Methodological, and Replication Treatments for Behavioural Modelling in Technology-Mediated Environments. *AJIS. Australasian Journal of Information Systems/AJIS. Australian Journal of Information Systems/Australian Journal of Information Systems*, 22. <https://doi.org/10.3127/ajis.v22i0.1651>
- Lim, W. M., & Ting, D. H. (2012). E-shopping: an Analysis of the Technology Acceptance Model. *Modern Applied Science*, 6(4). <https://doi.org/10.5539/mas.v6n4p49>
- Malatji, W. R., Eck, R. V., & Zuva, T. (2020). Understanding the usage, Modifications, Limitations and Criticisms of Technology Acceptance Model (TAM). *Advances in Science Technology and Engineering Systems Journal*, 5(6), 113. <https://doi.org/10.25046/aj050612>
- Metallo, C., Agrifoglio, R., Lepore, L., & Landriani, L. (2022). Explaining users' technology acceptance through national cultural values in the hospital context. *BMC Health Services Research*, 22(1). <https://doi.org/10.1186/s12913-022-07488-3>
- Modliński, A. (2024). TO BOAST OR NOT TO BOAST: THE IMPACT OF ADVERTISING THE USE OF AUTONOMOUS ALGORITHMS TO BANK AND HOSPITAL CUSTOMERS AND EMPLOYEES.
- Neves, C., Oliveira, T., Cruz-Jesus, F., & Venkatesh, V. (2024). Extending the unified theory of acceptance and use of technology for sustainable technologies context. *International Journal of Information Management*, 80, 102838. <https://doi.org/10.1016/j.ijinfomgt.2024.102838>
- Pedrosa, G. V., Kosloski, R. A. D., Menezes, V. G. de, Iwama, G. Y., Silva, W. C. M. P. da, & Figueiredo, R. M. da C. (2020). A Systematic Review of Indicators for Evaluating the Effectiveness of Digital Public Services [Review of A Systematic Review of Indicators for Evaluating the Effectiveness of Digital Public Services]. *Information*,

- 11(10), 472. Multidisciplinary Digital Publishing Institute.
<https://doi.org/10.3390/info11100472>
- Peng, M. Y. (2019). The Influence of Technology Readiness and Interactivity on Consumers Behavior. *DEStech Transactions on Social Science Education and Human Science*.
<https://doi.org/10.12783/dtssehs/emse2018/27202>
- Pinho, J. C., & Soares, A. M. (2011). Examining the Technology Acceptance Model in the Adoption of Social Networks. *Apas Papers*.
<https://ideas.repec.org/p/nsu/apasro/348.html>
- Rahimi, B., Nadri, H., Afshar, H. L., & Timpka, T. (2018). A Systematic Review of the Technology Acceptance Model in Health Informatics [Review of A Systematic Review of the Technology Acceptance Model in Health Informatics]. *Applied Clinical Informatics*, 9(3), 604. Thieme Medical Publishers (Germany).
<https://doi.org/10.1055/s-0038-1668091>
- Rathnayake, A. S., Nguyen, T. D. H. N., & Ahn, Y. (2025). Factors Influencing AI Chatbot Adoption in Government Administration: A Case Study of Sri Lanka's Digital Government. *Administrative Sciences*, 15(5), 157.
<https://doi.org/10.3390/admsci15050157>
- Razali, M. A. M., & Razak, S. S. A. (2023). Adopting Dashboard Solution Reporting Mechanism: A Case of ABC Legal Advisory Department. *International Journal of Academic Research in Business and Social Sciences*, 13(2).
<https://doi.org/10.6007/ijarbss/v13-i2/16331>
- Revythi, A., & Τσέλιος, N. (2017). Extension of Technology Acceptance Model by using System Usability Scale to assess behavioral intention to use e-learning. *arXiv (Cornell University)*. <https://doi.org/10.48550/arxiv.1704.06127>
- Revythi, A., & Τσέλιος, N. (2019). Extension of technology acceptance model by using system usability scale to assess behavioral intention to use e-learning. *Education and Information Technologies*, 24(4), 2341. <https://doi.org/10.1007/s10639-019-09869-4>
- Roberts, P., & Henderson, R. (2000). Information technology acceptance in a sample of government employees: a test of the technology acceptance model. *Interacting with Computers*, 12(5), 427. [https://doi.org/10.1016/s0953-5438\(98\)00068-x](https://doi.org/10.1016/s0953-5438(98)00068-x)
- Rosda, R., Wali, M., & Imilda, I. (2023). Evaluation of the Successful Implementation of the SIMARDI Using the Technology Acceptance Model (TAM). *SAGA Journal of Technology and Information System*, 1(2), 56. <https://doi.org/10.58905/saga.v1i2.67>
- Scherer, R., Siddiq, F., & Tondeur, J. (2018). The technology acceptance model (TAM): A meta-analytic structural equation modeling approach to explaining teachers' adoption of digital technology in education. *Computers & Education*, 128, 13.
<https://doi.org/10.1016/j.compedu.2018.09.009>
- Shahzad, M. F., Xu, S., Lim, W. M., Hasnain, M., & Nusrat, S. (2024). Cryptocurrency awareness, acceptance, and adoption: the role of trust as a cornerstone. *Humanities and Social Sciences Communications*, 11(1). <https://doi.org/10.1057/s41599-023-02528-7>
- Trenerry, B., Chng, S., Wang, Y., Suhaila, Z. S., Lim, S. S., Lu, H., & Oh, P. H. (2021). Preparing Workplaces for Digital Transformation: An Integrative Review and Framework of Multi-Level Factors [Review of Preparing Workplaces for Digital Transformation: An Integrative Review and Framework of Multi-Level Factors]. *Frontiers in Psychology*, 12. *Frontiers Media*.
<https://doi.org/10.3389/fpsyg.2021.620766>
- Walle, A. D., Ferede, T. A., Baykemagn, N. D., Shimie, A. W., Kebede, S. D., Tegegne, M. D., Wubante, S. M., Yehula, C. M., Demsash, A. W., Melaku, M. S., & Mengistie, M. B. (2023). Predicting healthcare professionals' acceptance towards electronic personal health record systems in a resource-limited setting: using modified technology

acceptance model. *BMJ Health & Care Informatics*, 30(1).
<https://doi.org/10.1136/bmjhci-2022-100707>

Xue, L., Rashid, A. M., & Ouyang, S. (2024). The Unified Theory of Acceptance and Use of Technology (UTAUT) in Higher Education: A Systematic Review [Review of The Unified Theory of Acceptance and Use of Technology (UTAUT) in Higher Education: A Systematic Review]. *SAGE Open*, 14(1). SAGE Publishing.
<https://doi.org/10.1177/21582440241229570>

Zaineldeen, S., Li, H., Koffi, A. L., & Hassan, B. M. A. (2020). Technology Acceptance Model' Concepts, Contribution, Limitation, and Adoption in Education. *Universal Journal of Educational Research*, 8(11), 5061.
<https://doi.org/10.13189/ujer.2020.081106>

Zhong-qing, H., Ding, S., Li, S., Chen, L., & Yang, S. (2019). Adoption Intention of Fintech Services for Bank Users: An Empirical Examination with an Extended Technology Acceptance Model. *Symmetry*, 11(3), 340. <https://doi.org/10.3390/sym11030340>