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Technology Adoption in Local Governance: Moderating Effects of Readiness for Change on Digital Leadership and Information Technology Capability

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Abstract: This study investigates the adoption of digital technology in Indonesian village governance, specifically through the "Desaku Pintar" program aimed at digitizing Population Data Administration. It addresses the existing challenges of low public adoption rates and declining satisfaction indicators, aiming to explore how Digital Leadership and Information Technology Capability influence technology acceptance and usage within the public sector, and the moderating role of Readiness for Change. Utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, this study employed a quantitative survey method involving 270 village government staff members. Data were analyzed through Structural Equation Modeling (SEM) using the AMOS software to test the proposed relationships and moderating effects. The study finds that Digital Leadership and IT Capability have a significant positive impact on Acceptance and Use of Technology. Specifically, Digital Leadership (β=0.724, $p<0.001$) and IT Capability (β=0.200, p=0.025) substantially enhance technology acceptance when moderated by Readiness for Change. The moderating effect of Readiness for Change was also confirmed, strengthening the relationship between Digital Leadership (β=0.116, p=0.041) and IT Capability (β=0.132, p=0.035) on technology acceptance. This research makes a novel contribution by integrating Readiness for Change into the UTAUT framework, contextualized within Indonesian village governance. Practically, the findings offer valuable insights for policymakers to enhance digital leadership and IT capabilities, facilitating effective technology adoption and improved public service delivery. Future research should employ longitudinal designs, mixed methods, and multilevel analyses, incorporating theories like Diffusion of Innovation (DOI) for deeper insights.

Keywords: Technology Adoption, Local Governance, Digital Leadership, IT Capability, Unified Acceptance and Use of Technology (UTAUT), Readiness for Change, Public Sector.

INTRODUCTION

The utilization of digital services has been identified as a strategic approach for public organizations entering the digital era. One prominent example is the establishment of e-government, enhancing interactions between the public sector and the community. Wu et al. (2015) define e-government as information and communication technology utilized to enhance service delivery by governments, employees, and citizens. In Indonesia, the "Desa Karakter Unggul dan Pintar" program, known as Desaku Pintar, is a digital system launched by village government officials, involving the Department of Population and Civil Registration. This digital system aims to facilitate and accelerate the provision of population data services for communities in Indonesia. Its implementation aligns with the Indonesian Government Decree No. 188/203/Kep/413.013/2018 concerning Desa Karakter Unggul dan Pintar. Similar digital village initiatives have been identified as part of Indonesia's broader e-government movement, seeking to strengthen transparency, accessibility, and citizen engagement at the grassroots level (Wahidin et al., 2024). Prior studies indicate that successful implementation of such systems depends on digital literacy, ICT infrastructure, and institutional readiness of village governments (Rohayati et al., 2022; Adnan et al., 2023). Moreover, digital technology adoption in village public administration contributes not only to service efficiency but also to governance transformation and community empowerment in rural areas (Sihombing et al., 2023).

Initially, several challenges emerged during the application of this digital system, corroborated by data from the Final Report of the Community Satisfaction Survey conducted by the Department of Population and Civil Registration. This report revealed that 95.31% of the population preferred offline data services, with only 4.69% willing to adopt the Desaku Pintar digital system for personal document management. However, results from the Community Satisfaction Index (IKM) surveys over the past three years (2020–2023) have prompted public sector employees to optimize digital service utilization further. Declines in several service evaluation indicators, such as 'requirements' (2.09%), 'systems, mechanisms, and procedures' (0.98%), 'completion time' (6.79%), and 'product specification types of services' (1.89%), have become focal points for enhancing digital services within Indonesian village government administrations. Similar findings have been reported in prior studies emphasizing that digital transformation in local governance often encounters resistance due to low digital literacy, limited awareness of system benefits, and inadequate ICT infrastructure (Rohayati et al., 2022; Wahidin et al., 2024). In particular, citizens' reliance on traditional service methods reflects a broader cultural and behavioral challenge in e-government adoption within developing regions (Adnan et al., 2023; Sihombing et al., 2023). Consequently, recent e-government research in Indonesia has underscored the necessity of designing user-friendly digital platforms supported by comprehensive technical guidance and responsive service interfaces to strengthen public trust and increase participation (Astuti & Prasetyo, 2023; Putra & Novianti, 2022). Moreover, comprehensive guidelines have been integrated into the Desaku Pintar application to facilitate users in independently managing documents anytime and anywhere, in line with national efforts to enhance digital governance and citizen-centric service delivery (Kurniawan et al., 2023).

The Population Data Administration emphasized by the *Desaku Pintar* digital system encompasses services such as identity cards, family card printing applications, relocation applications, changes or splits in family cards, death certificates, and blood type amendments. Furthermore, this digital system enables automated verification of other documents, including Covid-19 vaccination cards, taxpayer identification numbers, vehicle ownership information, National Civil Service Agency data, Social Security Administration information, Integrated Social Welfare Data, and annual Permanent Voter Lists through QR code scanning and personal identity authentication. These features are designed to provide users with a convenient and secure method of accessing digital systems tailored to their document management needs. With

authentication and information verification capabilities, *Desaku Pintar* technology offers multilayered security for identity management processes (Kurniawan et al., 2023).

Despite government initiatives to implement information and communication technology for digitizing population management, adopting the *Desaku Pintar* digital system as a community population administration management platform in Indonesia presents several challenges. The transition from offline to online access for population administration services is crucial for enhancing IT capabilities in public sector resources and improving e-government services (Astuti & Prasetyo, 2023; Wahidin et al., 2024). However, factors such as readiness for change, digital leadership, IT capability, and technology acceptance significantly influence the success and sustainability of digital transformation within village administrations (Marchiori et al., 2022; Abbu et al., 2021; Putra & Novianti, 2022). As noted in recent empirical studies, technology acceptance models in the Indonesian public sector reveal that user intention is shaped not only by system quality but also by organizational culture and leadership support (Susanto et al., 2023; Alkaabi & Hammad, 2022). Therefore, this study aims to identify and analyze the determinants contributing to the declining service evaluation of digital systems and to bridge research gaps in understanding the drivers of digital population administration adoption in Indonesia.

Considering the features offered by the Desaku Pintar digital system, the logical next step for Indonesian village government officials is to develop effective mechanisms to bridge the gap between digital technology investments and measurable digital service utilization within the public sector. This mechanism is represented by the Unified Theory of Acceptance and Use of Technology (UTAUT)—a theoretical model designed to predict individual behaviors toward accepting and using new technologies (Venkatesh et al., 2003). UTAUT conceptualizes four primary factors—performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC)—that predict technology usage behavior by integrating user perceptions and behavioral intentions toward technology (Venkatesh et al., 2012).

UTAUT literature emphasizes its primary conceptual idea of predicting technology usage behavior, describing it as "a cognitive understanding integrating eight previous technology acceptance models into a more comprehensive framework to explain user intentions and actual usage behaviors" (Venkatesh et al., 2003; Williams et al., 2015). Altahi (2021) further states that UTAUT is a robust model with superior explanatory power in understanding technology acceptance. Although UTAUT has been extensively adapted across various sectors (Altahi, 2021; Dwivedi et al., 2019), this study utilizes an adapted UTAUT framework to examine various drivers of technology acceptance and use. This includes the integration of four main constructs (PE, EE, SI, FC) to help organizations identify key determinants of intentions and behaviors in technology usage (Venkatesh et al., 2016), diagnose barriers to technology adoption, and design effective technology implementation strategies (Dwivedi et al., 2020).

In digital transformation, crucial aspects of UTAUT are intrinsically linked with antecedent roles influencing it, such as digital leadership and information technology (IT) capability. Digital leadership refers to leaders who can direct and motivate teams amidst a rapidly evolving digital technological landscape (Abbu et al., 2021). Avolio, as cited in Zam et al. (2023), defines digital leadership as a form of leadership mediated through information technology that alters attitudes, thoughts, feelings, behaviors, and performance at individual, group, and organizational levels. In the public sector, digital leadership plays a vital role in enhancing transparency, accountability, and public engagement in decision-making processes (Zam et al., 2023). Without an appropriate leadership model in digital transformation, public organizations face significant challenges in implementing reforms (Abbu et al., 2021).

Meanwhile, IT capability represents an organization's ability to integrate, structure, and implement information technology–based resources effectively (Marchiori et al., 2022). Empirical evidence further underscores that IT capability is essential for the successful adoption

of e-government systems, as it enhances system usability, improves information quality, and ensures sustainable digital governance (Marchiori et al., 2022; Kurniawan, et al., 2023).

Organizations with robust IT capabilities are likely to achieve superior sustainable performance, improved supply chain visibility, and effective knowledge development, optimization, and management (Zhang et al., 2022; Marchiori et al., 2022). Conversely, inadequate IT capabilities hinder digitalization, innovation, and efficiency efforts, ultimately affecting organizational competitiveness and sustainability in the digital era (Tallon et al., 2019).

The relationship between digital leadership and IT capability with technology acceptance and use is not always consistent but is substantially strengthened when moderated by readiness for change—defined as individual or group readiness within an organization to accept and adopt new arrangements (Holt et al., 2007). Readiness for change is a primary determinant in implementation science, emphasizing that individual or group readiness can determine successful implementations representing change (Weiner, 2009). Empirically, readiness for change is significantly influenced by leadership capable of navigating and leveraging digital technology to drive innovation, transformation, and organizational success (Khan et al., 2022). Khan et al. (2022) further explain that strong digital leadership can facilitate higher readiness for change within organizations. Additionally, Zhen et al. (2021) highlight that readiness for change correlates positively with IT capability, making users more proactive in understanding and adopting new technologies (Al-Hussein et al., 2020).

The interaction among information and technology capabilities, digital leadership behaviors, and technology acceptance can be comprehensively explained through the Resource-Based View (RBV). RBV defines organizations as collections of productive resources—both physical and human—that serve as foundations for achieving competitive advantage (Barney, 1991). According to RBV, organizational decisions are influenced by the availability of competent and experienced managers who fully utilize underexploited resources and organizational routines (Peteraf, 1993). In the public sector, RBV provides a comprehensive framework to view top management capabilities (digital leadership) and usable resources (IT capability, technology acceptance) as valuable assets that create public value and sustain performance (Grant, 1996; Wernerfelt, 1984). By integrating this perspective, this study positions readiness for change not only as a moderating factor but also as a capability determining the effectiveness of resources and leadership in public sector organizations in delivering sustained public value (Wang & Ahmed, 2007).

Another gap lies in the methodological and contextual focus of existing research on digital transformation in the public sector. Prior literature has extensively addressed the dynamics of digital leadership, readiness for change, IT capability, and technology acceptance—yet mostly through quantitative approaches within private sectors such as FMCG, M-Commerce, and SMEs (Abbu et al., 2021; Kurniawan et al., 2023; Alkaabi & Hammad, 2022). However, understanding and applying these dynamics within local government contexts in developing countries, particularly Indonesia, remain limited. Consequently, public-sector digital-transformation strategies often become less effective, resource-intensive, and fail to achieve the core objectives of enhancing service delivery and governance—especially in rural and under-digitized areas. This study addresses this critical gap by examining how digital leadership and IT capability influence technology acceptance and use, moderated by readiness for change, theoretically framed by RBV, and contextualized within local governance phenomena in Indonesia.

HYPOTHESES DEVELOPMENT

A. The Relationship Between Digital Leadership and Acceptance and Use of Technology

Digital leadership comprises fifteen dimensions conceptualized by Covey and later adapted in the digital transformation context (Abbu et al., 2021). Covey, as cited in Abbu et al. (2021), categorizes these fifteen dimensions—honesty, humility, courage, ethical AI, growth mindset, transparent agenda, data focus, inspiring engagement, storytelling, digital literacy, positive attitude, skills acquisition, knowledge sharing, participative style, and track record—into four fundamental areas of credibility: integrity, intent, capability, and results. Each of these dimensions contributes to public-sector employees' acceptance and use of technology in embracing new digital advancements (Venkatesh et al., 2003).

The *Acceptance and Use of Technology* theory, operationalized through the Unified Theory of Acceptance and Use of Technology (UTAUT), explains the process of adopting and utilizing new technologies within organizations (Venkatesh et al., 2012; Williams et al., 2015). UTAUT defines four core constructs—performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitating conditions (FC)—which collectively predict user behavior and technology usage intention.

In the public sector, leaders who demonstrate digital integration, foster innovation, and provide opportunities for professional development significantly enhance employees' perceptions of technology's usefulness and ease of use, aligning with the UTAUT framework (Abbu et al., 2021; Dwivedi et al., 2019). This underscores the critical role of digital leadership in shaping technology acceptance within governmental institutions. Effective digital leaders inspire change by promoting transparency, accountability, and responsiveness—values essential to public-sector modernization.

Kalasindhu and Kuntonbutr (2023) emphasize that the primary driver of public-sector digital transformation lies in leaders' commitment to improving transparency, efficiency, and service quality, thereby reinforcing employees' readiness and acceptance toward digital systems. Similarly, Kasmon et al. (2022) explain that digital leaders' behaviors integrate technological opportunities with organizational realities by emphasizing social influence and facilitating conditions. Within the public-sector context, these behaviors shape cultural norms that support digital innovation and ensure the alignment of technology initiatives with institutional goals.

Moreover, digital leadership facilitates the orchestration of technological and human resources through effective coordination, communication, and learning processes. This not only supports strategic planning but also generates unique organizational capabilities difficult for competitors to replicate, leading to higher efficiency, innovation, and public trust (Zam et al., 2023). Therefore, this study proposes the following hypothesis:

Hypothesis 1 (H1). *Digital leadership positively influences acceptance and use of technology.*

B. The Relationship Between Information Technology Capability (ITC) and Acceptance and Use of Technology

Information Technology Capability (ITC) has emerged as a crucial benchmark for organizations in responding to external environmental demands and digital transformation pressures. Scholars commonly define ITC as a complex set of resources, technology-related skills, and knowledge embedded in business processes that enable organizations to coordinate activities and utilize information and technology assets effectively to achieve desired outcomes (Marchiori et al., 2022). Andina et al. (2023) interpret IT capability as the acceptance and adoption of technology—particularly in educational and organizational learning contexts—highlighting how users understand, utilize, and internalize information systems and digital tools as part of their operational routines. Conceptually, IT capability is often structured around four key dimensions: flexibility, integration, alignment, and management (Zhang et al., 2022).

Empirical evidence consistently confirms that ITC significantly influences user acceptance of technology, which subsequently enhances both individual and organizational performance (Andina et al., 2023). Within the public sector context, IT capability contributes to improved operational efficiency, innovation, and citizen-centered service delivery, while simultaneously creating competitive advantages in digital governance (Tallon et al., 2019). However, Marchiori et al. (2022) note that IT capability may also act as an organizational constraint when legacy infrastructure, outdated systems, and rigid technology architectures limit responsiveness and innovation.

As a critical organizational competency, ITC emphasizes the ability to integrate with other organizational resources and capabilities to influence technology acceptance and use (Panda & Rath, 2021). Directly, ITC shapes *facilitating conditions*—one of the key predictors of technology acceptance and use within the Unified Theory of Acceptance and Use of Technology (UTAUT)—by fostering perceptions of adequate support infrastructures such as reliable internet connectivity, well-functioning hardware, relevant software, and responsive technical support (Chen et al., 2023). These facilitating conditions are essential to managing the dynamic challenges of digital transformation in the public sector. Empirical studies further highlight that strong IT capability reduces user-perceived technological barriers and increases confidence and motivation to engage with digital systems (Chen et al., 2023; Marchiori et al., 2022).

Hypothesis 2 (H2). *Information and technology (IT) capability positively influences acceptance and use of technology.*

C. Readiness for Change as Moderator

Readiness for change refers to the psychological state in which individuals are prepared to accept, engage with, and commit to organizational transformation (Weiner, 2009). It reflects collective beliefs, emotions, and intentions regarding the necessity of change and perceptions of both individual and organizational capacity to successfully implement that change (Abdul-Nasiru et al., 2020). Within organizational contexts, the quality of interpersonal relationships with supervisors and colleagues serves as a crucial determinant shaping employees' readiness to adapt (Weiner, 2009). Holt et al. (2007) conceptualize readiness for change as a multidimensional construct consisting of five core dimensions—change self-efficacy, discrepancy, personal valence, organizational valence, and senior leadership support—that together reflect the shared determination of organizational members to engage in and sustain change processes.

Abdul-Nasiru et al. (2020) further emphasize that readiness for change represents a collective belief in the proposed transformation and a shared sense of efficacy to implement it successfully. Within the digital transformation context, readiness for change functions as a vital moderating mechanism linking leadership behaviors with technology adoption outcomes. Maseda et al. (2021) assert that employees exhibiting high readiness to change respond more positively to digital leaders' influence and are more capable of perceiving the potential benefits of technological innovations. This is consistent with findings by Vakola (2016), which identify management support as a fundamental component of readiness for change that enhances employee engagement during technological transitions.

In public organizations, readiness for change can be reinforced by digital leaders who communicate a compelling vision, reduce uncertainty, and motivate employees to engage actively in digital adoption initiatives (Khan et al., 2022). Empirical research also supports the moderating role of readiness for change. For example, Haffar et al. (2014) found that readiness for change positively moderates the relationship between digital competence and pedagogical innovation. Similarly, Ghosh (2022) demonstrated that technology readiness segmentation strengthens the effects of social influence, intrinsic motivation, and effort expectancy on behavioral intention, thus enhancing digital technology usage. Based on this theoretical reasoning and empirical evidence, this study posits the following hypothesis:

Hypothesis 3 (H3). *Readiness for change strengthens the positive impact of digital leadership on acceptance and use of technology.*

Readiness for change plays a crucial role in driving organizational transformation by reducing resistance and enhancing the likelihood of successful digital implementation (Haffar, Al-Karaghouli, & Ghoneim, 2014). Higher levels of readiness for change are associated with smoother implementation processes and more effective alignment between digital initiatives and information technology capabilities (Armenakis & Harris, 2009). Change self-efficacy, as a core component of readiness for change, collectively strengthens individuals' and groups' preparedness to engage in and sustain the adoption of new technologies (Holt et al., 2007).

The presence of readiness for change amplifies the influence of information technology (IT) capability by ensuring that available technological resources are fully utilized by employees who proactively adapt to new systems (Khan et al., 2022). When resistance to change is minimized, individuals can adapt more quickly and effectively to new technologies, enabling optimal utilization of digital infrastructure and applications. This readiness accelerates system adoption and enhances behavioral intention toward technology use, converting robust IT capability into tangible performance and innovation outcomes (Maseda et al., 2021).

Moreover, readiness for change actively facilitates organizational learning and innovation by fostering a mindset that embraces experimentation and continuous improvement (Vakola, 2016). Literature suggests that readiness for change can only be implemented as rapidly and extensively as permitted by the information and technological capabilities possessed by individuals or organizations (Weiner, 2009). This interdependence underscores the pivotal role of readiness for change as a complementary capability that ensures ITC's full potential is realized in digital transformation initiatives.

Empirical evidence strongly supports the moderating role of readiness for change. For instance, Bekos et al. (2023) found that readiness to change significantly enhances the relationship between the intention to adopt metaverse technology and expected competitive advantage, confirming that willingness to change drives successful technology implementation

in complex organizational settings. Similarly, Cinite & Duxbury (2018) demonstrated that readiness for change positively moderates the relationship between organizational culture and learning capability, emphasizing that an adaptive mindset fosters effective use of technology-enabled knowledge systems.

Hypothesis 4 (H4). *Readiness for change strengthens the positive influence of information and technology (IT) capability on acceptance and use of technology*

This research model is shown in figure 1:

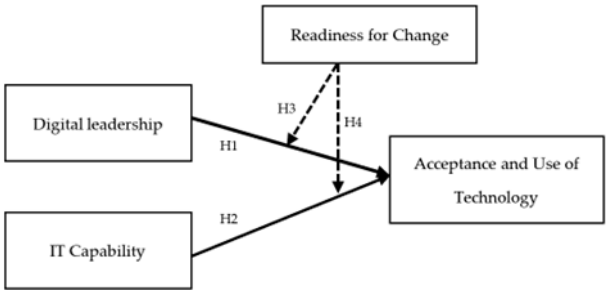

Figure 1. Research Model

METHOD

A. Research Subjects and Sampling Techniques

This study adopts a quantitative survey design to empirically test the proposed theoretical framework within the context of digital transformation in Indonesian local government. A cross-sectional approach was employed to collect data at a single point in time. Following the guidance of Saunders et al. (2019), a cross-sectional design enables the researcher to describe phenomena and relationships among variables within a defined period, providing valuable empirical insights while limiting the ability to assess changes over time. This limitation could be addressed in future studies through the application of a longitudinal design, allowing researchers to trace dynamic changes in attitudes, behaviors, and organizational readiness across stages of digital transformation (Bryman, 2016; Creswell & Creswell, 2018).

The target population consisted of 27 sub-districts in Lamongan Regency, East Java, Indonesia. From each sub-district, two villages were purposively selected, and within each village, five respondents were chosen, representing both village office staff and community figures such as members of Fatayat NU, local environmental leaders, and key representatives of community organizations. The selection was guided by purposive sampling, ensuring adequate representation across administrative and community levels based on relevance to the research objectives (Etikan et al., 2016).

A total of 270 respondents successfully completed the survey. This sample size meets the minimum requirement for quantitative analysis with structural modeling techniques, which recommend at least 10–15 cases per observed variable (Hair et al., 2021). The purposive sampling approach was also consistent with previous studies examining digital transformation and public sector governance (Dwivedi et al., 2019; Kurniawan et al., 2023), ensuring data representativeness and reliability at both the village administrative and local community levels.

B. Research Instruments

The study examined how Micro, Small, and Medium Enterprises (MSMEs) in Surabaya have embraced FinTech payment systems, applying the principles of the Unified Theory of

Acceptance and Use of Technology (UTAUT) as introduced by Venkatesh et al. (2003). The UTAUT framework analyzes multiple constructs—performance expectancy, effort expectancy, social influence, and facilitating conditions—each evaluated through four specific measurement items. The relevance and contribution of each indicator to its latent construct were assessed using outer loadings and cross-loadings, as suggested in prior UTAUT-based empirical validations (Venkatesh et al., 2012).

In the instrument development stage, a five-point Likert scale was adopted, ranging from 1 ("strongly disagree") to 5 ("strongly agree"), in line with psychometric best practices for attitudinal measurement (Joshi et al., 2015). Following data collection, several analytical steps—including data filtering, cleaning, and transformation—were performed prior to hypothesis testing. The data analysis was conducted using SmartPLS 4.0 software, chosen for its ability to model complex relationships among constructs and handle reflective–formative indicators in Partial Least Squares Structural Equation Modeling (PLS-SEM) (Hair et al., 2021).

Reliability and validity assessments were subsequently performed to ensure instrument quality. Internal consistency reliability was evaluated using Cronbach's α (Cronbach, 1951) and Composite Reliability (CR), both of which confirm construct stability when exceeding the threshold of 0.70 (Nunnally & Bernstein, 1994). Convergent validity was assessed via Average Variance Extracted (AVE), requiring values above 0.50 to confirm sufficient explanatory variance, while discriminant validity was examined through Fornell–Larcker and HTMT criteria (Hair et al., 2021). The subsequent section presents the external model results and discusses the reliability and validity statistics for each construct in greater detail.

C. Research Procedure

This study utilizes four core constructs as part of the proposed theoretical framework. The independent variable, *Acceptance and Use of Technology*, was measured using a framework adapted from Venkatesh et al. (2003), consisting of 13 items across four dimensions: *performance expectancy* (3 items), *effort expectancy* (4 items), *social influence* (3 items), and *facilitating conditions* (3 items). The first dependent variable, *Digital Leadership*, was operationalized following the framework developed by Abbuet al. (2021), comprising 45 items that reflect fifteen dimensions: honesty (3 items), humility (3), courage (3), ethical AI (3), growth mindset (3), transparent agenda (3), data focus (3), inspire engagement (3), storytelling (3), digital literacy (3), positive attitude (3), skills acquisition (3), knowledge sharing (3), participative style (3), and track record (3).

The second dependent variable, *Information and Technology (IT) Capability*, was adapted from Marchiori et al. (2022) and includes 18 items distributed across four dimensions: *flexibility* (4 items), *integration* (3), *alignment* (5), and *management* (6). The moderating variable, *Readiness for Change*, was derived from Holt et al. (2007), comprising 28 items across five dimensions: *change self-efficacy* (9 items), *discrepancy* (4), *personal valence* (6), *organizational valence* (3), and *senior leadership support* (6).

The questionnaire was distributed to village officials and local community figures in Lamongan Regency, East Java, Indonesia, using Google Forms to ensure accessibility and data reach. A five-point Likert scale (1 = strongly disagree to 5 = strongly agree) was used for all measurement items. Data analysis was performed using Analysis of Moment Structures (AMOS v.26)—a structural equation modeling (SEM) software suitable for simultaneously testing relationships between observed and latent variables (Byrne, 2016).

Data were collected over a three-month period, from February 20 to April 17, 2024. The survey instrument underwent a translation and back-translation process to ensure linguistic and conceptual equivalence across English and Indonesian versions, following Brislin's (1980)

standard procedure for cross-cultural research instruments. The English version was first translated into Indonesian, and then retranslated into English by bilingual experts to verify semantic consistency.

Procedurally, data were gathered from multiple respondent groups—village office staff and community representatives—to minimize single-source bias, following the procedural remedies suggested by Podsakoff et al. (2012). Respondent anonymity was maintained throughout the data collection process by omitting identifiable information, thereby enhancing response honesty and reducing social desirability bias. This methodological approach has been widely validated as an effective strategy for mitigating common method bias (CMB) and ensuring the validity and reliability of self-reported survey data (Podsakoff et al., 2012; Brislin, 1980)

RESULTS

A. Measurement Model Test Results

The measurement model was evaluated using Confirmatory Factor Analysis (CFA) to assess the reliability and validity of the latent constructs. The analysis was performed using AMOS version 20, and the results are summarized in Table 1 and illustrated in Figure 2 (a–d)**.** CFA was employed to examine three key psychometric properties: convergent validity, discriminant validity, and construct reliability (Hair et al., 2014).

Convergent validity was assessed through the standardized factor loadings **(λ)** of each indicator. Indicators with standardized regression weights greater than 0.50 were considered acceptable, indicating a sufficient degree of shared variance between the observed variable and its underlying construct (Byrne, 2016**).** Average Variance Extracted (AVE) values above 0.50 confirmed adequate discriminant validity, demonstrating that the constructs captured more variance from their assigned indicators than from measurement error. Construct Reliability (CR) was evaluated to determine internal consistency among indicators within each construct, with values exceeding the recommended threshold of 0.70 considered satisfactory (Fornell & Larcker, 1981; Hair et al., 2021).

The results confirmed that all indicator items across the four core constructs—Digital Leadership, Information Technology Capability, Readiness for Change, and Acceptance and Use of Technology—met the required thresholds for reliability and validity. Collectively, these findings establish strong construct validity**,** convergent validity**,** and internal consistency reliability, confirming the robustness of the measurement model.

Table 1. Results Of Convergent Validity, Discriminant Validity, And Reliability Testing

Digital Leadership (45 items) (Abbu et al., 2022) (AVE = 0.710; CR = 0.991)		**IT Capability (18 items) (Marchiori et al., 2022) (AVE = 0.669; CR = 0.972)**		**Readiness of Change (28 items) (Holt et al., 2007) (AVE = 0.641; CR = 0.978)**		**Acceptance and Use of Technology (13 items) (Vekantesh et al., 2003) (AVE = 0.717; CR = 0.970)**	
Honesty (3 Items)		Flexibility (4 items)		Change Self-Efficacy (6 items)		Performance Expectancy (3 items)	
Item	λ	Item	λ	Item	λ	Item	λ
HN1	0.835	F1	0.886	CS1	0.843	PE1	0.856
HN2	0.878	F2	0.866	CS2	0.886	PE2	0.905
HN3	0.837	F3	0.830	CS3	0.843	PE3	0.889
Humility (3 item)		F4	0.808	CS4	0.799	Effort Expectancy (4 items)	
HM1	0.831	Integration (3 items)		CS5	0.774	EE1	0.828
HM2	0.839	I1	0.868	CS6	0.821	EE2	0.736
HM3	0.812	I2	0.833	Discrepancy (4 items)		EE3	0.821
		I3	0.795	D1	0.770	EE4	0.805
Courage (3 Items)				D2	0.844	Social Influence (3 items)	
CR1	0.828	Alignment (5 items)		D3	0.868	SI1	0.887
CR2	0.864	A1	0.809	D4	0.813	SI2	0.868
CR3	0.803	A2	0.863	Personal Valance (6 items)		SI3	0.892
Ethical Al (3 Items)		A3	0.829	PV1	0.803	Facilitating Conditions (3 items)	
EAI1	0.793	A4	0.821	PV2	0.790	FC1	0.871

Digital Leadership (45 items) (Abbu et al., 2022) (AVE = 0.710; CR = 0.991)		IT Capability (18 items) (Marchiori et al., 2022) (AVE = 0.669; CR = 0.972)		Readiness of Change (28 items) (Holt et al., 2007) (AVE = 0.641; CR = 0.978)		Acceptance and Use of Technology (13 items) (Vekantesh et al., 2003) (AVE = 0.717; CR = 0.970)	
EAI2	0.814	A5	0.816	PV3	0.775	FC2	0.857
EAI3	0.855	Management (6 items)		PV4	0.810	FC3	0.773
Growth Mindset (3 Items)		M1	0.800	PV5	0.817		
GM1	0.866	M2	0.664	PV6	0.805		
GM2	0.853	M3	0.764	Organizational Valance (3 items)			
GM3	0.800	M4	0.849	OV1	0.781		
Transparent Agenda (3 Items)		M5	0.780	OV2	0.788		
TA1	0.808			OV3	0.783		
TA2	0.841			Senior Leadership Support (6 items)			
TA3	0.874			SLS1	0.715		
Data Focus (3 Items)				SLS2	0.860		
DF1	0.820			SLS3	0.818		
DF2	0.846			SLS4	0.634		
DF3	0.886			SLS5	0.730		
Inspire Engagement (3 Items)				SLS6	0.803		
IE1	0.855						
IE2	0.819						
IE3	0.820						
Storytelling (3 Items)							
ST1	0.856						
ST2	0.784						
ST3	0.861						
Digital Literacy (3 Items)							
DL1	0.857						
DL2	0.859						
DL3	0.841						
Positive Attitude (3 Items)							
PA1	0.879						
PA2	0.868						
PA3	0.887						
Skills Acquisition (3 Items)							
SA1	0.882						
SA2	0.840						
SA3	0.858						
Participative Style (3 Items)							
PS1	0.825						
PS2	0.744						
PS3	0.826						
Track Record (3 Items)							
TR1	0.769						
TR2	0.887						
TR3	0.853						

B. Structural Model Test Results

The structural model analysis in this study was conducted by examining the relationships among latent variables using the estimated regression weights and standardized regression weights, which included the critical ratio (C.R.) and probability (p) values (Byrne, 2016). The assessment of multivariate normality was carried out through the multivariate c.r., maintaining the acceptable range between -2.58 and +2.58 (Kaur & Arora, 2022), to ensure that the data analyzed using Structural Equation Modeling (SEM) were normally distributed around their mean values. The analysis results indicated that both univariate and multivariate normality assumptions were satisfied, as all c.r. values—including 2.317 and 0.061 for multivariate normality—fell within the specified range of -2.58 to +2.58.

The FC to BI route estimation results get a path coefficient value of 0.075, with a positive direction. The path from FC to BI yielded a t-value of 1.214, less than 1.64, and a p-value of 0.225, exceeding 0.05. The results suggest a positive correlation between FC and BI, though it lacks statistical significance. Therefore, H4 remains unverified statistically (rejected).

On the route from FC to UB, the path coefficient was determined to be 0.003, indicating a positive trajectory. A t value of 0.039 was obtained from the FC to UB pathway, below the

critical value of 1.64, and a p-value of 0.969 exceeded the significance threshold of 0.05. These results suggest that while FC positively affects UB, this impact is not statistically significant. Consequently, H5 is statistically untenable and must be (rejected).

The conclusion drawn from the data indicates that FC does not affect BI or UB. A positive path coefficient value is observed on the BI to UB route. Furthermore, the analysis revealed that the transition from Behavioral Intention (BI) to Usage Behavior (UB) yielded a t-value of 19.212, surpassing the threshold value of 1.64, along with a p-value of 0.000, which falls beneath the significance level of 0.05. Such findings suggest a significant positive association between BI and UB, thereby offering empirical validation for the sixth hypothesis (H6) (accepted).

Known as R^2, the coefficient of determination illustrates the fraction of the variance in the dependent variables attributable to the independent variables. It assesses how fluctuations in exogenous variables influence endogenous variables, with values ranging between zero and one. A value nearing one indicates a considerable influence of the independent variable on the dependent variable's value (Hair et al., 2021).

Figure 2 demonstrates that 13.30% of the influence on the dependent variable is collectively attributed to PE, EE, SI, and FC. The rest of the variance, amounting to 86.70%, is accounted for by external variables not encompassed within the model. Regarding UB, a 27.10% influence is exerted by the BI variable, as denoted by an R^2 value of 0.271. Variables not incorporated in the current model explain the remaining 72.90% of the variance.

DISCUSSION

Hypothesis H2, which posits that *Behavioral Intention (BI)* in FinTech payment systems is significantly and positively affected by *Effort Expectancy (EE)*, is strongly corroborated by the findings. This suggests that when MSME entrepreneurs in Surabaya perceive FinTech platforms as easy to use, intuitive, and requiring minimal technical effort, their willingness to adopt these digital payment systems increases substantially. These findings align with recent post-COVID-19 research emphasizing that *ease of use* and *adaptability* of technology are decisive factors influencing entrepreneurial decisions and digital transformation in the business landscape (Dwivedi et al., 2021; Kaur & Arora, 2022).

Research conducted by Makanyeza & Mutambayashata (2022) further supports these conclusions, showing that *effort expectancy* plays a pivotal role in motivating MSMEs to adopt digital financial solutions when they perceive such systems as facilitating daily operations, reducing time costs, and improving managerial efficiency.

In a similar vein, Yoon & Lim (2022) confirmed that entrepreneurs' behavioral intention to use FinTech services is significantly enhanced by their perceptions of *system simplicity* and *interface usability*. This relationship reflects a key tenet of the Unified Theory of Acceptance and Use of Technology (UTAUT), wherein perceived ease of use directly enhances user confidence and intention to adopt new digital innovations (Venkatesh et al., 2012).

Moreover, the present study's findings reinforce that *effort expectancy* is particularly relevant in the context of MSMEs with limited digital exposure or technological infrastructure. Entrepreneurs who find FinTech platforms simple and easy to learn are more likely to view them as enablers of efficiency, competitiveness, and customer satisfaction. As digital literacy continues to improve among local business owners, the perceived reduction of effort associated with technology adoption becomes a catalyst for behavioral change and sustained digital engagement.

Thus, the acceptance of FinTech payment systems by MSMEs in Surabaya underscores that *effort expectancy*—the degree to which technology is perceived as easy to operate and beneficial to workflow efficiency—remains a powerful determinant of adoption intention in the post-pandemic digital economy.

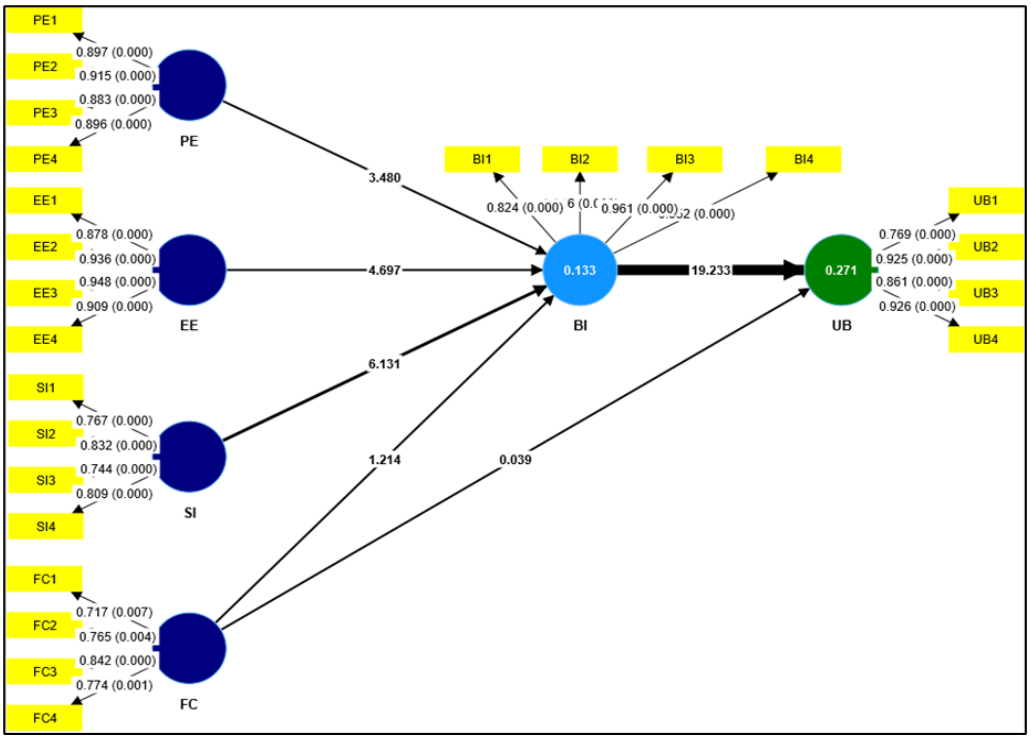

Figure 2. Estimation Result

Table 2. Hypothesis Test

H	Path	*β*	*STDEV*	*t-values*	*p-values*	R^2	Result
H1	PE → BI	0.118	0.034	3.480	0.001	0.133	Accept
H2	EE → BI	0.170	0.036	4.697	0.000		Accept
H3	SI → BI	0.267	0.043	6.131	0.000		Accept
H4	FC → BI	0.075	0.062	1.214	0.225		Reject
H5	FC → UB	0.003	0.070	0.039	0.969	0.271	Reject
H6	BI → UB	0.520	0.027	19.212	0.000		Accept

Sources such as Yoon & Lim (2022) and Makanyeza & Mutambayashata (2022) reveal a strong correlation between business expectations and the inclination toward technology use, particularly in fast-changing digital environments. This observation is consistent with the demographic profile of MSME participants in this study, who are predominantly younger entrepreneurs—an age group known for stronger digital affinity and openness to technological innovation. Research in India has similarly emphasized the pivotal role of digital payment systems in FinTech adoption, underlining the significant impact of Performance Expectancy (PE) and Effort Expectancy (EE) on shaping users' Behavioral Intention (BI) (Kaur & Arora, 2022; Dwivedi et al., 2021).

The Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2012) and the Technology Acceptance Model (TAM) (Davis, 1989; Venkatesh & Davis, 2000) provide the theoretical foundation for understanding how these constructs explain the mechanisms of FinTech adoption. Both models assert that individuals' behavioral intentions are primarily determined by perceived usefulness and perceived ease of use—factors that remain central in digital finance adoption among MSMEs.

Additionally, the effect of Effort Expectancy on consumer satisfaction has been widely examined, with scholars emphasizing the mediating role of perceived enjoyment and user engagement in FinTech usage (Alalwan et al., 2021). Corresponding studies in Latin America—such as those by Camacho-Olarte et al. (2022), Suárez-Álvarez & Serrano (2023), and Barbosa et al. (2021)—demonstrate that within the UTAUT2 framework, Effort Expectancy exerts a significant positive influence on the decision to adopt mobile payment services, reinforcing global parallels in FinTech adoption dynamics. These studies also reveal the intricate interplay among Effort Expectancy, Performance Expectancy, and trust in financial institutions, collectively shaping consumers' Behavioral Intention (BI) and Usage Behavior (UB) toward FinTech platforms.

This study substantiates that *Social Influence (SI)* significantly affects *Behavioral Intention (BI)*. The findings support the notion that social influence—particularly from family members, peers, and consumers—plays a critical role in MSMEs' decision-making processes regarding the adoption of FinTech Payment Systems. The high proportion of married MSME owners (84.96%) highlights the strong effect of familial and social dynamics on entrepreneurial behavior in technology adoption.

Confirming Hyphotesis H3, In the post-COVID-19 era, the increasing reliance on digital platforms has made social validation and word-of-mouth recommendations crucial in shaping technology acceptance. Studies by Alalwan et al. (2021) and Boateng et al. (2022) reveal that social influence significantly impacts users' willingness to adopt FinTech systems, contradicting earlier research that minimized the importance of social factors in technology adoption. In Surabaya's MSME ecosystem, community networks, business associations, and customer interactions serve as social reinforcements for FinTech usage. These contextual social ties amplify the influence of *SI* on behavioral intention. Supporting this finding, Singh et al. (2020) and Yoon & Lim (2022) also confirmed that *social environment, peer expectations,* and *societal norms* strongly motivate entrepreneurs' intentions to embrace FinTech innovations.

Hypothesis H4 proposed a positive relationship between *Facilitating Conditions (FC)* and *Behavioral Intention (BI)*; however, empirical results do not support this assumption. The insignificant relationship may be attributed to limited access to stable internet infrastructure and insufficient digital support systems among MSMEs in Surabaya. These conditions align with prior findings by Dwivedi et al. (2021) and Venkatesh et al. (2012), who noted that FC's effect on BI tends to be weaker in contexts with constrained technological infrastructure. Moreover, the lack of free Wi-Fi access and inadequate government support mechanisms further reduce MSMEs' readiness to adopt FinTech solutions. Mahmud et al. (2022) emphasized that technological infrastructure and institutional backing are essential prerequisites for FinTech adoption, particularly in developing regions. While, Facilitating Conditions may not directly predict behavioral intention, they remain essential enablers of sustained usage. The post-pandemic surge in online transactions has underscored the importance of reliable connectivity, affordable data services, and supportive policy frameworks. In regions where such enabling conditions are inconsistent or underdeveloped, their influence on BI and actual *Usage Behavior (UB)* tends to diminish (Al-Hussein et al., 2020; Zhang et al., 022). This underscores the need for enhanced technological infrastructure, policy incentives, and digital literacy programs to strengthen FinTech adoption among MSMEs.

Similarly, Hypothesis H5, which posited that *Facilitating Conditions (FC)* significantly affect *Usage Behavior (UB)*, was not supported. Although a positive correlation exists, it is statistically insignificant, suggesting that actual usage behavior is more heavily driven by perceived usefulness (*Performance Expectancy*), ease of use (*Effort Expectancy*), and social factors (*Social Influence*), rather than by infrastructural readiness. This finding resonates with research by Makanyeza & Mutambayashata (2022), which found that small businesses' FinTech usage behavior depends more on user experience and perceived value than on environmental enablers.

However, the results for Hypothesis H6 confirm a strong and positive relationship between *Behavioral Intention (BI)* and *Usage Behavior (UB)*. This demonstrates that a strong intention to use FinTech systems translates into consistent, real-world application in MSME operations. Similar findings have been reported by Chang et al. (2023) and Dwivedi et al. (2021), showing that behavioral intention is the most powerful predictor of actual FinTech usage behavior. In the post-pandemic landscape, the acceleration of digital transactions has intensified this link, as MSMEs increasingly adopt FinTech solutions to streamline payments, enhance customer satisfaction, and maintain financial resilience.

Overall, these results highlight that while behavioral intention remains the key driver of technology adoption and actual use, infrastructural and policy-level constraints continue to moderate the extent of digital transformation in emerging economies like Indonesia

CONCLUSION AND IMPLICATIONS

This study offers both theoretical and practical contributions to the growing body of literature on FinTech adoption and digital transformation among Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. It empirically confirms that Performance Expectancy (PE), Effort Expectancy (EE), and Social Influence (SI) significantly influence Behavioral Intention (BI) toward adopting FinTech payment systems, reinforcing the predictive validity of the Unified Theory of Acceptance and Use of Technology (UTAUT) in a post-pandemic entrepreneurial context. Conversely, Facilitating Conditions (FC) exert minimal impact on both BI and Usage Behavior (UB), likely due to infrastructural barriers such as unreliable internet connectivity and limited digital support. The findings reflect how the COVID-19 pandemic has accelerated digital adoption, pushing MSMEs toward greater reliance on digital finance. The positive and significant relationship between BI and UB also confirms that intention remains the strongest determinant of actual FinTech usage, underscoring the importance of psychological readiness and perceived usefulness in sustaining technology adoption.

Theoretically, this study extends the UTAUT framework by validating its constructs in the emerging market context of Indonesia, where socio-cultural and infrastructural factors significantly influence technology acceptance. By integrating behavioral, social, and technological dimensions, this research broadens the application of UTAUT beyond consumer technology contexts, demonstrating its robustness for analyzing digital transformation within MSMEs. It also contributes to understanding how post-crisis environments, such as the COVID-19 recovery phase, reshape digital behavior, revealing both opportunities and challenges for FinTech adoption in developing economies.

From a practical perspective, the results provide actionable guidance for MSMEs, policymakers, and FinTech developers. For MSMEs, the study highlights the importance of formulating effective digital strategies and overcoming barriers to FinTech integration. Addressing both performance expectancy and effort expectancy can foster smoother digital transitions and enhance user confidence, particularly when accompanied by continuous digital literacy development and simplified platform interfaces. For policymakers and government institutions, the findings emphasize the need to strengthen digital infrastructure, expand internet access, and design regulatory frameworks that facilitate financial technology adoption. Public investments in infrastructure and capacity-building are essential to create an inclusive digital ecosystem that allows MSMEs to participate more competitively in the digital economy.

Moreover, the research underscores the need for collaboration among governments, the private sector, and MSMEs themselves to cultivate a supportive entrepreneurial ecosystem. Such cooperation will help align technological innovation, policy initiatives, and market readiness to accelerate financial digitalization. For FinTech service providers, the study offers valuable insights into improving usability, enhancing trust and data security, and tailoring

products to the specific needs of MSMEs, all of which are key to sustaining user engagement and loyalty in the long term.

Looking forward, future studies should examine how improved facilitating conditions—such as stronger internet infrastructure, targeted government assistance, and inclusive policy frameworks—can accelerate FinTech adoption in MSMEs. Longitudinal research designs would enable scholars to observe behavioral changes over time and understand the lasting effects of the post-COVID-19 digital shift. Comparative studies across countries or regions could also clarify how cultural, economic, and regulatory differences shape technology acceptance. Finally, further investigation into user experience and the performance of new payment technologies will provide a deeper understanding of how FinTech ecosystems evolve. Aligning policy formulation, technological design, and entrepreneurial capability-building with the unique needs of MSMEs will be essential for realizing inclusive, sustainable, and innovation-driven digital growth.

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