

A CONCEPTUAL FRAMEWORK FOR USER ACCEPTANCE OF ISLAMIC ACCOUNTING INFORMATION SYSTEMS: INTEGRATING UTAUT AND *MAQĀSHID AL-SHARĪ'AH* ORIENTATION

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ABSTRACT

Digital transformation in the Islamic finance sector is driving the increasing adoption of Islamic Accounting Information Systems (IAIS) as an important instrument to ensure transparency, accountability, and compliance with sharia principles. Although the Unified Theory of Acceptance and Use of Technology (UTAUT) has been widely used to explain the adoption behavior of information systems, the model tends to be value-neutral and has not fully captured the normative dimensions inherent in sharia-based accounting systems. This article aims to develop a conceptual framework for the acceptance of value-based technologies in Islamic accounting by integrating the *Maqāshid al-Sharī'ah* Orientation (MSO) into the UTAUT model. Conceptually, the orientation of maqāshid represents the extent to which the use of IAIS supports the fundamental goals of sharia, such as justice, protection of property (*hifz al-māl*), transparency, and moral responsibility. This integration results in a Technology Acceptance Model (TAM) not only explain the actual intentions and use of the system based on performance and ease-of-use expectations but also considers the internalization of sharia values as a determinant of user behavior. The main theoretical contribution of this research is the development of a value-based technology acceptance framework in the Islamic accounting literature. In practical terms, the proposed model has implications for system developers, regulators, and Islamic financial institutions in designing an efficient IAIS aligned with sharia objectives.

Keywords: Islamic Accounting Information Systems; UTAUT; Maqāshid Al-Sharī'ah

ABSTRAK

Transformasi digital dalam sektor keuangan Islam mendorong meningkatnya adopsi Islamic Accounting Information Systems (IAIS) sebagai instrumen penting untuk memastikan transparansi, akuntabilitas, dan kepatuhan terhadap prinsip syariah. Meskipun Unified Theory of Acceptance and Use of Technology (UTAUT) telah banyak digunakan untuk menjelaskan perilaku adopsi sistem informasi, model tersebut cenderung bersifat value-neutral dan belum sepenuhnya menangkap dimensi normatif yang melekat dalam sistem akuntansi berbasis syariah. Artikel ini bertujuan mengembangkan kerangka konseptual penerimaan teknologi berbasis nilai dalam konteks akuntansi Islam dengan mengintegrasikan *Maqāshid al-Sharī'ah Orientation*

(MSO) ke dalam model UTAUT. Secara konseptual, orientasi *maqāṣid* merepresentasikan sejauh mana penggunaan IAIS mendukung tujuan fundamental syariah, seperti keadilan, perlindungan harta (*hifẓ al-māl*), transparansi, dan tanggung jawab moral. Integrasi ini menghasilkan model penerimaan teknologi yang tidak hanya menjelaskan niat dan penggunaan aktual sistem berdasarkan ekspektasi kinerja dan kemudahan penggunaan, tetapi juga mempertimbangkan internalisasi nilai-nilai syariah sebagai determinan perilaku pengguna. Kontribusi teoretis utama penelitian ini adalah pengembangan kerangka *value-based technology acceptance* dalam literatur akuntansi Islam. Secara praktis, model yang diusulkan memberikan implikasi bagi pengembang sistem, regulator, dan lembaga keuangan Islam dalam merancang IAIS yang efisien sekaligus selaras dengan tujuan syariah.

Kata kunci: Sistem Informasi Akuntansi Islam; UTAUT; Maqāṣid Al-Sharī'ah

1. INTRODUCTION

Digital transformation has become a major driver of organizational information systems, including accounting and financial reporting systems. The application of information technology in accounting provides new opportunities for organizations to improve operational efficiency, reporting accuracy, and data-driven decision-making (Venkatesh & Blaskovich, 2012; Venkatesh et al., 2003, 2012). The Unified Theory of Acceptance and Use of Technology (UTAUT) model itself is one of the most widely used theoretical models to explain user behavior towards technology adoption, which includes key constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions as determinants of behavioral intention and actual use of the system (actual use) (Venkatesh et al., 2012).

In the context of Islamic accounting, accounting information systems serve not only as technical tools for processing financial data but also carry deeper value implications, grounded in sharia principles that emphasize transparency, justice, accountability, and asset protection (*hifẓ al-māl*). The study of accounting information systems from an Islamic perspective shows that sharia accounting is designed to produce information that is not only technically accurate but also in line with Islamic moral and ethical principles.

In addition, in the context of Islamic accounting research, the concept of *maqāṣid al-sharī'ah* has attracted increasing attention as a normative framework that guides the objectives of the Islamic economic and financial system. This concept emphasizes that sharia not only regulates the operational aspect, but also the main purpose in protecting fundamental values such as religion (*dīn*), soul (*nafs*), intellect (*'aql*), posterity (*naṣl*), and property (*māl*). The *maqāṣid* approach has been used to evaluate various aspects of Islamic financial governance and the effectiveness of implementing sharia principles in practice, including in the management of Islamic finance in Indonesia (Andayani et al., 2025; Puspasari et al., 2024).

Several studies have also begun exploring the integration of sharia values into digital systems. For example, Wijayanti et al. (2025) shows how the principles of *maqāṣid al-sharī'ah* are integrated in digital accounting

information systems (DAIS), introducing the dimension of sharia values in the evaluation of digital-based systems in Islamic microfinance institutions. However, there is still a research gap on how the value of *maqāṣid* explicitly influences user behavior towards Islamic accounting information systems, especially in understanding and using the system as a form of value commitment, rather than simply a technical response to utility or ease of use.

The state of the art in the technology acceptance literature indicates that UTAUT has been developed and widely applied in various technological contexts (e.g. mobile services, m-learning, e-government), with strong empirical evidence of the role of its main constructs (performance expectancy, effort expectancy, social influence, facilitating conditions) on behavioral intention and actual use (Venkatesh et al., 2003). However, the majority of these studies are neutral on ethical or religious values; the main focus is on instrumental and cognitive factors in the acceptance of technology, not on how moral values and religious principles affect the process of technology adoption.

In the context of Islamic accounting, studies seek to develop the IAIS theory by incorporating Sharia values. Still, these studies are generally conceptual and have not been integrated using technological behavior models such as UTAUT. For example, Saputra (2026) developed the theory of the Islamic Accounting Information System by including the value of *maqāṣid al-sharī'ah* as a component of system ethics that strengthens Sharia accountability and compliance in financial reporting; however, the study has not been designed to test user behavioral intent or other determinants of the technology acceptance model. In addition, another study of digital technology in the context of Islamic accounting identifies opportunities for adopting cloud computing. Still, it focuses on its benefits and challenges, unrelated to user acceptance behavior (Azzahra et al., 2026).

Thus, there is a marked research gap that there is no theoretical framework systematically integrates the UTAUT model with the dimensions of *maqāṣid al-sharī'ah* as a value orientation to explain the acceptance and use of Islamic Accounting Information Systems (IAIS). This absence of integration suggests that, although the theory of technological acceptance is well established and sharia values have been recognized as an important component of Islamic accounting, the two have not been conceptually integrated into a robust, comprehensive framework.

Based on this gap, this article aims to develop a theoretical framework for User Acceptance of IAIS by expanding UTAUT through the integration of *maqāṣid al-sharī'ah* orientation as a value construct that influences behavioral intention and actual system use. The theoretical contribution of this research lies in developing a value-based technology acceptance framework relevant to the context of Islamic accounting. In contrast, its practical contribution includes guidance for IAIS system developers, regulators, and Islamic financial institutions in designing systems that are not only technically efficient but also in accordance with Sharia values and objectives.

2. LITERATURE REVIEW

2.1 UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY

The Unified Theory of Acceptance and Use of Technology (UTAUT) is one of the most influential models of technology acceptance in the modern information systems literature. This model was developed by Venkatesh et al. (2003) through a synthesis of eight previous theories of technology adoption, including the Theory of Reasoned Action, the Technology Acceptance Model, the Theory of Planned Behavior, and the Innovation Diffusion Theory. UTAUT is designed to explain behavioral intention and actual system use through four main constructs, namely performance expectancy, effort expectancy, social influence, and facilitating conditions. Performance expectancy refers to an individual's belief that using a system will improve their job performance. Effort expectancy is related to the perception of the system's ease of use. Social influence reflects social pressure or the perception that important parties expect individuals to use the system. Meanwhile, facilitating conditions refer to the perception of adequate organizational resources and support for using the system.

In subsequent work, Venkatesh et al. (2012) extended this model using UTAUT2, adding variables such as hedonic motivation, price value, and habits in the consumer context. Empirically, UTAUT has been extensively tested across contexts such as e-government, mobile banking, fintech, and organizational information systems (Dwivedi et al., 2019). The dominance of this model demonstrates its predictive power in explaining technology adoption. However, most UTAUT studies operate in a value-neutral framework, so they have not explicitly considered the influence of religious values or ethical orientation in shaping the intentions and behaviors of using the system.

2.2 THE UTAUT IN THE CONTEXT OF ACCOUNTING INFORMATION SYSTEMS

In the context of accounting information systems, the Technology Acceptance Model (TAM) is used to understand how accounting professionals accept and use technology-based systems in their work. Research shows that perceptions of system benefits and ease of use play an important role in increasing both the intention to use and the actual use of accounting information systems (Williams et al., 2015). In the organizational environment, adequate management support and technology infrastructure have also been shown to significantly impact system adoption rates.

However, when accounting information systems are placed in the context of value-based institutions, such as Islamic financial institutions, the dimensions of technology acceptance become more complex. Systems are no longer seen solely as an efficiency improvement tool, but also as an instrument for maintaining compliance with certain normative principles. Islamic accounting literature emphasizes that accounting is not just a technical process, but also a moral practice that reflects spiritual and social accountability (Haniffa & Hudaib, 2007; Triyuwono, 2016). Therefore, technology

acceptance models that do not include value dimensions may be inadequate for explaining the use behavior of the Islamic Accounting Information Systems (IAIS).

2.3 ISLAMIC ACCOUNTING INFORMATION SYSTEMS

The Islamic Accounting Information Systems (IAIS) developed from the Islamic accounting paradigm that emphasizes the balance between accountability to Allah (*hablum minallah*) and social responsibility to humans (*hablum minannas*). In this perspective, an accounting information system not only aims to produce reliable financial reports, but also ensures that the entire process and output of the system are in line with Sharia principles such as justice (*'adl*), transparency (*amanah*), and the prohibition of *riba* and *gharar* (Haniffa & Hudaib, 2007). Triyuwono (2016) emphasized that Islamic accounting has a transcendental dimension that distinguishes it from conventional accounting, which is oriented solely to shareholders' interests.

Nonetheless, much of IAIS's research remains normative and conceptual, focusing on how systems should be designed to conform to Sharia principles rather than on how users actually use them. In other words, the IAIS literature is relatively rich in normative design dimensions but remains limited in the user behavior dimension. It is this emptiness that opens up space to integrate the Technology Acceptance Model (TAM) with Islamic values.

2.4 MAQĀŠID AL-SHARĪ'AH AS A NORMATIVE FRAMEWORK

Maqāšid al-sharī'ah refers to the fundamental objectives of sharia, which aim to safeguard the welfare of human beings by protecting religion, soul, intellect, descent, and property. This concept was systematically developed by classical scholars and modernized in contemporary Islamic economic literature by thinkers such as Chapra (2008) and Kamali (2012). In Islamic finance, *maqāšid* serves as an evaluative framework to ensure that economic institutions and practices are not only legally formal but also in line with the ethical and social goals of Sharia (Dasuki & Abdullah, 2007).

In the accounting and governance practices of Islamic financial institutions, *maqāšid* are increasingly used as indicators of non-financial performance and as a basis for measuring institutions' success in creating social welfare (Mohammed & Md Taib, 2025). However, the use of *maqāšid* in such literature is generally at the institutional level, not at the individual or behavioral level of technology users. In fact, if *maqāšid* is understood as a personal value orientation, it can affect how individuals view and use information systems claimed to be based on Sharia.

Theoretically, this approach can be explained through behavioral theories, such as the Theory of Planned Behavior (TPB) (Ajzen, 1991), which emphasizes that intentions and behaviors are influenced by individuals' normative beliefs and internalized values. Thus, *maqāšid al-sharī'ah* orientation can be understood as a value orientation that shapes attitudes and intentions in the use of IAIS, because the system is perceived as maintaining trust and achieving benefits.

2.5 CONCEPTUALIZING *MAQĀSĪD AL-SHARĪ'AH* ORIENTATION AT THE INDIVIDUAL LEVEL

In this study, *Maqāṣid al-Sharī'ah* Orientation (MSO) is conceptualized as an individual-level value orientation reflecting the extent to which a person internalizes and incorporates the fundamental objectives of sharia into their decision-making processes, particularly in the context of using Islamic Accounting Information Systems (IAIS). While prior studies have predominantly employed *maqāṣid al-sharī'ah* as an evaluative framework at the institutional level, especially in assessing the performance of Islamic financial institutions (Dasuki & Abdullah, 2007; Mohammed & Md Taib, 2025), this study advances the literature by positioning *maqāṣid* as a behavioral construct at the individual level that shapes users' cognitive evaluations and actions toward technology.

Importantly, MSO is conceptually distinct from religiosity. Religiosity generally refers to the degree of an individual's religious beliefs, practices, and commitment, whereas MSO captures a more specific and context-driven orientation toward the realization of *maqāṣid* principles in practical decision-making settings. In other words, MSO represents a value-based cognitive orientation through which individuals assess whether a system aligns with key sharia objectives, such as justice (*al-'adl*), protection of wealth (*ḥifẓ al-māl*), transparency, and accountability. As such, MSO extends beyond general religious commitment by focusing on how Islamic ethical values are operationalized in the use of organizational technologies.

Within the IAIS context, individuals with a higher level of MSO are more likely to perceive system usage as a means of fulfilling broader ethical and social objectives prescribed by sharia. This includes promoting fairness in financial reporting, enhancing transparency, and ensuring accountability in financial management. Consequently, MSO functions as a normative determinant that complements the instrumental determinants proposed in the Unified Theory of Acceptance and Use of Technology (UTAUT), thereby extending the underlying assumption of rationality from purely utilitarian to value-based rationality.

To enhance the empirical applicability of the proposed framework, MSO can be operationalized as an individual's perceived alignment between IAIS usage and the realization of *maqāṣid al-sharī'ah* objectives. Potential measurement indicators may include: (1) the perception that the system supports fairness and honesty in financial reporting, (2) the belief that the system helps safeguard assets and prevent misuse (*ḥifẓ al-māl*), (3) the perception that the system enhances transparency and accountability, and (4) the belief that system usage is consistent with Islamic ethical values. These indicators can be measured using likert-scale items, thereby ensuring that MSO meets the criteria of an empirically testable construct in future research.

2.6 SYNTHESIS OF THE DEVELOPMENT OF LITERATURE

The literature on the acceptance of technology over the last two decades has been dominated by the Unified Theory of Acceptance and Use of Technology

(UTAUT), developed by Venkatesh et al. (2003) and expanded by Venkatesh et al. (2012). This model has become the main framework for explaining the behavioral intentions and actual use of various technology systems in the public and private sectors. A meta-analytic study by Dwivedi et al. (2019) shows that UTAUT has strong explanatory power across contexts, including organizational systems and digital services.

Nonetheless, most UTAUT studies operate within an instrumental and rational paradigm, which positions individuals as actors who evaluate the benefits, conveniences, and social pressures in technology adoption decision-making. The dimensions of religious values and ethical orientation have not been the primary focus in the model's development.

On the other hand, Islamic accounting literature develops through a normative approach that emphasizes the principles of justice, trust, and spiritual accountability (Haniffa & Hudaib, 2007; Triyuwono, 2016). Islamic Accounting Information Systems (IAIS) is seen not only as a technical system but also as an instrument for maintaining compliance with Sharia principles. However, IAIS studies tend to focus on the system's normative design and Sharia compliance rather than on user behavior in adopting and using the system.

Meanwhile, the concept of *maqāṣid al-sharī'ah* has been widely used as an evaluative framework in the governance and performance of Islamic financial institutions (Chapra, 2008; Dasuki & Abdullah, 2007; Mohammed & Md Taib, 2025). However, the use of *maqāṣid* is generally at the institutional level, not at the individual level, as a value orientation that influences the intentions and behavior of using technology.

Thus, the existing literature shows three mainstream approaches that develop in parallel but have not yet been integrated: (1) the theory of technological acceptance based on UTAUT, which is instrumental, (2) the normative-theological literature of IAIS, and (3) the *maqāṣid* approach as a framework for institutional ethical evaluation. The absence of systematic integration between the three currents is a significant conceptual gap.

Table 1. Synthesis of Literature

Literature Stream	Author (s)	Focus	Limitations	Research Gap
Technology Acceptance (UTAUT)	Venkatesh et al. (2003); Venkatesh et al. (2012); Dwivedi et al. (2019)	Determinants of behavioral intention and actual use based on instrumental factors	Neutral to religious/ethical values	Does not accommodate the orientation of Sharia values in the model
Accounting Information	Ifinedo (2012);	Acceptance of	Not specific to the Islamic	Have not considered the

Literature Stream	Author (s)	Focus	Limitations	Research Gap
System	Aboelmaged (2014)	information systems in an organizational context	context	characteristics of IAIS
Islamic Accounting and IAIS	Haniffa & Hudaib (2007); Triyuwono (2006)	The normative dimension and spiritual accountability in Islamic accounting	Not using a technology adoption behavior model	Disadvantages of a behavioral approach
Maqāṣid al-Sharī'ah	Chapra (2008); Dusuki & Abdullah (2007); Mohammed & Taib (2015)	Institutional evaluation based on Sharia objectives	Focus on the institutional level	Not yet positioned as a construct of individual behavior

Source: Author (2026)

Based on Table 1 above, three main gaps can be identified. First, there is a theoretical gap: the dominant UTAUT model in technology acceptance studies has not included religious values or normative ethics as determinants of behavior. In fact, in the context of a Sharia-based organization, value is not just an additional factor, but an inherent part of the system itself. Second, there is a contextual gap; the study of accounting information systems is generally conducted in a conventional context, whereas IAIS has fundamentally different normative characteristics. The absence of behavioural models specific to IAIS suggests the need for a more context-specific framework. Third, there is a conceptual gap: *maqāṣid al-Sharī'ah* has been used to evaluate institutional performance rather than as an orientation for shaping individual values that guide the intentions and behavior of those who use the system. In fact, behavioral theories such as the Theory of Planned Behavior (Ajzen, 1991) show that personal values can be an important determinant of intentions.

This study further positions itself at the intersection between technology acceptance theory and Islamic normative theory by integrating the *Maqāṣid al-Sharī'ah* Orientation (MSO) construct into the UTAUT model. This integration resulted in an IAIS acceptance framework that not only explains instrumental factors such as benefits and convenience, but also normative factors in the form of value commitments to sharia goals.

The conceptual contribution of this research lies in developing a value-based technology acceptance framework for Islamic accounting. This framework extends UTAUT from a value-neutral model to one sensitive to religious and ethical contexts, while also extending the *maqāṣid* literature to the level of individual behavior in technology use.

Thus, this study fills the theoretical, contextual, and conceptual gaps left unanswered by the previous literature and offers a new synthesis of instrumental and normative approaches in the study of IAIS.

3. RESEARCH METHODS

This research is a conceptual analysis that aims to develop an integrative framework linking the technology adoption model to Islamic normative values within the Islamic financial system. Epistemologically, this study uses the theory synthesis and conceptual integration approach, which combines the theoretical construction of the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003) with the perspective of *maqāṣid al-sharī'ah*, which is widely developed in Islamic economic literature by Dasuki & Abdullah (2007) and Mohammed & Md Taib, (2025). This approach does not aim to conduct empirical testing, but rather to build coherent and systematic theoretical arguments to produce research propositions that can be tested in subsequent studies.

This study adopts a conceptual research design following the framework proposed by Jaakkola (2020), which emphasizes systematic concept development through theory building and integrative literature synthesis. The study is positioned within the theory-building and integrating type of conceptual research, aiming to develop a novel framework by combining technology acceptance theory with Islamic normative principles. The methodological process begins with the identification of a key research problem, namely the limitation of value-neutral models such as the UTAUT in capturing value-based considerations within the Islamic Accounting Information Systems (IAIS).

In line with Jaakkola (2020), the conceptual development process is conducted through three main stages: (1) problem definition and gap identification, (2) systematic literature review, and (3) conceptual framework development. The literature review follows a structured and transparent process to ensure rigor and replicability (Snyder, 2019; Tranfield et al., 2003). Relevant studies are identified using major academic databases, including Scopus and Google Scholar. The search strategy employs a combination of keywords such as “technology acceptance,” “UTAUT,” “accounting information systems,” “Islamic accounting,” “Islamic finance,” and “*maqāṣid al-sharī'ah*”. Boolean operators (e.g., AND, OR) are used to refine the search and ensure comprehensive coverage.

The inclusion criteria for article selection consist of: (1) peer-reviewed journal publications, (2) relevance to technology acceptance, accounting

information systems, or Islamic finance, (3) explicit theoretical or empirical contribution, and (4) publication in reputable international or accredited journals. Conversely, exclusion criteria include non-academic sources, articles lacking theoretical relevance, duplicate studies, and publications with limited methodological transparency. The selected articles are then screened and categorized based on their thematic focus.

The synthesis of the literature is conducted using a thematic and comparative analysis approach. Specifically, the selected studies are analyzed to identify key constructs, theoretical relationships, dominant perspectives, and inconsistencies across the literature. This process allows for the identification of critical gaps, particularly the absence of integration between instrumental determinants (e.g., performance expectancy, effort expectancy) and normative or value-based constructs rooted in *maqāṣid al-sharī'ah*. Building on this synthesis, the study formulates propositions by logically linking constructs based on prior empirical evidence and theoretical arguments, ensuring conceptual coherence and explanatory relevance (MacInnis, 2011; Podsakoff et al., 2016).

In the final stage, the study develops an integrative conceptual framework that incorporates UTAUT constructs with *Maqāṣid al-Sharī'ah* Orientation (MSO) as a normative determinant. This framework reflects a shift from utilitarian to value-based rationality in explaining technology acceptance. Overall, the methodological approach ensures a rigorous and systematic process of conceptual development, providing a robust theoretical foundation for future empirical testing in the context of the IAIS.

As a conceptual paper, the methodological contribution of this research lies in enriching the technology adoption model, which was previously value-neutral, to consider the ethical dimension and Sharia goals. This integration is expected to expand the literature on Islamic information and financial systems by providing a more contextual, reflective, and relevant theoretical framework that reflects the characteristics of Islamic institutions.

4. RESULTS AND DISCUSSION

4.1 PROPOSITION DEVELOPMENT

4.1.1 Performance Expectancy and Behavioral Intention on IAIS

Performance expectancy is defined as the level of confidence an individual has that using a system will improve their job performance (Venkatesh et al., 2003). In the context of an organization's information systems, this construct is the strongest determinant of the behavioral intent to use technology. Theoretically, this construct is rooted in the Technology Acceptance Model (TAM) (Davis, 1989), which posits that individuals are more likely to use a system if they believe it improves work effectiveness.

In the context of Islamic Accounting Information Systems (IAIS), performance expectancy is the belief that the system can improve the accuracy

of financial reporting, accelerate the recording process, reduce errors, and ensure compliance with Sharia principles. Financial professionals who view IAIS as both an efficiency-enhancing instrument and a guardian of Sharia compliance will be more likely to intend to use it.

Various empirical studies show that performance expectancy significantly influences behavioral intention across various technological contexts (Dwivedi et al., 2019; Venkatesh et al., 2003, 2012). Therefore, in the context of IAIS, which remains an organization-based technology system, this relationship theoretically remains relevant and is expected to be positive.

Proposition 1: Performance expectancy has a positive effect on behavioral intention in the use of Islamic Accounting Information Systems.

4.1.2 Effort Expectancy and Behavioral Intention on IAIS

Effort expectancy refers to the perception of a system's ease of use (Venkatesh et al., 2003). This construct has conceptual roots in perceived ease of use in Technology Acceptance Model (TAM) (Davis, 1989), which emphasizes that system complexity can be a barrier to adoption. The easier a system is to understand and operate, the more likely an individual is to use it.

In the context of the Islamic Accounting Information Systems (IAIS), complexity can arise from integrating Sharia-compliance features, specialized reporting, or internal audit mechanisms grounded in Islamic principles. If a system is considered too complex or requires a high learning effort, the intention to use it may decrease, even if it has normative benefits.

Previous research has shown that effort expectancy significantly affects behavioral intention, especially in the early stages of technology implementation (Venkatesh et al., 2003, 2012). Therefore, in the context of IAIS, ease of use remains an important factor in shaping financial professionals' behavioral intentions.

Proposition 2: Effort expectancy has a positive effect on behavioral intention in the use of Islamic Accounting Information Systems.

4.1.3 Social Influence and Behavioral Intention on IAIS

Social influence refers to the extent to which an individual feels that important people in their work environment expect them to use a particular system (Venkatesh et al., 2003). This construct has a theoretical foundation in the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB) (Ajzen, 1991), which emphasizes the importance of subjective norms in shaping behavioral intentions.

In sharia-based organizations, social influence can come from management, Sharia supervisory boards, regulators, and colleagues. If the use of the Islamic Accounting Information Systems (IAIS) is seen as a professional standard and part of an institutional commitment to sharia compliance, then this normative pressure can reinforce the intention of use.

The empirical study of the Unified Theory of Acceptance and Use of Technology (UTAUT) shows that social influence plays a significant role, especially in the context of mandatory organizations and systems (Venkatesh et al., 2003). Given that IAIS is generally applied within organizations' policy frameworks, social influence is expected to remain an important determinant of use intention.

Proposition 3: Social influence has a positive effect on behavioral intention in the use of Islamic Accounting Information Systems.

4.1.4 Facilitating Conditions and Actual System Use IAIS

Facilitating conditions refer to an individual's perception of the availability of technical support and organizational resources to use the system (Venkatesh et al., 2003). In contrast to other constructs that primarily affect intent, facilitating conditions in the original Unified Theory of Acceptance and Use of Technology (UTAUT) directly influence the actual use of the system.

In the context of the Islamic Accounting Information Systems (IAIS), organizational support can take the form of training, technical guidance, IT support, and management's commitment to implementing sharia-based systems. Without adequate infrastructure support, even if individuals have strong intentions, the actual use of the system can be hampered. Previous research has shown that facilitating conditions have a significant effect on actual use, especially in formal organizational settings (Venkatesh et al., 2003). Therefore, this relationship remains relevant in the context of IAIS.

Proposition 4: Facilitating conditions positively affect the actual use of Islamic Accounting Information Systems.

4.1.5 Behavioral Intention and Actual System Use IAIS

In behavioral theory, intention is a direct predictor of actual behavior (Ajzen, 1991). The Unified Theory of Acceptance and Use of Technology (UTAUT) also emphasized that behavioral intention is the primary determinant of system use (Venkatesh et al., 2012). Thus, financial professionals with a strong intention to use the Islamic Accounting Information Systems (IAIS) are more likely actually to use the system in practice. This relationship has been extensively tested in various technology studies, making it one of the most stable relationships in the information systems adoption literature.

Proposition 5: Behavioral intention has a positive effect on the actual system use of Islamic Accounting Information Systems.

4.1.6 *Maqāṣid al-Sharī'ah* Orientation and Behavioral Intention on IAIS

The *Maqāṣid al-Sharī'ah* Orientation (MSO) in this study is positioned as an orientation of individual values that reflects a commitment to fundamental Sharia goals, such as property protection, justice, and transparency (Chapra, 2008; Dasuki & Abdullah, 2007). In contrast to the instrumental constructs in

the Unified Theory of Acceptance and Use of Technology (UTAUT), *maqāṣid* represent normative and ethical dimensions in the behavior of using the system.

From the perspective of value theory in behavior (Ajzen, 1991), strong personal values will affect individual attitudes and intentions. If financial professionals view the Islamic Accounting Information Systems (IAIS) as an instrument to maintain trust and realize benefits, then a strong orientation toward *maqāṣid* will strengthen the intention to use the system. Thus, integrating *maqāṣid* extends UTAUT from a value-neutral model to one that considers religious and ethical dimensions.

Proposition 6: *Maqāṣid al-Sharī'ah* Orientation has a positive effect on behavioral intention in the use of Islamic Accounting Information Systems.

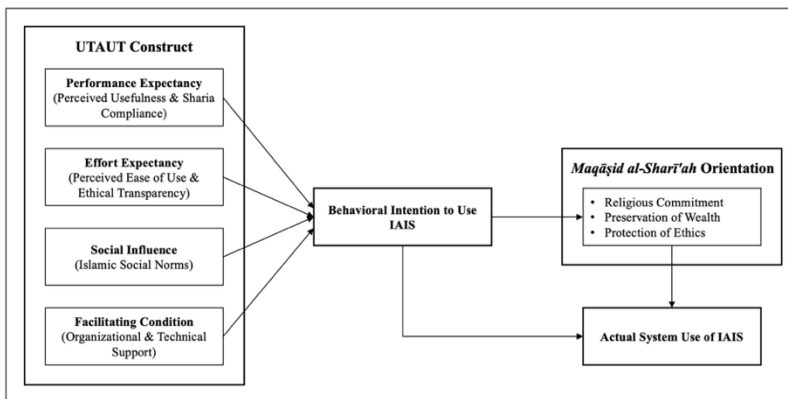
4.1.7 *Maqāṣid Al-Sharī'ah* Orientation and Actual System Use IAIS

In addition to shaping intentions, the orientation of *maqāṣid* is also thought to directly influence the actual use of the system. Individuals with a strong value commitment are not only committed but also likely to put those values into tangible action. In the context of the Islamic Accounting Information Systems (IAIS), the use of the system can be seen as a practical manifestation of a commitment to property protection (*hifz al-māl*) and accountability.

The *maqāṣid* literature on Islamic financial governance shows that orientation towards Sharia goals influences the operational practices of institutions (Mohammed & Md Taib, 2025). By adapting such logic to the individual level, it can be assumed that the orientation of the *maqāṣid* will encourage the actual use of IAIS.

Proposition 7: *Maqāṣid al-Sharī'ah* Orientation has a positive effect on the actual system use of Islamic Accounting Information Systems.

Figure 1. Conceptual Framework of UTAUT, *Maqāṣid al-Sharī'ah* Orientation, and IAIS



4.2 REFLECTION ON THE RESULTS OF THE LITERATURE SEARCH

The results of the literature search show that research on technology acceptance in information systems is predominantly developed within a rational-instrumental framework. The most influential model is the Unified Theory of Acceptance and Use of Technology, introduced by Venkatesh et al. (2003) in *MIS Quarterly*. This model integrates the previous eight theories and places performance expectancy, effort expectancy, social influence, and facilitating conditions as the main determinants of system usage intentions and behaviors. Since its publication, the Unified Theory of Acceptance and Use of Technology (UTAUT) has been tested and validated in a variety of contexts, including the public sector, education, and financial services.

The roots of instrumental rationality in this model can also be traced to the Technology Acceptance Model (TAM) developed by Davis (1989), which posits that perceived usefulness and perceived ease of use are the main determinants of system adoption. Both TAM and UTAUT essentially portray individuals as rational agents who evaluate the benefits and costs of technology use in a utilitarian manner.

However, the results of the literature selection show that most of these studies have not explicitly integrated the religious or normative dimension as the main construct. Even in the study of technology adoption in Islamic banking, the focus of research still tends to be on functional determinants such as trust and quality of service (e.g., Ali & Raza, 2017), without directly attributing them to the orientation of *maqāṣid*.

On the other hand, the literature on *maqāṣid al-sharī'ah* has developed rapidly in Islamic economics and finance. Studies by Dasuki & Abdullah (2007) confirm that the goals of Islamic financial institutions are not only oriented towards profitability but also towards achieving social justice and benefits. Furthermore, Mohammed & Md Taib (2025) developed the *maqāṣid* index as a performance measurement instrument based on sharia goals. However, the results show that *maqāṣid* is almost always positioned at the institutional or macro level, rather than as a determinant of individual behavior in the context of information systems.

This fragmentation of the literature shows that two major currents develop in parallel: information systems based on the utilitarian paradigm and *maqāṣid*-based systems on the normative-macro paradigm. This gap is the main conceptual justification for this research. Thus, the results of the literature search not only serve as the basis for theory but also provide an academic argument that the integration of the two domains remains limited and requires further conceptual elaboration.

4.3 INTEGRATION OF INSTRUMENTAL AND NORMATIVE DIMENSIONS

Based on the literature analysis, the integration of instrumental and normative approaches is proposed to address the identified theoretical gaps. In the classic the Unified Theory of Acceptance and Use of Technology (UTAUT) model (Venkatesh et al., 2003, 2012), the intention to use the system is explained by a rational evaluation of benefits and conveniences. However, in the context of

the Islamic Accounting Information Systems (IAIS), the use of the system cannot be separated from the commitment to Sharia principles and value orientation.

Building upon the identified gap, this study proposes the integration of instrumental determinants from UTAUT with a normative, value-based construct represented by the *Maqāṣid al-Sharī'ah* Orientation (MSO). This integration reflects a fundamental paradigm shift from utilitarian rationality toward value-based rationality in technology acceptance. Unlike traditional models that assume users are driven solely by efficiency and performance considerations, the proposed framework posits that technology adoption in Islamic contexts is also shaped by ethical alignment and religious objectives. This extends the ontological foundation of UTAUT by embedding moral cognition into the decision-making process, thereby reconceptualizing technology as a value-laden artifact rather than a neutral tool (Benbasat & Barki, 2007; Venkatesh et al., 2012). This perspective is consistent with bounded rationality (Simon, 1955), where decisions are influenced by contextual values, particularly in religious organizational environments.

Despite its theoretical contribution, the integration of MSO introduces several limitations. First, the inclusion of a value-based construct raises the risk of social desirability bias, where respondents may overreport their adherence to Islamic values in survey-based studies (Podsakoff et al., 2016). Second, the interpretation of *maqāṣid* principles may vary across cultural and institutional contexts, potentially limiting cross-country comparability (Beekun & Badawi, 2005; Hofstede, 2001). Third, the operationalization of MSO remains challenging, as it requires translating abstract ethical principles into measurable behavioral indicators, which necessitates rigorous scale development and validation in future research (MacKenzie et al., 2011).

4.4 REINTERPRETATION OF THE UTAUT CONSTRUCT IN THE CONTEXT OF IAIS

The integration of the *Maqāṣid al-Sharī'ah* Orientation (MSO) necessitates a contextual reinterpretation of the Unified Theory of Acceptance and Use of Technology (UTAUT) constructs. Performance expectancy extends beyond productivity to include support for sharia compliance and ethical accountability, aligning with Islamic finance objectives (Dasuki & Abdullah, 2007).

Effort expectancy incorporates not only ease of use but also ease of ensuring auditability and compliance. Social influence reflects stronger normative pressures in Islamic institutions, where organizational values shape behavior. This reinterpretation demonstrates that universal models such as UTAUT are not inherently context-free, but rather adaptable frameworks whose explanatory power increases when embedded within specific value systems. Thus, the study contributes to a broader theoretical movement in information systems research that calls for contextualized and culturally sensitive models (Avgerou, 2001).

4.5 THEORETICAL CONTRIBUTIONS TO THE LITERATURE OF ISLAMIC ACCOUNTING INFORMATION SYSTEMS AND REPOSITIONING OF NOVELTY

This study offers several important theoretical contributions to the literature on technology acceptance, Islamic accounting, and value-based decision-making. First, it extends the dominant stream of technology acceptance research by explicitly incorporating normative and value-based determinants into behavioral models that have traditionally been grounded in instrumental rationality. Foundational models such as the Technology Acceptance Model (TAM) (Davis, 1989) and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003, 2012) have consistently demonstrated strong explanatory power; however, they largely conceptualize user behavior as driven by cognitive evaluations of efficiency, usefulness, and ease of use. By integrating *Maqāṣid al-Sharī'ah* Orientation (MSO) into this framework, the present study challenges the implicit assumption of value neutrality and introduces a complementary perspective in which ethical alignment and religious objectives play a central role in shaping behavioral intention and use behavior. This contribution aligns with broader calls in the information systems literature to incorporate socio-cultural and value-based dimensions into technology adoption models (Avgerou, 2001; Benbasat & Barki, 2007).

Second, this study advances the *maqāṣid al-sharī'ah* literature by repositioning it from a predominantly macro-level evaluative framework to a micro-level behavioral construct. Existing studies have largely utilized *maqāṣid* to assess institutional performance, governance quality, and social outcomes in Islamic financial institutions (Dasuki & Abdullah, 2007; Mohammed & Md Taib, 2025). While this perspective has been instrumental in developing performance measurement tools, it has provided limited insight into how *maqāṣid* principles influence individual cognition and behavior in organizational settings. By conceptualizing MSO as an individual-level orientation, this study contributes to a growing body of research that seeks to understand how Islamic values shape decision-making processes, thereby bridging the gap between normative theory and behavioral application.

Third, this study contributes to the integration of interdisciplinary domains by bridging the literature on information systems and Islamic finance, which have historically developed in parallel with minimal conceptual overlap. Technology acceptance research has largely evolved within a positivist and utilitarian paradigm, whereas Islamic finance research has emphasized ethical, social, and religious objectives. The proposed framework synthesizes these perspectives into a unified model, thereby offering a more holistic explanation of user behavior in Islamic organizational contexts. This integrative approach not only enhances theoretical completeness but also opens new avenues for cross-disciplinary research.

Rather than claiming absolute originality, this study carefully positions its contribution as a contextual and domain-specific innovation. Prior research has indeed explored the role of values and religiosity in shaping individual behavior, particularly in areas such as halal consumption, Islamic marketing,

and fintech adoption (e.g., Ali & Raza, 2017; Raza et al., 2017). These studies demonstrate that value-based considerations are important determinants of user behavior in Islamic contexts. However, the explicit integration of *maqāṣid al-sharī'ah* as a structured, theory-driven construct within technology acceptance models, particularly in the domain of Islamic Accounting Information Systems, remains underexplored.

Therefore, the novelty of this study lies not in introducing *maqāṣid* as an entirely new concept, but in extending and contextualizing it within the framework of technology acceptance, specifically in IAIS environments. In this sense, the study contributes a novel application and theoretical integration, rather than a wholly unprecedented construct. This positioning ensures conceptual rigor while avoiding overstatement, and situates the study within an evolving body of literature that seeks to incorporate ethical and religious dimensions into behavioral models.

Furthermore, by framing MSO as a value-based cognitive orientation that complements instrumental determinants, this study contributes to the ongoing paradigm shift toward more holistic models of technology acceptance models that recognize the interplay between efficiency, ethics, and cultural context. As such, the proposed framework not only enriches existing theories but also provides a foundation for future empirical and theoretical developments in both information systems and Islamic accounting research.

4.6 PRACTICAL AND CONCEPTUAL IMPLICATIONS FOR FURTHER RESEARCH

From a practical perspective, the proposed framework offers a set of actionable implications for key stakeholders involved in the development, regulation, and use of the Islamic Accounting Information Systems (IAIS). For system developers, the findings highlight the importance of embedding sharia-compliant functionalities directly into system architecture, rather than treating compliance as an external or post hoc process. This may include the integration of automated sharia compliance checks, real-time validation of transactions against Islamic financial principles, and audit trail mechanisms that enhance traceability and accountability. In addition, developers can incorporate transparency-enhancing features such as user-accessible reporting dashboards, disclosure modules, and explainable system outputs that allow users to understand how transactions align with ethical and religious standards. These design considerations are consistent with emerging discussions on value-sensitive design in information systems, which emphasize the integration of human values into technological artifacts.

For regulators and standard-setting bodies, the proposed framework underscores the need to move beyond high-level normative guidelines toward more operational and system-oriented standards. Regulatory institutions, such as central banks and sharia supervisory boards, can play a critical role in formulating technical standards and certification frameworks that ensure IAIS are aligned with *maqāṣid al-sharī'ah* objectives. This may involve developing standardized compliance protocols, system audit requirements, and governance frameworks that explicitly link system functionalities to sharia

principles such as transparency, justice, and the protection of wealth. Furthermore, regulators may consider encouraging interoperability standards across Islamic financial institutions to ensure consistency and comparability in system implementation.

At the organizational level, the framework highlights the importance of aligning technological adoption with internal governance structures and organizational culture. Management in Islamic financial institutions should not only invest in technological infrastructure but also foster a value-driven environment that supports the ethical use of IAIS. This can be achieved through targeted training programs that emphasize the role of *maqāṣid al-sharī'ah* in daily operational practices, the establishment of internal sharia compliance units, and the integration of ethical performance indicators into employee evaluation systems. In this context, IAIS should be viewed not merely as technical tools, but as instruments that reinforce organizational accountability and moral responsibility.

Beyond these immediate stakeholders, the framework also has broader implications for the design of digital transformation strategies in Islamic financial institutions. It suggests that successful digitalization requires not only technological readiness but also alignment with institutional values, thereby reinforcing the need for a holistic approach to innovation in sharia-based environments.

As a conceptual study, this research does not empirically test the proposed relationships; however, it provides a robust theoretical foundation for future empirical investigation. The framework can be operationalized and tested across different institutional settings, including Islamic banks, zakat institutions, and waqf management organizations, thereby allowing for comparative analysis across sectors.

Despite its contributions, this study acknowledges several methodological and conceptual challenges that warrant further investigation. One key issue concerns the operationalization and measurement of *Maqāṣid al-Sharī'ah* Orientation (MSO). Given its abstract and multidimensional nature, developing reliable and valid measurement scales requires careful conceptual refinement and empirical validation, following established scale development procedures (MacKenzie et al., 2011). Future research is encouraged to employ mixed-method approaches, combining qualitative insights (e.g., interviews with practitioners and sharia experts) with quantitative validation techniques (e.g., confirmatory factor analysis and structural equation modeling).

In addition, future studies should address potential biases associated with self-reported data, particularly social desirability bias, which may lead respondents to overstate their adherence to Islamic values (Podsakoff et al., 2016). The use of behavioral data, system usage logs, or experimental designs may help mitigate this limitation and provide more objective measures of technology use.

Another important direction for future research lies in examining the role of contextual factors, such as cultural differences, regulatory

environments, and levels of institutional maturity, in shaping the relationship between MSO and technology acceptance. Cross-country comparative studies may reveal variations in how *maqāṣid* principles are interpreted and operationalized, thereby enhancing the generalizability of the proposed framework.

Furthermore, future research may explore the inclusion of moderating and mediating variables, such as individual religiosity, Islamic organizational culture, and the effectiveness of sharia governance mechanisms. These variables may provide deeper insights into the conditions under which MSO exerts a stronger or weaker influence on behavioral intention and system usage.

Finally, longitudinal studies are recommended to capture the dynamic nature of technology adoption and value internalization over time. Such approaches would allow researchers to examine how exposure to IAIS and organizational practices may gradually shape users' value orientations and behavioral patterns.

4.7 SYNTHESIS OF CONCEPTUAL STUDY

Overall, this study advances the discourse on technology acceptance by systematically integrating instrumental and normative perspectives into a unified conceptual framework. By bridging the dominant utilitarian paradigm in information systems research with value-based reasoning derived from *maqāṣid al-sharī'ah*, the study provides a more holistic lens through which user behavior in Islamic Accounting Information Systems (IAIS) can be understood. This synthesis responds to longstanding calls in the literature to move beyond purely efficiency-driven explanations of technology adoption and to incorporate broader socio-cultural and ethical dimensions into behavioral models.

At a fundamental level, the proposed model redefines technology acceptance as a multidimensional and value-embedded process, in which user decisions are shaped not only by cognitive evaluations of performance and effort but also by moral judgments, ethical commitments, and religious orientations. This represents a paradigmatic shift from the assumption of value-neutrality in traditional acceptance models toward a perspective that recognizes technology as inherently situated within social, cultural, and normative contexts. In doing so, the study contributes to the evolving view in information systems research that technologies are socio-technical artifacts, whose meaning and use are co-constructed through both functional utility and value alignment.

Furthermore, the integration of *Maqāṣid al-Sharī'ah* Orientation (MSO) into the technology acceptance framework expands the conceptual boundaries of rationality by incorporating what may be termed *ethical rationality* or *value-based rationality*. Within this perspective, individuals are not merely utility maximizers but also moral agents who seek coherence between their actions and deeply held principles. This insight is particularly relevant in Islamic organizational settings, where compliance with sharia is not only a regulatory requirement but also a moral and spiritual imperative.

In addition, the proposed synthesis contributes to interdisciplinary dialogue by connecting insights from information systems, Islamic economics, and behavioral theory. It demonstrates that the integration of normative frameworks such as *maqāṣid al-sharī'ah* into mainstream behavioral models is both conceptually feasible and theoretically enriching. As such, the model offers a foundation for future research that seeks to explore the intersection of technology, ethics, and religion in a more systematic and empirically grounded manner.

Finally, this study positions technology not merely as a neutral enabler of organizational processes, but as a socio-ethical instrument that actively shapes and is shaped by the values of its users and institutional environment. This reconceptualization underscores that the success of IAIS is contingent not only on technical efficiency but also on its ability to embody and operationalize ethical and religious principles, thereby aligning technological innovation with the broader objectives of Islamic organizational life.

5. CONCLUSION

This study develops an integrative conceptual framework that bridges the instrumental perspective of technology acceptance theory with the normative perspective of *maqāṣid al-sharī'ah* in the context of Islamic Accounting Information Systems (IAIS). A synthesis of the literature indicates that mainstream technology acceptance models, particularly the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003), primarily explain user intentions and behaviors through rational evaluations of performance benefits and ease of use. While this model has demonstrated strong explanatory power across organizational contexts, it remains largely value-neutral. It does not explicitly incorporate the religious and normative dimensions that characterize sharia-based institutions. Conversely, literature on *maqāṣid al-sharī'ah*, such as that proposed by Dasuki & Abdullah (2007), has mainly been applied to assess institutional performance rather than to examine individual behavioral determinants of information system usage. This separation highlights a significant theoretical gap between information systems research and Islamic finance scholarship.

To address this gap, this study proposes integrating the instrumental determinants of UTAUT with *Maqāṣid al-Sharī'ah* Orientation (MSO) as a normative determinant of IAIS usage intention. This integration extends the assumption of rationality in technology acceptance models from purely utilitarian considerations toward value-based rationality, where system adoption is influenced not only by perceived efficiency and convenience but also by moral legitimacy and alignment with Islamic principles. The proposed framework contributes theoretically by demonstrating that technology acceptance determinants can incorporate normative and value-based factors, by repositioning *maqāṣid al-sharī'ah* as an individual behavioral construct rather than solely an institutional evaluation tool, and by bridging two

previously parallel streams of literature. Although this study is conceptual and does not include empirical testing, it provides a strong theoretical foundation for future research to examine the proposed model across Islamic financial institutions and contexts. Overall, the study suggests that the development and adoption of IAIS should integrate both technical and normative dimensions, positioning technology as an ethical and socially embedded instrument aligned with the objectives of sharia.

6. ACKNOWLEDGMENT

Declaration of AI use: The authors declare that ChatGPT, a generative artificial intelligence tool developed by OpenAI, was used solely to assist with language editing, paraphrasing, and grammatical refinement. The use of this tool did not affect the research design, data collection, data analysis, interpretation of results, or the originality and scientific integrity of the manuscript. The authors take full responsibility for the content of this article.

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