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Research Mapping of Technology Adoption & Acceptance Models in Business: A Literature Study

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Abstract

This paper aims to describe the development of technology and system adoption and acceptance research model. We specified our meta-analysis work on the amount of research regarding technology adoption and acceptance in business context. We generated 20 articles which were published in Multidisciplinary Digital Publishing Institute (MDPI) for the current year, 2023. Hereafter, these articles were classified based on research topics, theories, methods, and models used by the authors. Based on journal source map, research related to adoption & acceptance of technology is dominated by articles from sustainability journal source. Technology Acceptance Model (TAM) was the dominant theoretical framework that has been used. Furthermore, four elements of UTAUT model namely performance expectancy, effort expectancy, social influence, and facilitating conditions are most considerable predictors in current year research. Structural model to predict behavioural intention on technology in business was dominantly examined. This article review uncovered several gaps from previous research in those areas. Further research can do the experimental research project, mixed-method, and examined the continuance intention which still has small attention. Finally, the UTAUT 3 that has been introduced in this literature review is worthy to test in future research.

Keywords: *Technology, Acceptance, Adoption, Literature Review*

INTRODUCTION

Technological development is a necessity. We can see how the Covid-19 pandemic has forced humans to adapt more quickly to adopt technology in many aspects of life, such as economic and business aspects. (Ilieva et al., 2023).. Technology adoption is inevitable given that the development of human civilisation will slowly move to it (Al Tarawneh et al., 2023).. The issue of digitalisation in business is synonymous with the discourse of disruption, threat, and risk. However, when organisations can utilise these technological developments, digitalisation can add value to the organisation. Digitalisation can be a problem when organisations

are not prepared for the massive changes. Organisations and elements within them both individually and in groups tend to be resistant when new technologies emerge that the organisation wants to adopt (Zeebaree et al., 2022)..

Previous researchers developed various models to explain system and technology acceptance. The models introduced include the *Technology Acceptance* Model (Davis et al., 1989; Davis & Venkatesh, 1996)*Theory of Reasoned* Action (Izraeli & Jaffe, 1998; Venkatesh et al., 2003).*Theory of Planned* Behaviour (Ajzen, 1985), to the 1st and 2nd *Unified Theory of Acceptance and Use of Technology (Venkatesh et al.*, 2003). (Venkatesh et al., 2003, 2012).. The model of technology adoption and acceptance is quite challenging (*chalengging*) to be reviewed, considering that current technological developments are increasingly fast and massive. In addition, previous research also obtained mixed results with various approaches and models tested. For example, one of the predictors that is considered established and consistent in UTAUT such as *performance expectancy*, *effort expectancy*, *social influence* and *facilitating conditions*, in some studies shows different results. (Bouteraa et al., 2023; Gupta et al., 2023; Hassan et al., 2023; Jou et al., 2023; Kumar et al., 2023; Naruetharadhol et al., 2023).. Another model, namely TPB in explaining technology acceptance, also has mixed results. (Bruce et al., 2023; Jou et al., 2023; Rosli et al., 2023; Song & Jo, 2023)..

This research is motivated by a bibliographic study of earnings management research in Indonesia (Suprianto & Setiawan, 2017). In addition, other literature study research on *corporate governance* in Indonesia (Ditta & Setiawan, 2019). The purpose of this study is to review research on the topic of technology adoption and acceptance in business. Researchers collected 20 articles on technology adoption and acceptance models published by several reputable international journals and quartile by the MDPI (*Multidisciplinary Digital Publishing Institute*) *publisher* throughout 2023. Researchers used the "*charting the field*" and "*analysing the community*" approaches to analyse and map the scope of technology adoption and acceptance research throughout 2023. (Ditta & Setiawan, 2019; Suprianto & Setiawan, 2017).. The mapping was done by categorising the reviewed research based on journal publishers, theories, methods and models.

This research has several contributions (novelty) that fill the gaps of previous research. First, research that is a bibliographic literature study that analyses and maps the topic of technology adoption and acceptance models has not been widely researched. As far as researchers observe, the last literature review on this topic is related to one model, namely *Techology Acceptance* (TAM). (Ilmi et al., 2020; King & He, 2006).. These literature studies have not covered other acceptance theoretical frameworks. This research examines the development of various theoretical frameworks for acceptance models. Secondly, this study contributes to the dominant models in previous studies and opportunities for future research.

METHOD

This research uses a quantitative approach to literature study (bibliography). The method used to analyse and map the literature collected is using the "*charting the fields"* method (Hesford et al., 2006).. This method was carried out in several stages, first, researchers collected and selected articles on technology adoption and

acceptance at the MDPI (*Multidisciplinary Digital Publishing Institute*) *publisher*. The articles collected came from several international journals indexed in the MDPI publisher, as well as reputable and quartile journals. The following are the journals:

Table 1. MDPI Journal List 2023 - Technology Acceptability

Journal Name	Rank	Publisher
Behavioural Sciences	Q2	MDPI
Buildings	Q1	MDPI
Environmental Research & Public Health	Q2	MDPI
Foods	Q1	MDPI
Risk & Financial Management	Q3	MDPI
Risks	Q2	MDPI
Smart Cities	Q1	MDPI
Sustainability	Q1	MDPI
Systems	Q2	MDPI

The journals above were selected based on a search on the *google scholar* search engine with the keywords *adoption* / *acceptance of technology* MDPI. The reason for choosing journals in MDPI is firstly because of the ease of access to reputable journals. Second, the selection of MDPI as an object of literature study because the journals indexed in it are reputable journals. Reputable international journals have a very central role in describing issues. Third, the reason for choosing 2023 is for the purpose of a systematic review of *publishers*, years, and themes that are very specific to focus this literature study. In the second stage, researchers then analysed and mapped the 20 journals collected based on several categories, namely theory, method, model, and topic. The following is the list of 20 journals analysed in this literature review:

Table 2. List of Articles, Researchers, and Journals Sources

No.	Journal Name	Title	Researcher
1	Smart Cities	Exploring the Challenges and Issues in Adopting Cybersecurity in Saudi Smart Cities: Conceptualisation of The Cybersecurity- Based Utaut Model	Alhalafi & Veeraraghavan (2023)
No.	**Journal Name**	**Title**	**Researcher**
2	Sustainability	Understanding Consumers' Barriers to Using Fintech Services in The United Arab Emirates: A Mixed-Methods Research Approach	Bouteraa, et.al (2023)

3	Sustainability	The Effect of Digital Marketing Adoption on SMEs Sustainable Growth: Empirical Evidence from Ghana	Bruce, et.al (2023)
4	Risk & Financial Management	Does Previous Experience with The Unified Payments Interface (UPI) Affect The Usage of Central Bank Digital Currency (CDBC)?	Gupta, et.al (2023)
5	Risks	Investigating the Determinants of Islamic Mobile Fintech Service Acceptance: A Modified UTAUT2 Approach	Hassan, et.al (2023)
6	Behavioural Sciences	Assessing Factors That Influence Womenpreneurs' Intention to Use Technology: A Structural Equation Modelling Approach	Jou, et.al (2023)
7	Sustainability	Factors Influencing Behaviour Intention in Digital Investment Services of Mutual Fund Distributors Adoption in Thailand	Kasemharuethaisuk , et.al (2023)
8	Sustainability	How Does Perceived Risk and Trust Affect Mobile Banking Adoption? Empirical Evidence from India	Kumar, et.al (2023)
9	Systems	Customer Attitudes towards Digital Wallet Services	Llieva, et.al (2023)
10	Foods	Consumer Intention to Utilise and E-Commerce Platform for Imperfect Vegetables Based on Health-Consciousness	Naruetharadhol, et.al (2023)
11	Sustainability	Antecedents of Behavioural Intentions for Purchasing Hybrid Cars Using Sustainability Theory of Planned Behaviour Integrated with UTAUT2	Ong, et.al (2023)
No.	**Journal Name**	**Title**	**Researcher**
12	Sustainability	Factors Determining The Acceptance of E-Wallet among Gen-Z from The Lens of The Extended Technology Acceptance Model	Rosli, et.al (2023)

13	Sustainability	A Study on The Acceptance of Mobile-Banking Applications in India-Unified Theory of Acceptance and Sustainable Use of Technology Model (UTAUT)	Samartha, et.al (2022)
14	Sustainability	Understanding the Continuance Intention of Omnichannel: Combining TAM and TPB	Song & Jo (2023)
15	Sustainability	Determinants of M-Banking Usage and Adoption among Millennials	Tarawneh, et.al (2023)
16	Behavioural Sciences	Reseach on The Factors Affecting The Adoption of Smart Aged-Care Products by The Aged in China: Extension Based on UTAUT Model	Wang, et.al (2023)
17	Buildings	Factors Influencing Adoption of Digital Twin Advanced Technologies for Smart City Development: Evidence from Malaysia	Waqar, et.al (2023)
18	Sustainability	Modelling the Enablers of Consumers' E-Shopping Behaviour: A Multi-Analytic Approach	Yang, et.al (2023)
19	Sustainability	Sustainable Adoption of E-Government from the UTAUT Perspective	Zeebaree, et.al (2022)
20	Environmental Research & Public Health	Understanding Use Intention of mHealth Applications Based on Unified Theory of Acceptance and Use of Technology 2 (UTAUT-2) Model in China	Zhu, et.al (2023)

RESULTS AND DISCUSSION

RESULTS

Articles collected from MDPI publishers consist of several journals, namely *Behavioural Sciences*, *Buildings*, *Environmental Research & Public Health*, *Foods*, *Risk & Financial Management*, *Risks*, *Smart Cities*, *Sustainability*, and *Systems*. The following is a description of the data regarding the number of articles collected on related research themes throughout 2023 at the MDPI *publisher*:

Table 3. List of Total Articles per Journal

Journal Name	Total	%
Behavioural Sciences	2	10
Buildings	1	5
Environmental Research & Public Health	1	5
Foods	1	5
Risk & Financial Management	1	5
Risks	1	5
Smart Cities	1	5
Sustainability	11	55
Systems	1	5
Total	**20**	**100**

Based on the table above, the most articles that discuss the topic or theme of technology adoption and acceptance come from the *Sustainability* journal. Then, with a considerable range followed by the journal *Behavioural Sciences*. After that, one article each has been collected from several other journals. Based on this data, the *Sustainability journal is* quite representative in terms of reference collection. This is because the journal is quartile (Q1), a reputable journal, and quite *up to date in* publishing current issues (in this case related to technology acceptance).

DISCUSSION

Based on the "charting the fields" approach, this study categorised articles based on theories, methods, models, and topics. (Hesford et al., 2006).. The following discussion is a description of each category.

Classification Based on Theory

Categorisation by theory refers to the theoretical framework used to explain the relationship of the tested acceptance models. There are several variations of theories used by the 20 articles that discuss technology adoption and acceptance models. The following are the variations of theoretical frameworks that we have mapped:

Table 4. Types of Acceptability Theoretical Frameworks

Theory	Total	%
Extended Technology Acceptance Model (TAM) 1	1	5
Extended Unified Theory of Acceptance and Use of Technology (UTAUT) 1	1	5
Modified Unified Theory of Acceptance and Use of Technology (UTAUT) 2	1	5
Technology Acceptance Model (TAM) 1	4	20

Technology Acceptance Model (TAM) 1 & UTAUT	1	5
Technology Acceptance Model (TAM) 2	1	5
Theory of Planned Behaviour (TPB)	1	5
Theory of Planned Behaviour (TPB) & UTAUT	2	10
Unified Theory of Acceptance and Use of Technology (UTAUT) 1	3	15
Unified Theory of Acceptance and Use of Technology (UTAUT) 2	3	15
Unified Theory of Acceptance and Use of Technology (UTAUT) 3	1	5
UTAUT, TAM, Usability Model	1	5
Total	**20**	**100**

Based on the table above, it is known that there are 12 theoretical frameworks used by previous studies to describe technology adoption and acceptance. The most widely used theory is the Technology Acceptance Model (TAM) theory (Davis & Venkatesh, 1996, 2004; Lee et al., 2003). (Davis & Venkatesh, 1996, 2004; Lee et al., 2003).. The dominant percentage of use of TAM can be explained by the argument that the elements of technology acceptance described by TAM are not so complex. (Kasemharuethaisuk & Samanchuen, 2023; Rosli et al., 2023; Song & Jo, 2023).. However, based on several previous studies, UTAUT is better able to describe technology adoption and acceptance and is more tested. (Alhalafi & Veeraraghavan, 2023; Bouteraa et al., 2023; Davis & Venkatesh, 2004; Gupta et al., 2023; Hassan et al., 2023; Venkatesh et al., 2003, 2012; Zhu et al., 2023).. What is quite interesting for previous research is the modification of the theoretical framework, expansion, and combination of one theoretical framework with another. Technology acceptance models with extended or combined theoretical frameworks are interesting for further research.

Classification by Model

The next categorisation is based on various research models related to technology adoption and acceptance issues. Models that have been researched from previous research include linear models, moderation, mediation, and *exploratory* and *explanatory sequential mixed-method studies*. The following is a categorisation of technology adoption and acceptance models:

Table 5. Model Classification

Model	Total	%
Linear	4	20
Moderation	1	5
Mediation	10	50
Moderation & Mediation	3	15
Mixed-Methods	2	10
Total	**20**	**100**

Based on the table above, the dominant adoption and acceptance model tested was the mediation model. This is followed by linear, moderation, and *structural equation modelling* (*SEM*) models. One of the interesting things is that the *mixed-method* research model has received less attention by researchers. This is certainly a gap / opportunity for future research. With an *exploratory* or *explanatory sequential mixed-method* approach, future research can provide important novelty and more depth. In addition, one of the research models or approaches that has not been carried out to test the adoption and acceptance of technology is to use an experimental design. (Yang et al., 2023).

Topic Classification

The topic-based classification referred to here is the variables tested in the technology adoption and acceptance models. Technology adoption and acceptance model variables are generally derived from the theoretical framework used as the basis for explaining the relationship between variables in the model. There are many predictor (antecedent), mediator, and theme (dependent) variables that have been examined in previous studies. The following is a list of predictor variables that have been investigated in previous studies to test the technology acceptance model:

Table. 6 Classification of Predictors

Variables	Total	%
Performance Expectancy	13	65
Effort Expectancy	12	60
Social Influence	13	65
Facilitating Condition	13	65
Hedonic Motivation	4	20
Price Value	5	25
Habit	2	10
Attitude	3	15
Subjective Norm	3	15
Perceived Behavioural Control	3	15
Perceived Ease of Use	3	15
Variables	**Total**	**%**
Perceived Usefulness	3	15
Perceived Risk	7	35
Perceived Trust	5	25
Perceived Financial Costs	1	5

Based on the table above, it can be seen that the variables that are the four basic elements of predictors in the UTAUT theoretical framework are at the top, namely *performance expectancy*, *effort expectancy*, *social influence*, and *facilitating conditions*. Then, followed by three predictors in the next order which

are the development of the UTAUT theoretical framework, namely UTAUT 2, the three variables are *price value*, *hedonic motivation*, and *habit*. These results indicate that although the widely used theoretical framework is TAM, it appears that the variables tested in the model in previous studies used many UTAUT variables. At this point, future research can extend or combine the variables in the theoretical framework of TAM, TPB, UTAUT, UTAUT 2, or UTAUT 3 to get a good technology acceptance prediction model.

Not only in terms of predictors, this study also maps the consequent variables or topics examined in previous studies to describe the model of technology adoption and acceptance. The following are the consequent variables that have been tested in previous studies:

Table 7. Classification of Topic Variables (Consequent)

Variables	Total	%
Behavioural Intention	17	85
Use Behaviour	7	35
Continuance Intention	2	10
Acceptance	1	5

Based on the table above, it is known that the majority of technology adoption and acceptance studies use intention as a construct that describes acceptance. This is as stated in the TPB that testing intentions to describe actual behaviour is more rational. This is because actual behaviour is difficult to predict because it contains complex psychological processes. (Ajzen, 1985, 1991, 2002, 2011; Madden et al., 1992).. However, in previous studies as many as seven articles successfully predicted actual behaviour to use certain technologies, but there is still not enough research. In addition, two other variables that can describe technology acceptance are continuance intent and acceptance of technology, both of these variables have received very little attention. These results indicate that technology adoption and acceptance models are becoming increasingly complex. Researchers of technology adoption and acceptance models must test several phases in order to obtain a holistic and comprehensive model, namely the phase of technology introduction (adoption), the use phase, the phase of repeated use, and the phase when a technology is truly accepted. A testing model that describes these four phases is needed in future research.

CONCLUSION

The rapid, rapid and massive development of technology requires organisations to be ready to adopt and utilise the technology. This literature study provides an overview of academic and empirical studies related to technology adoption and acceptance models. In addition, this research also provides a discourse for future research, especially in areas (gaps) in terms of theoretical frameworks, models, methods, and variables that are still lagging behind in previous studies where there is still an opportunity to explore further with

conceptual and empirical research related to technology adoption and acceptance models for economics and business.

This research also provides practical implications related to technology adoption and acceptance. One form of practical implication is especially for the banking industry which is currently very dependent on technology. With this literature study, management can focus on developing *digital platforms* to provide maximum service to customers. The models offered in previous empirical research can be considered as strategies to increase added value for banking organisations. One example is related to the security and privacy factors of customers which are very essential in terms of technology adoption and digital *platforms*. In addition, the practical implication of this research is for *small and medium enterprises*. According to several surveys, technological developments will actually benefit MSMEs. This is such as the use of digital wallets, *e-commerce*, online accounting applications, *fintech*, and so on. However, MSMEs, which are synonymous with limited resources, certainly need a strategy for technology adoption in order to create added value. This research can provide strategic considerations for MSMEs.

Furthermore, this research is also not free from various limitations. First, in terms of the number of articles reviewed, which is quite small, namely 20 articles and only sourced from one *publisher*. Secondly, the limitations of mapping the elements of the existing theoretical framework and the results have not been thoroughly mapped in this study. Nevertheless, this research can still be further investigated with a more holistic and comprehensive theoretical framework, models, methods, and variables in future research. Suggestions for future research are to test the technology acceptance model with a structural model using intention as a mediating variable and actual behaviour of using technology as a dependent variable, as well as *continuance intention* and *acceptance* variables as endogenous variables. In addition, future researchers can deepen previous research by using *mixed-method* and experiments.

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