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Organizational Culture as Determinant of Individual Perception of UTAUT Model: Case Study Credit Union in Indonesia

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ABSTRACT

This study aims to employ the Competitive Value Framework (CVF) and its value drivers as indicators for individual perceptions derived from the Unified Theory of Acceptance and Use Technology (UTAUT). The data was analyzed using the SEM-PLS method. The Reflective Formative Second Order Two-Stage Approach was used for the analysis, where variables related to organizational culture (OC) were examined using formative methods, while variables such as Performance Expectancy (PE), Social Influence (SI), Effort Expectancy (EE), and Behavioral Intention To Use (BI) were analyzed reflectively. The results revealed a significant correlation between OC and BI via EE and SI. However, the relationship between OC and BI via PE was found to be insignificant. This study contributes to theories about organizational culture, and information technology acceptance. On a practical level, these findings can assist decision-makers in paying greater attention to organizational culture when implementing new technologies.

Keywords: Organizational Culture, Individual Perception, Behavioral Intention to use Technology, UTAUT, Credit Union, Indonesia

1. Introduction

Numerous studies have examined the acceptance and use of information technology (IT) within organizations at an individual level [1], [2], where the Unified Theory of Acceptance and Use Technology (UTAUT) and the Technology Acceptance Model (TAM) are the most widely used models in explaining IT acceptance and use within organizations [2]. However, studies have shown that the applicability of these models may be limited in organizations outside of the United States and in cultures with low levels of individualism and one major limitation of these models is their need for more consideration of culture and its influence on IT acceptance [3].

Although the UTAUT includes social influence as a factor, cultural and human factors are often overlooked or considered secondary to individual perceptions of technology performance. Further research has shown that there is a shift towards a more sociocultural perspective in IT acceptance and use, indicating a need for more nuanced models that incorporate the role of culture and humans in measuring technology acceptance within organizations [1], [4].

Implementing Information System/Information Technology (IS/IT) applications presents challenges beyond technical and non-technical aspects, encompassing how individuals and organizations accept and utilize the application [5], [6]. While the connection between organizational culture (OC) and IT acceptance has been shown to enhance performance and foster new technology, it has not been successful in pinpointing the precise organizational values that significantly encourage IT adoption within the organization [7]–[9]; according to [10], [11], specific values are indeed crucial for individuals working in IT. A variety of cultural values can impact the acceptance of technology within organizations. These values, which mirror organizational members' attitudes, beliefs, and priorities, can influence the degree to which new technologies are accepted and used. The impact of culture on IT acceptance theories is particularly significant, as cultural values, norms, and beliefs can significantly influence individual attitudes toward technology adoption [12].

The Competitive Value Framework (CVF) is a model used for evaluating OC. It achieves consensus across various organizations and distinguishes itself from employee tendencies towards prevailing values [13], [14]. The CVF employs the Organizational Culture Assessment Instrument (OCAI) for evaluating organizational culture. CVF serves as a framework to comprehend how an organization's core values can be a significant source of competition. In the realm of value competition, it is highlighted that organizational values can become potent competitive differentiators if they are properly identified, managed, and incorporated into business strategy.

According to [15] who stated in their research that the OCAI has been found to have a relatively high degree of reliability and validity in assessing four types of OC in healthcare settings in resource-limited countries like Vietnam. This provides a solid basis for future research in the field of measuring and managing OC. Hence, they found that dimensions that score highly in the OCAI calculation procedure will result in lower scores on other dimensions, leading to a negative correlation between each dimension. Based on this fact, the author chose not to use variables from the cultural dimension (dominant characteristic, leadership, organization glue, success criteria, management style, and strategy) but instead used the value driver.

This study investigates whether OC becomes more important than individual acceptance factors in the behavioral intention of using IT in a specific organization like a Credit Union (CU) and proposes a model that makes an organizational culture an antecedent of the UTAUT model.

Digitalization in credit unions in Indonesia is dominated by information technology that supports operations and reaches members by overcoming time and distance problems [16]. The development of digital CU is digital banking. Credit Union in Indonesia has introduced a digital banking platform that allows their members to access their accounts, make transactions, and manage their finances online; these services, such as Internet banking and mobile banking, allow members to make fund transfers, check balances, and make bill payments through mobile applications or website. Three credit unions (CUs) introduced the Mobile CU application, allowing participants to perform fund-related transactions. Given the collective nature of this organization, it is intriguing to investigate the adoption of information technology influenced by non-technical factors.

The literature review, method, findings, and discussion are presented, followed by the conclusions. Additionally, the study highlights its limitations and suggests directions for future research.

2. Literature Review

2.1. The Value Driver

The value drivers of the clan culture are teamwork and empowerment; the Market culture is driven by competition and goal orientation; the Adhocracy culture values innovation and risk-taking; and the Hierarchy culture values control and efficiency [11], [13]. The subsequent paragraph will elaborate on each value driver as a construct of this research.

The role of empowerment can be found at three levels - organizations, departments, and individuals. The empowerment at the individual level can only positively impact customer service quality if it is within organizations that have a high level of empowerment [17]; hence the Clan culture according to [13] places a strong emphasis on the value of empowering employees. In addition to employee empowerment, Clan culture highly values teamwork [11], [13]. Strengthen by [18], who mentions teamwork is described as an action process, signifying coordination. It is closely associated with backup behavior, a competency that involves anticipating other team members' needs and collaborating effectively during periods of variable workload [19].

Market culture strongly emphasizes competitive value and achieving goals [13]. Competition is defined as an organization's ability to distinguish itself from others. This competitive capability is based on price, delivery, quality, and flexibility [20]. In this study, the competitive variables are based on delivery. Goal

achievement refers to pursuing objectives that foster specific behaviors [21]. Goal orientation is formulated as an achievement goal orientation divided into three types: mastery, performance approach, and performance-avoidance goals. The use of IT in Credit Unions (CU) confirms that IT enhances performance to achieve goals. This goal-orientation variable will be based on performance-approach goals in this study.

Adhocracy culture strongly emphasizes the value of innovation and the courage to take risks [13]. According to research from [16], innovation is seen as an organizational activity leading to increased productivity, and embracing digital technology can foster creativity. CU employs mobile CU in IT applications to engage with member activities around the clock. In this context, the innovation factor highlights the importance of going digital. Taking risks is critical in making strategic business decisions, reflecting a company's willingness to invest in pursuit of profit. Decision-makers need relevant information to minimize potential risks [22], [23]. Mobile CU is like online banking which can be used to make transfers, check balances, and debt information. There is a potential risk of making incorrect activities on the Mobile CU platform if not careful; hence, based on findings from [24], who mention that the reduction of risk impact relies solely on trust. Consequently, information within mobile CU needs meticulous management.

Hierarchical culture prioritizes control and efficiency as its core values [13]. Control involves overseeing activities by established policies and objectives [25]. CU, a community empowerment organization engaged in financial transactions, strongly emphasizes exercising control over its employees' activities. According to [25] who found that organizational control is categorized into two types: environmental and activity control. This research focused on utilizing variable control for activities.

Efficiency involves accomplishing tasks by optimizing outcomes with minimal use of resources, including time, effort, and money. Research from [26] who created metrics for efficiency and culture, with a discovery of an element designed to gauge efficiency by eliminating unnecessary elements that hinder procedures. In the realm of IT utilization, CU not only employs mobile CU but also depends on IT for day-to-day operational tasks. IT is essentially geared towards prioritizing efficiency and eliminating repetitive elements that could impede the member transaction process.

Research from [4] discovered a transition from individual perspectives to the utilization of technology within socio-organizational contexts. According to [27]–[30], in future research, it is essential to position OC as the primary factor influencing employees to leverage technology for enhanced performance, recognizing that each company possesses distinct regions and values. Hence, it reinforces the findings of [31] concerning the necessity for novel approaches to elucidate IT acceptance in countries with low individualism (IDV) levels [32], it is further posited that culture significantly shapes the acceptance of IT.

In nations with a pronounced emphasis on collectivity in their culture, adopting technology may undergo a distinctive influence compared to countries with a more individualistic cultural orientation. A culture characterized by high collectivity embodies values such as cooperation, group solidarity, social harmony, and loyalty to the community. This study specifically delved into OC as a determinant within the framework of the UTAUT model, influencing individuals' behavioral intentions to use IT. The interpretation of OC can vary, and its significance in influencing an individual's behavioral intention to use IT has been explored in several research studies, such as the implementation of the lean process [33], the implementation of CRM [34], and the adoption of a remote work platform [35]. All these researchers discovered that OC significantly contributes to an individual's success in implementing an IT system.

2.2. Unified Theory of Acceptance and Use Technology (UTAUT)

This study uses 3 of 4 constructs of UTAUT. Performance expectancy (PE) refers to the degree to which the user expects that using the system help him or her attain gains in job performance[36]. The relationship between OC and individual performance in the organization has been found by [37]; who stated that OC positively impacts employee performance. Some research has been examined the importance of OC in influencing individuals to have the behavioral intention to use IT, such as implementing the lean process [38] and Customer Relationship Management [33] ; both researchers found that organizational culture plays a significant role in individual success in IT system implementation. OC that allows adaptability and facilitation of IT aligned with the organization's mission should influence the employee PE in the organization [1].

Effort Expectancy (EE) refers to the degree of users expect to ease using the system [39]. As a user, employees must feel that their system is easy to operate, so they do not have much time to learn it. In the research on lean process implementation, OC has an impact on creativity, control, standard, and performance outcome [39], aligning with [1] state that control, standard, and performance outcome are measured related to EE. OC affects the ability to create and transfer an outcome of the Knowledge Management System (KMS) through a KMS system [40]

Social influence (SI) refers to how an individual perceives and believes he or she should use the new system [39]. Research form [4] who stated that in the use of common technology acceptance model like UTAUT and TAM, socio-organizational is represented by SI, hence found that the determinant of the technology acceptance was changed from individual to SI. OC influences individuals and shapes their attitudes and behavior [41]; therefore, China has high collectivism, and teachers have a 'we' credo that makes the teacher prefer to choose a decision based on us rather than personal likes or dislikes.

A novel model was created and tested on three Credit Unions in Sulawesi: Mekar Kasih Credit Union in Makassar, Saun Sibarung Credit Union in Tana Toraja, and Mentari Kasih in Kendari. (see figure 1. Conceptual Model).

2.3. The Reflective Formative Second Order Two-Stage Approach

The research analysis used in this study is second order using an embedded two-stage approach, where OC was measured formatively, and PE, EE, SI, and Behavior Intention to use (BI) was measured reflectively. Two embedded two-stage approach [42], [43] could be used in the second-order model, where the evaluation is carried out in 2 steps. The first step is to measure the variable using repeated indicators; the next step is to use the latent variable score as the variable value.

3. Methods

This research employed questionnaires distributed to all employees within the three Credit Unions under study. The questionnaire encompassed inquiries related to Cameron's organizational culture, the UTAUT questionnaire, and custom questions specific to this research. The questionnaire made by the researcher by referring to the construct variables that make up the OC, as seen in Table 1, and combining them with the questionnaire from UTAUT from [44].

Item	Definition	Variable	Questionnaire item
Clan (C)	Close relationship with a member of the organization [13], [14].	1. Teamwork (C1) [45] 2. Empowering (C2) [17]	1. My teammates help me to use IT. 2. IT utilization in the organization enables an employee to accomplish their work.
Market (M)	Define success by gain of market share [13], [14].	1. Competitive (M1) [20] 2. Goal Oriented (M2) [21]	1. IT utilization in the organizations can deliver something different compared to another CU. 2. IT utilization can perform well to achieve the organization's goals.
Adhocracy (A)	Long-term goal and willingness to take a risk [13], [14]	1. Innovative (A1) [46] 2. Taking Risk (A2) [47]	1. Digitalization can accelerate work. 2. The organization takes into account the risks of IT utilization.
Hierarchy (H)	Activity is predictable and controlled [13], [14]	1. Control (H1) [25] 2. Efficiency (H2) [26]	1. IT utilization procedures and policies are controlled. 2. IT utilization can eliminate repetitive work to improve productivity.
Performance Expectancy (PE)	The degree to which the user expects that using the system will help him or her to attain gains in job performance [44]	1. useful to my job (PE1) 2. finish job quickly (PE2) 3. increase my productivity (PE3) 4. makes me get a promotion (PE4)	IT utilization will: 1. useful to my job (PE1) 2. finish job quickly (PE2) 3. increase my productivity (PE3) 4. makes me get a promotion (PE4)
Effort Expectancy	The degree to which users expect to use the system [44]	1. accomplish job quickly (EE1) 2. ease to use (EE2) 3. ease to learn (EE3)	IT Utilization will: 1. accomplish job quickly 2. ease to use 3. ease to learn

		4. ease to become skillful(EE4)	4. ease to become skillful
Social Influence	individual perceives and believes he or she should use the new system [44]	1. Manajer influence me (SI1) 2. Important people influence me (SI2) 3. Influencer influence me (SI3) 4. Climate Organization Influence Me (SI4)	1. Manajer influenced me to use IT 2. Important people influenced me to use IT 3. Influencers influenced me to use IT 4. Climate organizations influence me to use IT
Behavior Intention to Use	The degree of user willingness to use the system [44]	1. Use immediately (BI1) 2. Use overtime (BI2) 3. Use several functions (BI3)	1. I will use IT immediately 2. I will use IT overtime 3. I only use several functions

Table 1. Item Construct for Questioner

A total of 23 questions. The 3 question items are demographic, namely gender, age, and placement. The survey will be administered in English with some explanation to employees unfamiliar with English. The survey was used the Likert Scale, 1 = strong disagree, and 4 = strong agree to avoid neutral choices and force respondents to choose available answers.

A Google Forms questionnaire was distributed to each employee via Whatsapp social media, with a one-month waiting period for responses. 323 data were obtained, and after tabulated there were 35 duplicate data. This is because some employees have more than 1 WA number, resulting in 288 clean datasets for further analysis. Table 2 outlines the demographic details of the respondents.

Gender	
Category	Frequency
Male	186
Female	102
Age	
Categories	Frequency
20 – 30	78
30 – 40	170
>40	40
Placement	
Category	Frequency
CU Mentari Kasih	100
CU Mekar Kasih	23
CU Saun Sibarrung	165

Table 2. Demography of Respondent

According to Table 1, the respondents are dominated by Male, and based on Ages, dominated by generation Y and Z.

3.1. Conceptual Model

The questionnaire data underwent analysis using the SEM-PLS method through Smart-PLS4 software [48]. Three evaluation models were employed—namely, the measurement evaluation model, structural evaluation model, and fit model [43]. The formative calculation of the value driver of OC was then applied to a second-order embedded two-stage approach influencing the construct of the UTAUT model, which were measured reflectively.

According to [1], [10] who found that better to recognize the influence of individuals on technology acceptance through the perspective of OC. Research employing the CVF [10], [13], [49] uses four OC constructs—clan, market, adhocracy, and hierarchy—to evaluate how espoused values within an organization

affect the successful adoption of technology. Each construct represents values that motivate individuals and is distributed across six dimensions of OC: dominant character, leadership, employee management, organizational glue, strategy, and success criteria. Values of teamwork and empowerment characterize clan; the market embodies competitive and goals-oriented values; adhocracy reflects values of innovation and risk-taking; and hierarchy is defined by values of control and efficiency [13], [14].

In this study, the focus was on exploring OC as a determinant to individual perception of the UTAUT model. The UTAUT model identifies four independent factors that influence individuals in using IT, namely PE, EE, SI, and FC [44], [50]. This study considered three factors: PE, EE, and SI. FC was excluded as it was found to be unrelated to the behavioral intention to use in the primary model, as it is directly associated with the usage of IT. The first three independent factors—PE, EE, and SI—were driven by their direct relevance to individual expectancy and their connection to behavioral intention to use in the primary UTAUT model.

Derived from the relationship between OC and PE, EE, and SI, our research hypotheses are as follows:

H1: OC positively affects PE, EE, and SI.

The initial hypothesis was expanded by detailing the application of each type of OC to each UTAUT construct, resulting in an extended hypothesis., as shown in Figure 1.

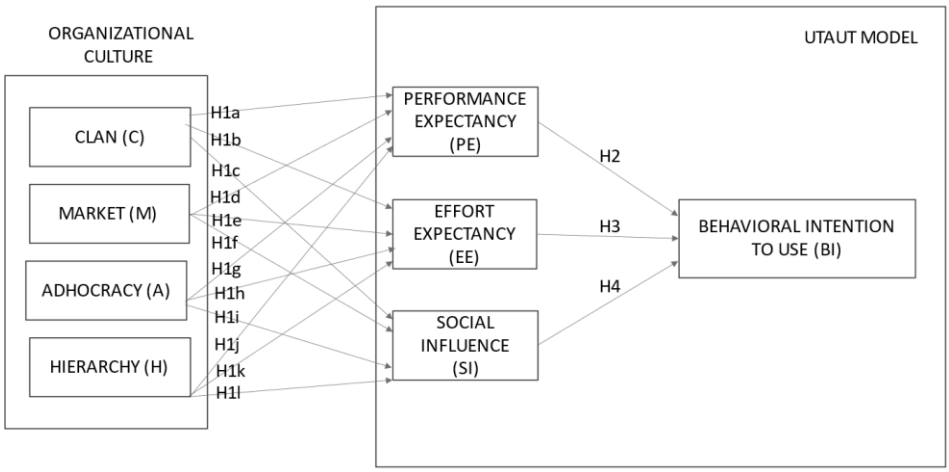

Figure 1. Conceptual Model

H1a: Clan positively affect Performance Expectancy (PE)
H1b: Clan positively affects Effort Expectancy (EE)
H1c: Clan positively affects Social Influence (SI)
H1d: Market positively affects Performance Expectancy (PE)
H1e: Market positively affects Effort Expectancy (EE)
H1f: Market positively affects Social Influence (SI)
H1g: Adhocracy positively affects Performance Expectancy (PE)
H1h: Adhocracy positively affects Effort Expectancy (EE)
H1i: Adhocracy positively affects Social Influence (SI)
H1j: Hierarchy positively affects Performance Expectancy (PE)
H1k: Hierarchy positively affects Effort Expectancy (EE)
H1l: Hierarchy positively affects Social Influence (SI)

This study also employs a predetermined set of hypotheses derived from the extensively used and validated UTAUT model as follows:

H2: PE has positively affected the Behavior Intention (BI)
H3: EE has positively affected the Behavior Intention (BI)
H4: SI has positively affected the Behavior Intention (BI)

4. Results And Discussion

A quantitative method was employed to analyze the OC value drivers [14], PE, EE, SI, and BI [44] . OC was considered an independent variable and measured formative second-order two-stage approach and the UTAUT construct serving as the dependent variable and measured reflectively. The evaluation of the model using SMART-PLS4 encompassed assessing measurement, structural, and goodness-of-fit models [43].

4.1. Measurement Model Evaluation (Outer Model Analysis)

The reflective measurement model, involves a loading factor of ≥ 0.70, composite reliability ≥ 0.70, and average variance extracted (AVE ≥ 0.50), as well as discriminant validity evaluation using Fornell and Larcker criteria below 0.90 [51]. The formative measurement model evaluation considered the significance of outer weights and the absence of multicollinearity among measurement items, as indicated by outer VIF < 5 [51]

Upon conducting the second run of the PLS algorithm, the outer loading remained invalid. For the second calculation, PE1 and EE2 were excluded, see Figure 2.

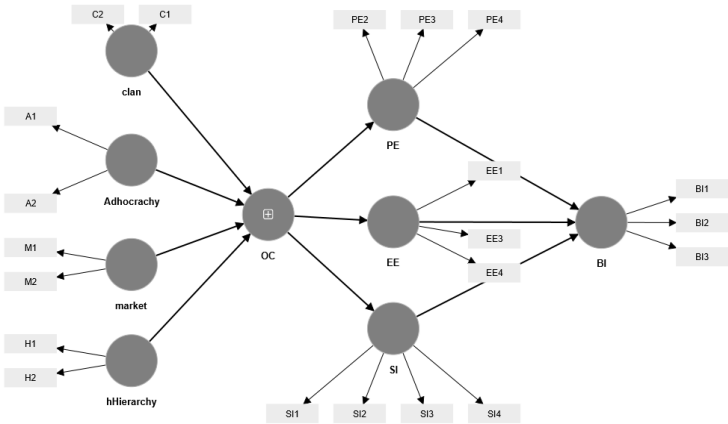

Figure 2. The Model after PE1 and EE2 removed

Figure 2 is a visual representation derived from the SMART-PLS4 model following the exclusion of PE1 and EE2. OC was measured formatively in the second order, indicated by an arrow pointing to the OC variable; according to [51], the computation would be more suitable if the values of the clan, adhocracy, hierarchy, and market variables were utilized to gauge OC, rather than the individual items of each variable (C1, C2, A1, A2, M1, M2, H1, and H2). The other variables (PE, EE, SI, and BI) were assessed reflectively. Table 3 presents the results of the outer loading after the second calculation.

	Outer loadings
A1 <- Adhocracy	0.815
A1 <- OC	**0.519**
A2 <- Adhocracy	0.875
A2 <- OC	**0.622**
BI1 <- BI	0.783
BI2 <- BI	0.913
BI3 <- BI	0.945
C2 <- OC	**0.507**
C2 <- clan	0.794
EE1 <- EE	0.789
EE3 <- EE	0.828
EE4 <- EE	0.712
H1 <- OC	0.704

H1 <- Hierarchy	0.906
H2 <- Hierarchy	0.886
H2 <- OC	**0.643**
M1 <- OC	**0.542**
M1 <- market	0.803
M2 <- OC	**0.636**
M2 <- market	0.861
PE2 <- PE	0.785
PE3 <- PE	0.902
PE4 <- PE	0.894
SI1 <- SI	0.808
SI2 <- SI	0.801
SI3 <- SI	0.798
SI4 <- SI	0.777
C1 <- clan	0.888
C1 <- OC	**0.672**

Table 3. Initial Outer Loading

The blue number represents the formative item. Dealing with invalid formative items involved assessing the significance of outer weights and ensuring no multicollinearity among measurement items, as observed from the outer VIF < 5 [51], see Table 4.

	Original sample (O)	VIF	P values
A1 <- OC	0.519	1.233	0
A2 <- OC	0.622	2.009	0
C1 <- OC	0.672	1.221	0
C2 <- OC	0.507	1.394	0
H1 <- OC	0.704	3.097	0
H2 <- OC	0.643	2.045	0
M1 <- OC	0.542	1.431	0
M2 <- OC	0.636	1.775	0

Table 4. Outer Loading Formative Item

Table 4 shows that all formative items exhibit outer loadings exceeding 0.5 and possess significant P values (<0.05) [51]. It is recommended to retain these items in the computation under such circumstances.

4.2. Second-Order Embedded Two-Stage Approach

This method starts by creating data from Figure 3 using SMART-PLS4 [48]. In Figure 3, the process of obtaining the latent variable from the dimension is illustrated. The red square signifies that OC was assessed using the items (C1, C2, A1, A2, M1, M2, H1, and H2) rather than the variable.

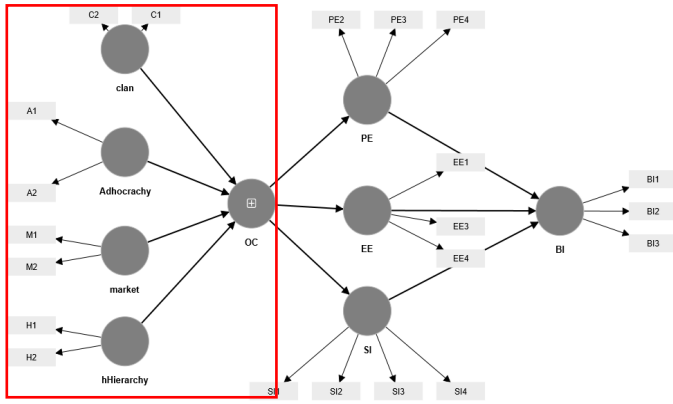

Figure 3. OC Latent Variable

According to [51], this circumstance is not conducive to accurate dimension measurement. Figure 4 depicts the model utilizing latent variables, enhancing the measurement of OC as it employs variables (Clan, Adocracy, Hierarchy, and Market) rather than individual items.

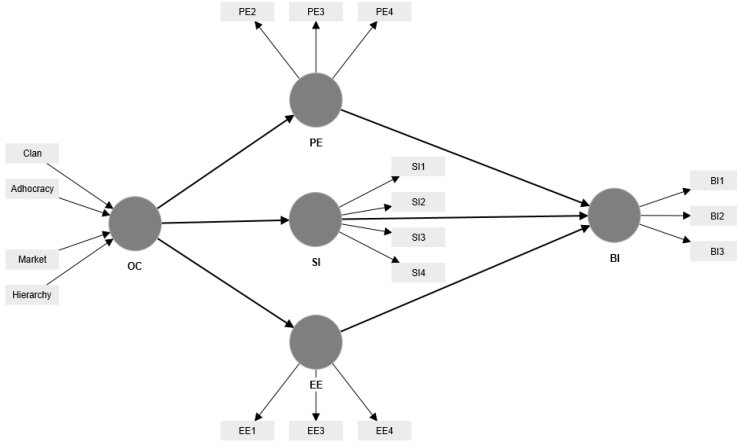

Figure 4. The Final Model

For subsequent calculations, this study utilized the model presented in Figure 4, wherein the values of the items clan, market, hierarchy, and adhocracy were substituted with latent variable values.

Table 5 indicates that the reliability of all variables reached an acceptable level, with an average exceeding 0.70, and the convergent validity (AVE) for each variable surpassed 0.50.

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
BI	0.856	0.876	0.914	0.78
EE	0.671	0.68	0.821	0.605
PE	0.827	0.846	0.896	0.743
SI	0.808	0.812	0.874	0.633

Table 5. Reliability and Validity

When assessing model measurements, aside from outer loading, reliability and validity, and AVE, it is essential to evaluate discriminant validity by examining the Fornell-Lacker criteria and Heterotrait-Monotrait Ratio (HTMT) [43]. Table 6 shows Fornell-Lacker and HTMT results.

	BI	EE	PE	SI
BI	0.883			
EE	0.503	0.778		
PE	0.321	0.525	0.862	
SI	0.627	0.526	0.343	0.796

Fornell-Lacker

	BI	EE	PE	SI
BI				
EE	0.656			
PE	0.37	0.7		
SI	0.749	0.702	0.391	

HTMT

Table 6. Fornell-Lacker and HTMT results

The Fornell-Lacker criterion stipulates that the root AVE of a variable should exceed the correlation with other variables. According to Table 6, the BI variable has a root AVE of 0.883, which is higher than its correlation with EE (0.503) and greater than the correlations with PE (0.321) and SI (0.627). This outcome indicates that the discriminant validity of the BI variable is satisfied. The inclusion of HTMT is presented because this measure of discriminant validity is considered more sensitive or accurate in detecting discriminant validity [43]. The recommended threshold is set below 0.90. The test outcomes indicate that the HTMT value for variable pairs was below 0.90, confirming the attainment of discriminant validity. The variable better explains the variation in the measurement item than the item variable itself.

4.3. Hypotheses

The results from bootstrapping are illustrated in Figure 5, displaying the path coefficient and P-value.

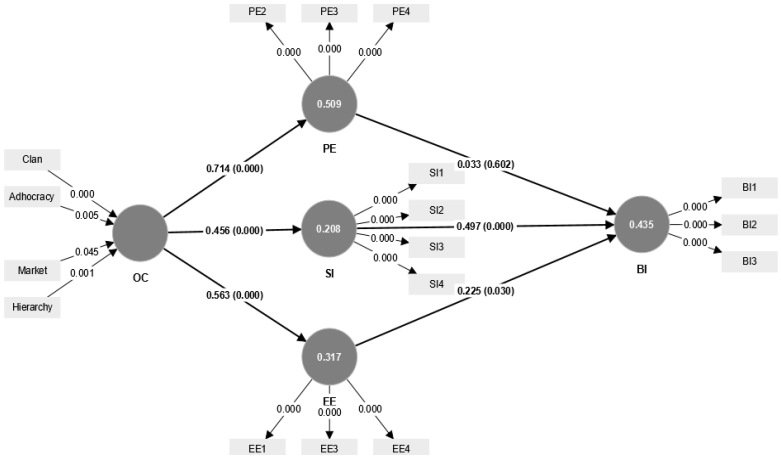

Figure 5. Path Coefficient

Table 7 summarizes the findings from Figure 5, providing comprehensive information, including f-square and confidence intervals, utilized to assess the impact of variables at the structural level.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	f-square	2.50%	97.50%
H3. EE -> BI	0.225	0.24	0.103	2.176	0.03	0.053	0.063	0.468
OC -> EE	0.563	0.568	0.069	8.177	0	0.463	0.433	0.697
OC -> PE	0.714	0.72	0.039	18.076	0	1.037	0.639	0.794
OC -> SI	0.456	0.464	0.049	9.33	0	0.263	0.368	0.559

H2. PE -> BI	0.033	0.04	0.063	0.522	**0.602**	0.001	-0.079	0.17
H4. SI -> BI	0.497	0.479	0.124	4.021	0	0.314	0.221	0.696

Table 7. Hypothesis Result

Referring to Table 6, Hypothesis H2 is rejected due to a p-value > 0.05, whereas H3 and H4 are accepted, indicating a positive influence on BI. The outcomes in Table 6 reveal that OC has a positive impact on PE, EE, and SI. The f-square values are interpreted as follows: 0.02 signifies low, 0.15 signifies medium, and 0.35 signifies high. At the structural level, OC exerts a substantial direct influence on EE with a coefficient of 0.463 (high), on PE with a coefficient of 1.037 (high), and on SI with a coefficient of 0.263 (moderate). This outcome aligns with previous research ([6], [31]) indicating that OC significantly impacts employees' individual use of IT.

Referring to Table 7, a 22% change in the EE variable corresponds to a positive effect of 46% on BI. In comparison, a 49% change in SI results in a positive effect of 69% on BI. Additionally, a 56% change in OC positively influences EE by 69%, a 71% change in OC positively affects PE by 79%, and a 45% change in OC positively impacts SI by 55%. Table 8 depict indirect effect result.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	2.5%	97.5%
OC -> EE -> BI	0.126	0.134	0.055	2.316	0.021	0.038	0.252
OC -> PE -> BI	0.024	0.028	0.045	0.524	0.600	-0.058	0.118
OC -> SI -> BI	0.227	0.222	0.060	3.800	0.000	0.103	0.334

Table 8. Indirect Effect Result

Table 8, the indirect effects between OC and BI are shown: a 12% change in OC through EE has a positive effect of 25% on BI, and a 22% change in OC through SI has a positive effect of 33% on BI.

Table 9 presents the regression outcomes for the four dimensions of OC concerning PE, EE, and SI. As per Table 9, Hypotheses H1c, H1e, and H1k were refuted, while the rest positively impacted individual perception within UTAUT constructs. Consequently, the researchers obtained support for Hypotheses H1a, H1d, H1g, and H1j, indicating that all OC positively influence PE. Hypothesis H1b, about the clan, and H1h, referring to adhocracy, positively affect EE. Additionally, Hypotheses H1l, H1f, and H1i, corresponding to Adhocracy, Market, and Hierarchy, respectively, positively affect SI.

These findings affirm that the OC adopted significantly impacts IT utilization within the CU. The results also align with existing literature on IT adoption [6], [22], [31]. According to our findings, cultural values such as teamwork, empowerment, competitiveness, goal orientation, innovation, risk-taking, control, and efficiency play a role in shaping an individual's behavior towards accepting IT.

	PE						
	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	2.50%	97.50%
H1j. Hierarchy	0.22	0.22	0.05	4.353	0	0.12	0.319
H1g. Adhocracy	0.311	0.311	0.047	6.568	0	0.218	0.404
H1a. Clan	0.18	0.18	0.048	3.725	0	0.085	0.275
H1d. Market	0.301	0.301	0.05	5.992	0	0.202	0.4

	EE						
	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	2.50%	97.50%
H1b. Clan	0.13	0.13	0.056	2.32	0.021	0.02	0.24
H1e. Market	0.061	0.061	0.058	1.05	**0.295**	0.053	0.176
H1h. Adhocracy	0.476	0.476	0.055	8.691	0	0.368	0.584
H1k. Hierarchy	0.079	0.079	0.058	1.354	**0.177**	0.036	0.194

SI

	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	2.50%	97.50%
H1c. Clan	0.015	0.015	0.062	0.235	**0.814**	-0.107	0.136
H1l. Hierarchy	0.168	0.168	0.064	2.608	0.01	0.041	0.295
H1f. Market	0.219	0.219	0.064	3.413	0.001	0.093	0.346
H1i. Adhocracy	0.235	0.235	0.06	3.895	0	0.116	0.354

Table 9. Regression Result

4.4. Model Fit Measurement

These measurements signify that the model serves as a robust predictive tool, as evidenced by R2, Q2, Standardized Root Mean Square Residual (SRMR), Linearity Check, and FIMIX-PLS. Table 10 is the summarized of the measurement of fit model.

Measure	Result
R2	Moderate
Q2	good predictive value
SRMR	achieve fit model
PLS predict	medium predictive power
Linearity	robustness achieved
Fimix	2 segment

Table 10. Summary of Fit Model Measurement

The R2 value indicates that the BI possesses an R square value of 0.435, implying that 43.5% of the variance in BI can be explained by the variables EE, PE, and SI. The changes in the SI variable by 22% can be accounted for by OC, while changes in PE by 52.2% and EE by 35.9% can be explained by OC.

The Q2 value for BI is 0.095, indicating a good predictive performance. The SRMR value of 0.094 suggests a well-fitting model. PLS-Predict indicates a substantial number of significant variables in the PLS calculation, both in terms of RMSE and MAE, surpassing the linear version of the calculation. Therefore, this research model exhibits a moderate level of predictive power. As the model lacks a linear relationship, it attains robustness. The FIMIX-PLS calculation results in two segments, with segment sizes of 65% for segment 1 and 35% for segment 2.

4.5. Discussion

Clan positively impacts PE as per Hypothesis H1a. This hypothesis was supported with a P-value = 0. Clan emphasizes employee personal development, commitment, empowerment, and teamwork, instilling high confidence in employees to contribute optimally to the organization. This reinforces the findings [52], which mention that consensual culture, identifiable by its attributes akin to a clan culture, can potentially enhance employee performance in carrying out their responsibilities.

Clan positively affects EE (H1b). This hypothesis was accepted (P-value = 0.021). Within a clan culture, decisions are commonly reached through unanimous agreement, fostering a robust collaborative mindset [53]. According to [54], [55] this cultural approach cultivates a sense of community, encouraging teamwork and knowledge-sharing among team members. As a result, it promotes a deeper understanding and efficient utilization of emerging technologies, thereby reducing the perceived effort associated with adopting a new system. Additionally, clan cultures exhibit increased adaptability to change, a crucial factor in introducing novel technologies. Individuals in such cultures are more inclined to embrace and integrate new technologies, leading to a decreased sense of effort expectancy.

Clan positively affects SI (H1c). This hypothesis was rejected (P-Value = 0.814). SI pertains to the perception of individuals or employees who deem it significant for others to adopt a new system. In the context of Clan culture, the emphasis on strong collaborations can pose challenges to social influence, especially when the introduced technology is viewed as a deviation from established clan norms and principles. Credit unions introduce Smart CU, an online application for daily shopping; however, findings

from the Smart CU questionnaire indicate a lower desirability due to the influence of the general public favoring well-known marketplaces [56].

Market positively affects PE (H1d). This hypothesis was accepted (P-value = 0). This finding is in line with [57], who found that performance in financial organizations such as banks is also influenced by market culture.

Market positively affects EE (H1e). The hypothesis was rejected (P-Value = 0.295). One detrimental outcome of market culture on employees' expected effort is the potential for increased burnout. Burnout refers to employees' fatigue when exerting excessive effort for prolonged periods. In a market culture, employees are consistently encouraged to go above and beyond, motivated by their leaders. This leads team members to strive for skill and knowledge improvement continually. However, the persistent pressure can result in heightened stress and exhaustion, ultimately impacting the anticipated effort negatively. In other words, while market culture may initially inspire employees to exert more effort, the high-stress environment and ongoing pressure can eventually lead to burnout. This, in turn, can lead to decreased productivity and a diminished expectation of effort as employees grapple with sustained elevated stress levels.

Market positively affects SI (H1f). The hypothesis was accepted (P-value = 0.001). Top performers and those quick to embrace technology within market cultures are frequently rewarded, whether through recognition, bonuses, or prospects for career progression. This acknowledgment can magnify the social influence on others, encouraging them to adopt similar technologies. Despite the competitive nature fostered by market cultures, there is a simultaneous emphasis on collaboration to attain organizational objectives. This collaborative aspect cultivates a supportive environment wherein employees aid each other in adapting to and utilizing new technologies, thereby amplifying positive SI.

Adhocracy positively affects PE (H1g). The hypothesis was accepted (P-value = 0). [52] Indicate that the entrepreneurial culture significantly influences the performance of employees in a bank. When examining the attributes of this culture, they align closely with the characteristics of adhocracy culture.

Adhocracy positively affects EE (H1h). The hypothesis was accepted (P-value = 0). Adhocracy cultures frequently offer flexible work arrangements, including options for remote work and adaptable schedules. This flexibility can streamline the integration of technology adoption into employees' work routines, thereby minimizing the perceived effort involved. Furthermore, this culture places a high value on continuous learning and development, fostering employees' positive perception of technology adoption as an opportunity for both personal and professional growth.

Adhocracy positively affects SI (H1i). This hypothesis was accepted (p-value = 0). The Adhocracy culture, characterized by flexibility, innovation, and decentralized decision-making, can positively influence the social influence component. This culture encourages employees to explore new ideas and technologies [58]. The research discovered that an innovative culture can create an environment where employees are more inclined to experiment with and embrace new technologies. They perceive these technologies as tools to enhance their performance and contribute to the organization’s success.

Hierarchy positively affects PE (H1j). This hypothesis was accepted (P-value = 0). Bureaucratic culture impacts the PE of the employee in a bank [52]. Bureaucratic culture shares the same attributes as Hierarchy culture.

Hierarchy positively affects EE (H1k). This hypothesis was rejected (P-value = 0.177). Stability and predictability take precedence in hierarchical cultures, often manifesting risk-averse tendencies. Employees may perceive adopting new technologies as risky, potentially leading to errors or disruptions. This perception can increase their expectation of effort as they become more cautious and hesitant.

Hierarchy positively affects SI (H1l). The hypothesis was accepted (p-value = 0.001). Hierarchical cultures can positively impact the UTAUT's social influence by establishing clear communication channels, endorsements from authoritative figures, formalized procedures, norms of conformity, and reducing uncertainty. Additionally, hierarchical cultures implement formal procedures that can facilitate the introduction of new technologies, a crucial aspect within the UTAUT framework.

PE has positively affected BI (H2). This hypothesis was rejected (P-value = 0.602). The usage of Mobile CU in the three CUs, with an average of three hits per day, remains relatively low. CU is still in the early stages of adopting information technology [48] and emphasizes internal infrastructure development more. Moreover, the prevalence of Generation Y employees within CU, who are highly acquainted with information technology, results in PE not significantly influencing the inclination to use applications. This finding is inconsistent with [44] findings. This study's findings align with and reinforce the findings of [59], [60], who found that PE is negative for BI.

EE has positively affected the BI (H3). The hypothesis was accepted (p-value = 0.03). In line with the findings [61], their findings revealed that EER impacts the BI.

SI has positively affected the BI (H4). The hypothesis was accepted (p-value = 0). This result reinforces the findings of [58], [62], [63], who found that individuals believe that influential figures in their surroundings support the adoption of a new system, they are more likely to plan to use that system.

5. Conclusion

The study tested 15 hypotheses, and four were rejected. First, Clan culture does not influence SI because CU's emphasis on collaboration poses a challenge if the implemented technology jeopardizes employees' positions, leading to resistance. Second, market culture does not influence EE as it tends to foster competition, and employees resist change if it exceeds their capabilities. Although market culture is not dominant in CU, this result is crucial for organizational survival. Third, hierarchical culture does not influence EE due to its structured nature hindering adaptability and innovation, leading to higher perceived effort in adopting new technologies. Bureaucratic hurdles, limited autonomy, and resistance to change affect motivation. The last rejected hypothesis is that PE does not influence BI attributed to the dominance of Generations Y and Z who are already familiar with technology and view it as a performance enhancer.

6. Limitation and Future Research

The study has limitations, focusing on for-profit organizations specializing in empowerment and financial loans in Indonesia. The small size and reach of the three CUs, representing two provinces, may introduce bias. The reliance on people's feelings and perceptions for assessments could impact causal relationships. The sample size is convenient, and using two value drivers for each organizational culture dimension may be insufficient. Cameron's OC cannot be used as an exogenous variable due to its calculation procedure. The conceptual model lacks moderating variables, and future research should explore larger organizations, incorporate more value drivers, and specify technology types for precise results. Additionally, qualitative studies can provide a deeper understanding of the impact of OC on employees' perceptions of IT acceptance.

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