Analysis of user's acceptance of the accrual-based financial SIMDA with Technology Acceptance Model (TAM) 3 adapted approach

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Abstract	
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Journal Name	Jurnal Akuntansi dan Governance Andalas 1 (2), 1-20, 2018
Publish Year	2018
Citation	3
Url	https://scholar.google.com/scholar?q=+intitle:"Analysis of user's acceptance of the accrual-based financial SIMDA with Technology Acceptance Model (TAM) 3 adapted approach"
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