MANIS : Jurnal Manajemen & Bisnis
Vol.9, No .2, Hal. 161-186
E-ISSN 2614-0160 | P-ISSN 2597-7830

UNDERSTANDING JOB PORTAL ADOPTION AMONG USERS WITH DISABILITIES: A CONSUMER BEHAVIOR PERSPECTIVE

Ervan Togatorop[1,*], Siska Jeanete Saununu[2], Nadya Nurlailya Ningsih[3]

[1,2,3]Fakultas Ekonomi dan Bisnis Universitas Pattimura

[*]Email Korespondensi : ervantogatorop@gmail.com

Abstract
This study aims to examine the influence of perceived risk, user experience, perceived security, platform credibility, and accessibility on the intention to use digital job portals among users with disabilities. The study adopts a quantitative research approach using a survey method involving 200 respondents with disabilities who have experience using digital job portal platforms such as LinkedIn, JobStreet, and Glints. Data were collected through structured questionnaires and analyzed using multiple linear regression with SPSS software. The findings reveal that perceived risk has a significant negative effect on intention to use, while user experience, perceived security, platform credibility, and accessibility have significant positive effects on intention to use digital job portals. Among all variables, perceived risk emerged as the strongest predictor influencing users' behavioral intention. The results indicate that accessible, secure, trustworthy, and user-friendly job portal platforms are more likely to encourage digital job portal adoption among users with disabilities. This study contributes to the literature on consumer behavior and digital inclusion by extending technology adoption perspectives into the context of disability-inclusive digital employment platforms.
Keywords: *digital job portal, accessibility, perceived risk, user experience, users with disabilities*

Abstrak
Penelitian ini bertujuan untuk menganalisis pengaruh perceived risk, user experience, perceived security, platform credibility, dan accessibility terhadap intention to use job portal digital pada pengguna penyandang disabilitas. Penelitian menggunakan pendekatan kuantitatif dengan metode survei terhadap 200 responden penyandang disabilitas yang memiliki pengalaman menggunakan platform job portal digital seperti LinkedIn, JobStreet, dan Glints. Data dikumpulkan melalui kuesioner terstruktur dan dianalisis menggunakan regresi linear berganda dengan bantuan software SPSS. Hasil penelitian menunjukkan bahwa perceived risk berpengaruh negatif signifikan terhadap intention to use, sedangkan user experience, perceived security, platform credibility, dan accessibility berpengaruh positif signifikan terhadap intention to use job portal digital. Di antara seluruh variabel, perceived risk menjadi faktor yang paling dominan dalam memengaruhi niat penggunaan pengguna. Hasil penelitian mengindikasikan bahwa platform job portal yang aman, terpercaya, mudah digunakan, dan aksesibel cenderung meningkatkan adopsi job portal digital pada pengguna penyandang disabilitas. Penelitian ini berkontribusi pada pengembangan literatur perilaku konsumen dan inklusi digital dengan memperluas perspektif adopsi teknologi dalam konteks platform ketenagakerjaan digital yang inklusif bagi penyandang disabilitas.
Kata kunci: job portal digital, aksesibilitas, perceived risk, user experience, penyandang disabilitas

Received: 06-05-2026; Accepted: 11-05-2026; Published 13-05-2026

INTRODUCTION

The rapid proliferation of digital platforms over the past two decades has fundamentally restructured the architecture of labor markets across the globe. Job portals online intermediaries that match job seekers with prospective employers have emerged as one of the most consequential digital infrastructures in contemporary employment ecosystems. Platforms such as LinkedIn, Indeed, and Glassdoor now mediate the hiring processes of millions of organizations across industries, compressing the spatial and temporal constraints that historically limited access to labor market information (Autor, 2015; Kuhn et al., 2014). In developing economies, the diffusion of these platforms has been equally dramatic: the International Labour Organization has documented a sustained shift toward digital recruitment channels in emerging markets throughout Southeast Asia, South Asia, and Sub Saharan Africa, driven in large part by expanding internet connectivity and smartphone penetration (ILO., 2021). In Indonesia specifically, job portals such as JobStreet, Glints, and Kalibrr have attained significant market presence, with recruitment digitalization accelerating sharply following the COVID 19 pandemic (APJII, 2023; Google et al., 2022). Indonesia's internet user base reached 215 million in 2023 representing a penetration rate of approximately 77% creating a vast potential audience for online employment platforms (APJII, 2023). According to the e Conomy SEA 2022 report, Indonesia's digital economy is projected to reach USD 130 billion by 2025, with the human capital and employment technology segment identified as a high growth vertical within that trajectory (Google et al., 2022). Brynjolfsson & McAfee, (2014) have argued that this digitalization of labor markets is not merely a shift in channel preference but represents a structural transformation in how labor supply and demand are coordinated one that carries significant implications for equity, access, and the distribution of opportunity.

The significance of job portal adoption extends well beyond individual convenience. From a macroeconomic perspective, online recruitment platforms reduce information asymmetry between employers and candidates, lower search costs, and potentially improve the efficiency of labor market matching (Kuhn et al., 2014; Manyika et al., 2016). Eurofound (2021) has documented how platform mediated employment is displacing traditional recruitment intermediaries in several European and Asian economies, while simultaneously enabling more flexible and geographically distributed hiring. Yet the transition to digital recruitment also introduces new forms of stratification. Dijk & M (2020) argues that digital platforms reproduce and in some cases amplify pre existing social inequalities along dimensions of income, education, geography, age, and physical ability. In Indonesia, these structural disparities are particularly pronounced: Wahyudin et al (2021) found that digital literacy levels vary dramatically across demographic groups, with rural, elderly, low income, and disabled populations consistently demonstrating lower platform engagement even when access is technically available. The ILO (2021) similarly notes that the productivity gains attributed to digital labor platforms are concentrated among workers who are already digitally capable and economically active, while structurally disadvantaged groups tend to be left outside the platform economy's benefits. These dynamics make it essential to examine job portal adoption not simply as a matter of technology diffusion, but through the more nuanced lens of consumer behavior, where user cognition, affect, trust, and risk perception collectively shape the decision to engage with or disengage from a platform (Meijer et al., 2022; Pavlou et al., 2006).

Notwithstanding the considerable promise of online job portals, the ecosystem is beset by a range of substantive problems that critically undermine user trust and willingness to engage. Among the most documented is the proliferation of fraudulent job listings fictitious or misleading advertisements deployed by malicious actors to extract personal information, financial resources, or unpaid labor from unsuspecting job seekers (Berki et al., 2021; Mahbub et al., 2020). Mahbub et al. (2020) analyzed a large scale corpus of online job advertisements and found that a significant proportion contained detectable indicators of fraud, including implausible salary claims, vague job descriptions, and suspicious communication patterns. This

phenomenon is not merely a technical failure of content moderation; it is, fundamentally, a crisis of institutional credibility with direct behavioral consequences. Drawing on Perceived Risk Theory as foundational by Bauer (1960) and later operationalized for electronic commerce by Featherman & Pavlou (2003), consumers who perceive elevated risk across financial, psychological, social, or privacy dimensions are substantially less likely to complete adoption behaviors, regardless of their underlying interest in the service. In the context of job portals, perceived risk is compounded by the nature of the data transacted: applicants are routinely asked to submit sensitive personal information including identity documents, employment histories, and financial records without clear guarantees about how such data will be stored, shared, or protected (Dinev & Hart, 2006; Smith et al., 2011). In Indonesia, these concerns have gained urgency following high profile data breaches and the only recently enacted Personal Data Protection Law of 2022, which has begun to raise user awareness of digital privacy rights but has not yet translated into consistent platform accountability (Kominfo, 2023). The interplay between fraud exposure, data risk, and trust erosion constitutes a critical barrier to sustained platform adoption that consumer behavior research is uniquely positioned to illuminate.

The theoretical landscape of consumer behavior offers a rich and productive framework for analyzing why users do or do not choose to adopt online job portals. Trust, in particular, has emerged as a central mediating construct in research on digital platform adoption. (Mayer et al., 1995) integrative model of organizational trust identified ability, benevolence, and integrity as the foundational dimensions of trustworthiness, and subsequent scholarship has extended this framework to digital contexts where the trustee is an institution rather than an individual (Gefen et al., 2003). In e commerce research, trust has been shown to reduce perceived risk and directly enhance behavioral intention, functioning as a cognitive bridge between uncertainty and action (Gefen et al., 2003). Platform credibility conceptualized by Fogg (2003) along the dual axes of trustworthiness and expertise adds a complementary dimension, capturing how users form evaluative judgments about a platform's legitimacy based on its visual design, content quality, and perceived institutional backing. In job portal contexts, credibility is shaped not only by brand reputation but by the perceived reliability of listed vacancies, the responsiveness of the system interface, and the transparency of the hiring process (Berki et al., 2021; Kim et al., 2019). Alongside trust and credibility, user experience has received increasing scholarly attention as a determinant of platform adoption. Hassenzahl & Tractinsky (2006) characterized user experience as an emergent quality that arises from the interaction between a person's internal state, the characteristics of the system, and the context of use a definition that foregrounds the subjectivity and situational embeddedness of user perception. Norman (2013) further emphasized that good design must satisfy not only usability requirements but also emotional and meaning making needs. Taken together, the constructs of perceived risk, trust, credibility, and user experience form an interconnected web of evaluative processes through which consumers assess the net value of engaging with any given digital platform (Featherman & Pavlou, 2003; Fogg et al., 2003; Pavlou et al., 2006).

Within the broader landscape of digital platform users, persons with disabilities occupy a structurally distinct and systematically disadvantaged position that demands dedicated scholarly attention. The WHO (2023) estimates that more than 1.3 billion people worldwide live with some form of disability representing approximately 16% of the global population and that the majority of these individuals encounter significant barriers in accessing mainstream digital services, including employment platforms. In Indonesia, the Central Bureau of Statistics (BPS, 2003) has documented approximately 22.5 million persons with disabilities, a population whose labor force participation rate remains markedly below the national average, partly as a consequence of inaccessible recruitment infrastructure. Dijk & M., (2020) multi dimensional model of the digital divide identifies four interlocking access barriers motivational, physical, skills based, and usage related all of which disproportionately burden persons with disabilities and create compounding disadvantages in platform engagement. Web accessibility, defined by the (Initiative, 2023) as the inclusive practice of designing digital products and services that can

be used effectively by individuals with a full range of functional capabilities, is the most proximate technical requirement for enabling equal access. Yet research consistently demonstrates that most online employment platforms fall significantly short of this standard: Lazar et al. (2017) found pervasive non compliance with Web Content Accessibility Guidelines (WCAG) across major job portal interfaces, creating concrete barriers for users with visual, auditory, motor, and cognitive impairments. Schmutz et al (2019) demonstrated empirically that accessibility failures do not merely inconvenience users with disabilities they produce measurably higher cognitive load, greater task failure rates, and substantially diminished user experience scores compared to non disabled peers navigating the same interfaces. The ILO (2019) has framed this as a matter of labor rights, arguing that inaccessible digital recruitment infrastructure constitutes de facto employment discrimination and violates commitments enshrined in international human rights instruments including the Convention on the Rights of Persons with Disabilities. In this light, accessibility is not a peripheral design preference but a foundational variable in any serious analysis of job portal adoption equity (Henry et al., 2014; Vollenwyder et al., 2019).

To construct a theoretically coherent account of job portal adoption among users with disabilities, this study draws on an integrated multi theoretical framework rooted in consumer behavior scholarship. The Technology Acceptance Model (TAM), originally formulated by Davis (1989) and subsequently extended by Venkatesh et al. (2000) and Venkatesh et al. (2016) provides the structural backbone of this framework: TAM posits that perceived ease of use and perceived usefulness are the primary cognitive determinants of behavioral intention toward a technology, with external variables including system design characteristics feeding into these core perceptions. In the context of persons with disabilities, both constructs acquire additional layers of complexity: perceived ease of use is profoundly sensitive to interface accessibility and assistive technology compatibility, while perceived usefulness is conditioned on whether the platform can actually connect the user to genuine and appropriate employment opportunities (Lazar et al., 2017; Schmutz et al., 2019). Perceived Risk Theory (Bauer, 1960; Featherman & Pavlou, 2003) provides a critical counterweight to the utility focused orientation of TAM, foregrounding the role of anticipated negative outcomes across financial, performance, psychological, social, and privacy dimensions in inhibiting adoption. For users with disabilities, perceived risk may carry heightened salience given documented patterns of discriminatory treatment, higher rates of fraudulent targeting, and greater vulnerability to privacy violations associated with disclosing disability related information on public platforms (ILO., 2019; Smith et al., 2011). Trust Theory, as conceptualized by Mayer et al. (1995) and further developed by Gefen et al. (2003) and Pavlou (2003), modulates the relationship between risk and intention by explaining how users who believe in a platform's competence, integrity, and goodwill are better positioned to tolerate residual uncertainty and proceed with adoption. Platform credibility (Fogg, 2003) and user experience (Hassenzahl & Tractinsky, 2006; Norman & D., 2013) as antecedents that shape trust and risk perceptions in concert. In this study, accessibility is operationalized not as a binary technical attribute but as a behavioral variable that directly influences user experience, modulates perceived ease of use, and shapes both trust and perceived risk making it a pivotal construct in the adoption pathway for users with disabilities (Henry et al., 2014; Vollenwyder et al., 2019). This multi theoretical synthesis enables a more complete and contextually grounded explanation of adoption behavior than any single theory could provide in isolation (Dwivedi et al., 2021; Venkatesh et al., 2016).

Despite the substantial and growing bodies of literature on digital platform adoption, disability inclusion, and online labor markets, a critical intersection among these three domains remains largely unexplored. Studies of job portal adoption have, with few exceptions, treated the user population as homogeneous designing samples and drawing conclusions that implicitly center non disabled, digitally literate adults while rendering invisible the experiences of marginalized user groups (Berki et al., 2021; Kuhn et al., 2014). Accessibility research, in turn, has tended to focus on technical compliance and usability metrics without embedding its findings

within broader frameworks of consumer decision making, trust formation, or risk perception (Lazar et al., 2017; Schmutz et al., 2019). The consumer behavior literature, meanwhile, has generated considerable insight into e commerce and platform adoption dynamics but has rarely directed its theoretical apparatus toward employment platforms or disability specific contexts (Featherman & Pavlou, 2003; Pavlou et al., 2006). Dwivedi et al. (2021), in a comprehensive systematic review of digital technology adoption research, explicitly called for studies that are more sensitive to user heterogeneity and that examine adoption dynamics among populations whose experiences diverge from those of majority samples a call this study is directly positioned to answer. In the Indonesian context, this gap is particularly consequential: with over 22 million persons with disabilities and a rapidly digitalizing labor market, the absence of empirical evidence on how this population perceives, evaluates, and responds to online job portal environments leaves both platform designers and policymakers without the evidence base they need to make informed decisions (BPS., 2023; ILO., 2021). This study therefore makes a threefold contribution: it extends TAM and related adoption theories into an underexamined population and platform context; it advances disability inclusive consumer behavior scholarship by integrating perceived risk, trust, credibility, user experience, and accessibility into a unified empirical model; and it provides actionable insights for the design of equitable digital employment infrastructure in Indonesia and analogous developing economies (Dijk & M., 2020; Venkatesh et al., 2016; WHO., 2023).

LITERATURE REVIEW

Digital Job Portals and User Behavior

The digitization of employment services has fundamentally altered the landscape of labor market participation, offering job seekers access to opportunities across geographical and organizational boundaries that were previously inaccessible through conventional means. Digital job portals broadly understood as web based platforms that facilitate the matching of labor supply and demand evolved from rudimentary electronic job boards in the early 1990s into sophisticated ecosystems that now incorporate algorithmic matching, employer branding, and multi modal interaction features (Autor, 2001; Galanaki, 2002; Parry et al., 2008). The strategic motivations for organizations adopting online recruitment channels are well documented: Parry et al. (2008) observed that British organizations shifted toward digital platforms not merely to reduce recruitment costs but also to achieve broader geographic reach and the capacity to target niche talent pools that conventional print advertising could not efficiently serve. From the demand side, the appeal of job portals to job seekers rests on several concurrent cognitive evaluations: the quality and relevance of job listings, the platform's reputation, and the perceived ease of navigating the interface to complete an application cycle (Dineen & Noe, 2009; Hoye et al., 2009). Research consistently demonstrates that these evaluations are not conducted in isolation users integrate multiple simultaneous information signals, including visual design consistency, response speed, content completeness, and social proof in the form of employer and platform reviews, into holistic assessments that ultimately drive engagement or abandonment decisions (Cappelli & P., 2001; Hoye et al., 2009).

Notwithstanding the volume of research on digital recruitment from an organizational efficiency perspective, the subjective experience of job seekers and particularly those occupying marginalized labor market positions has received comparatively limited scholarly attention. The Technology Acceptance Model (TAM), originally formulated by Davis (1989), posits that perceived usefulness and perceived ease of use are the principal cognitive determinants of an individual's behavioral intention to adopt an information system. The Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003) subsequently introduced social influence and facilitating conditions as additional predictors, while UTAUT2 (Venkatesh et al., 2012) incorporated hedonic motivation and habit as relevant antecedents of consumer technology adoption. These frameworks have been applied extensively across e commerce, mobile banking, and health information technology contexts; their

application to job portal adoption particularly among users whose physical, sensory, or cognitive differences may interact with platform design in distinctive ways remains sparsely explored (Dwivedi et al., 2019; Tarhini et al., 2015). This constitutes a substantive gap: the construct definitions, measurement instruments, and hypothesized effect directions embedded in standard TAM variants were developed and validated predominantly with non disabled samples, raising questions about construct validity and the completeness of the theoretical model for disability inclusive adoption research.

Consumer Behavior in Digital Platforms

Consumer behavior theory, as comprehensively synthesized by Blackwell et al. (2006) subsequently updated by Solomon & R (2018), conceptualizes decision making as a multi stage process encompassing need recognition, information search, evaluation of alternatives, adoption or purchase decision, and post adoption evaluation. When transposed to digital platform contexts, this model acquires additional complexity because the platform's architecture, content quality, and trust signals function simultaneously as informational inputs and as components of the service being consumed (Featherman & Pavlou, 2003; Kotler & Keller, 2016). Gefen et al. (2003) demonstrated in the context of online shopping that trust operates as a critical mediating mechanism between familiarity with a platform and willingness to engage in transactional behavior, with trust perceptions shaped by institutional mechanisms such as privacy policies, certification seals, and interface design elements that signal organizational competence and legitimacy. These dynamics are directly applicable to job portal usage: the decision to upload sensitive personal and professional data curricula vitae, employment histories, professional references, and potentially disability related disclosures constitutes a high stakes transactional behavior with non trivial exposure to data misuse, discrimination, and reputational harm.

Kotler & Keller, (2016) emphasize that consumer decision making is shaped not only by rational cost benefit calculus but also by psychological factors perception, learning, motivation, and attitude that render behavioral prediction inherently probabilistic. In digital environments, the Theory of Planned Behavior (TPB) (Ajzen, 1991) enriches this account by arguing that behavioral intention the most immediate precursor to actual behavior is jointly determined by attitude toward the behavior, subjective social norms, and perceived behavioral control. The relevance of perceived behavioral control is especially pronounced for users with disabilities, for whom technological constraints inaccessible interface design, incompatibility with assistive technologies, or cognitively demanding navigation may substantially reduce perceptions of control over the platform interaction, even when attitudinal and normative conditions are favorable (Fishbein & Ajzen, 1975; Schur et al., 2013). The extant consumer behavior literature has not, however, systematically examined how these antecedents are configured for users with disabilities in employment platform contexts, and whether the standard structural relationships assumed in mainstream models hold when disability related barriers constitute a significant portion of the interaction environment. This represents a theoretically motivated gap requiring targeted empirical investigation.

Perceived Risk

The concept of perceived risk was introduced into consumer behavior scholarship by (Bauer, 1960), who argued that consumer actions produce consequences that cannot be anticipated with certainty and that consumers, rather than eliminating risk, manage it through information seeking, reliance on trusted sources, and selective engagement with products and services. Subsequent scholarship refined the multidimensional structure of perceived risk: Mitchell & W. (1999) identified performance, financial, social, physical, and psychological risk as core dimensions subject to differential weighting depending on product category and individual characteristics. Featherman & Pavlou, (2003) extended this framework to e services adoption, demonstrating empirically that perceived risk particularly privacy risk and performance risk significantly attenuated perceived usefulness and, through it, behavioral intention to adopt online services. Their study, published in the International Journal of Human Computer Studies, remains among the most cited analyses of risk in digital adoption contexts

and established that risk perceptions operate as an independent behavioral deterrent not fully captured by trust or credibility constructs (Featherman & Pavlou, 2003). Kim et al. (2008) subsequently replicated and extended these findings in an e commerce trust model, confirming the negative relationship between perceived risk and purchase intention across culturally diverse samples.

For users with disabilities engaging with digital job portals, the risk calculus carries dimensions that the general digital risk literature has not adequately addressed. First, disclosure risk is particularly acute: job applications submitted through a portal may require or implicitly incentivize disclosure of disability status, which carries measurable employment discrimination risks in labor markets where anti discrimination legislation remains incompletely enforced (ILO., 2021; Schur et al., 2013). Second, performance risk is structurally elevated when platform interfaces do not render correctly with assistive technologies screen readers, voice input software, alternative keyboard navigation creating a non trivial probability that an application will be corrupted, incompletely submitted, or simply inaccessible to complete (Lazar et al., 2010). Third, social risk, understood as concern about negative peer evaluation, intersects with the stigma associated with disability in employment contexts in ways that general risk scales, calibrated primarily on e commerce transactions, cannot adequately capture. These considerations collectively suggest that standard perceived risk instruments require disability specific adaptation and that models of job portal adoption should treat perceived risk as a construct with a more complex internal structure for this population than for general user samples a distinction that the literature has not yet systematically examined.

User Experience (UX)

User experience (UX), as theorized by Hassenzahl & Tractinsky, (2006), encompasses both the instrumental and non instrumental dimensions of human technology interaction, integrating objective task performance metrics with subjective hedonic, aesthetic, and emotional evaluations. The ISO 9241 210 (2010) standard defines user experience as the totality of perceptions and responses arising from the use or anticipated use of a system, encompassing emotions, beliefs, preferences, and behavioral outcomes. This framing positions UX not as a static property of a design artifact but as an emergent quality of the dynamic interaction between a specific user with their capacities, goals, prior experiences, and current context and a specific system deployed under particular conditions (Norman & D., 2013). For users with disabilities, this relational conception of UX is particularly consequential: the experience emerges from a triadic interaction among the user, the platform, and any assistive technology mediating the interaction, meaning that even a platform well designed for general audiences may produce a qualitatively different and potentially degraded experience for a user relying on a screen reader, switch access, or cognitive support tool (Lazar et al., 2010).

Empirically, user experience has been linked to adoption intentions across a broad range of digital platforms and services. Nielsen et al. (2006) established that poor usability characterized by opaque navigation, excessive cognitive load, inconsistent feedback mechanisms, and error prone interaction flows dramatically elevates task abandonment rates and erodes motivation to re engage with a platform. In the job portal context, these effects have direct behavioral implications: an application process that is cognitively demanding, technically unreliable, or perceptually confusing will discourage engagement from users who already face additional interaction complexity due to disability related differences in perception, attention, or motor function. Flavián et al. (2006) found that perceived usability was a significant predictor of user satisfaction and loyal return behavior in digital contexts, with effects mediated through trust formation a finding with direct implications for portal adoption modeling. Critically, however, the extent to which UX evaluations by users with disabilities diverge from those of non-disabled users, and whether standard UX constructs adequately capture the experience dimensions most salient for this population screen reader compatibility, keyboard navigability, cognitive clarity

of alternative pathways remains empirically underexplored and constitutes a substantive gap in the UX literature as it applies to inclusive digital employment services.

Perceived Security

Perceived security, as distinct from objectively measured security infrastructure, refers to a user's subjective assessment of the likelihood that their personal information will be adequately protected from unauthorized access, misappropriation, or breach during and after a digital transaction (Salisbury et al., 2001). This distinction between objective and perceived security is consequential for behavioral modeling: platforms may implement technically robust security architectures while users' subjective security perceptions remain depressed due to negative media coverage of data breaches, prior personal experiences with digital privacy violations, or generalized distrust of data handling practices in the digital economy (Gefen et al., 2003; Kim et al., 2008). Gefen et al. (2003) demonstrated that trust in an e commerce vendor was partially constituted by users' security perceptions and that these perceptions were influenced by institutional signals third party certifications, privacy policy transparency, and professional design quality as well as by interpersonal familiarity developed through prior interactions. In the job portal context, where users are asked to submit curricula vitae, employment histories, and frequently identity verifying documents, the personal data exposure substantially exceeds the level typical of most e commerce transactions, rendering security perceptions a particularly consequential behavioral antecedent.

The relationship between perceived security and behavioral intention has been documented across multiple digital service domains. Kim et al. (2008) developed an integrative trust based decision making model for electronic commerce that demonstrated direct effects of both perceived security and privacy on purchase intention, alongside indirect effects operating through consumer trust. Marriott et al. (2018) replicated and extended these findings in mobile commerce contexts, identifying perceived security as among the strongest predictors of adoption intention, particularly among users who had not yet accumulated extensive experience with mobile transactional services. What the existing literature has not examined, however, is whether the security sensitivity of users with disabilities differs systematically from that of the general population. There are theoretically grounded reasons to expect that it might: the World Bank (2021) and ILO (2021) have documented that persons with disabilities are disproportionately represented among economically vulnerable populations with limited access to legal remediation in the event of data misuse, which theoretically amplifies the subjective cost of a potential security failure and may render security perceptions an especially powerful behavioral determinant for this group. This hypothesis remains without direct empirical investigation in the job portal adoption literature.

Platform Credibility

Platform credibility understood as the degree to which users perceive a digital platform to be simultaneously trustworthy and possessing genuine domain expertise is a construct with deep roots in communication theory and has been progressively refined for application to digital environments (Fogg, 2003; Metzger & J., 2007). Fogg (2003) influential taxonomy distinguished among surface credibility, assessed through rapid visual and aesthetic evaluation; reputed credibility, derived from external testimonials, brand recognition, and peer recommendations; earned credibility, built through the accumulation of positive personal experiences with the platform; and presumed credibility, based on general categorical assumptions about the type of source. Each dimension contributes differently to the formation of overall credibility judgments, and digital job portals typically rely on multiple simultaneous credibility signals professional visual design, institutional partnerships, employer brand presence, and user testimonials that users integrate into holistic assessments. McKnight et al. (2002) argued that credibility grounded trust constitutes the critical enabling condition for initial adoption of unfamiliar digital platforms, since first time users lack the experiential basis for earned trust and must rely primarily on surface and reputational cues to manage adoption uncertainty.

In the labor market context, platform credibility acquires a distinctive normative weight because the consequences of engaging with a low credibility job portal extend beyond transactional loss to encompass career level risks: exposure of professional information to illegitimate actors, entanglement in fraudulent recruitment schemes, and association with a platform regarded by prospective employers as unprofessional or unreliable. Metzger (2007) argued that credibility evaluation on the Web is cognitively demanding and that users routinely employ heuristic shortcuts the visual quality of the interface, the presence of recognizable institutional affiliations, and the availability of transparent contact information to reduce this evaluative burden. This heuristic reliance is particularly relevant for users with disabilities, for whom the additional cognitive effort of managing assistive technology may reduce the attentional resources available for elaborate credibility analysis. Gefen et al. (2003) further demonstrated that credibility based trust perceptions directly influence the depth of engagement a user is willing to undertake a finding directly applicable to the decision to complete a detailed job application yet no published study has examined how users with disabilities form credibility judgments about digital employment platforms or whether disability specific factors such as the visible commitment of a portal to accessibility standards constitute additional credibility signals for this population. This represents a notable lacuna in the platform credibility and disability research literatures.

Accessibility and Disability Inclusion

The global prevalence of disability renders it a central consideration in any account of digital service adoption. The WHO (2023) estimated that over one billion people approximately 15 percent of the world's population live with at least one form of disability, with prevalence rates rising as populations age and the burden of chronic disease increases. The World Bank (2023) documented that persons with disabilities face persistent and systematic labor market disadvantages, including substantially lower employment rates, higher concentrations in informal and precarious employment, and limited representation in higher skill occupational categories, despite the existence of legislative protections under frameworks such as the United Nations Convention on the Rights of Persons with Disabilities (CRPD, 2006). The International Labour Organization (2020) has identified digital skills and access to digital employment intermediaries as critical enablers of labor market inclusion for persons with disabilities, while simultaneously acknowledging that attitudinal, structural, and technological barriers continue to constrain the effective exercise of this access. These macrostructural realities establish both the normative urgency and the practical importance of understanding how digital job portals serve, or systematically fail, their users with disabilities.

At the technical and design level, accessibility in digital environments is principally governed by the Web Content Accessibility Guidelines (WCAG) developed by the World Wide Web Consortium (W3C, 2018), which specify success criteria organized around four principles: perceivability, operability, understandability, and robustness. Technical compliance with WCAG standards is widely understood to be a necessary but insufficient condition for meaningful accessibility: guidelines address structural and technical barriers while leaving unresolved the experiential dimensions of inclusive design including cognitive accessibility for users with intellectual or learning disabilities, emotional engagement, and the adequacy of accessible alternatives to mainstream interaction pathways (Lazar et al., 2010). Dobransky & Hargittai (2006) documented systematic disparities in internet use quality between people with and without disabilities, arguing that the concept of a "disability divide" captures not merely differences in connectivity or access but more fundamentally differences in the depth, productivity, and experienced quality of digital participation. Sachdeva et al (2015) further observed that digital platforms designed without disability inclusion as a primary design priority tend to produce accessibility retrofits that satisfy technical audit criteria while failing to deliver experientially adequate interactions reinforcing, rather than dismantling, effective participation barriers. This body of evidence calls not merely for compliance oriented accessibility auditing

but for disability centered co design methodologies in which users with diverse disabilities are integrated into design and evaluation processes from inception.

Intention to Use

Behavioral intention the degree to which an individual consciously plans to perform a specified behavior under specified conditions occupies a central position in the dominant theoretical frameworks applied to technology adoption research. Davis (1989), drawing on the Theory of Reasoned Action (Fishbein & Ajzen, 1975), established that perceived usefulness and perceived ease of use jointly predict behavioral intention, with attitude toward the behavior serving as a partial mediator. Ajzen (1991) Theory of Planned Behavior subsequently extended this architecture by identifying perceived behavioral control as a third determinant of intention alongside attitude and subjective norms a modification that substantially improved the predictive validity of the model in contexts characterized by meaningful constraints on volitional behavior. The UTAUT (Venkatesh et al., 2003) and UTAUT2 (Venkatesh et al., 2012) frameworks synthesized and extended these antecedents by incorporating social influence, hedonic motivation, habit, and facilitating conditions, producing models with considerably enhanced explanatory power across diverse technology adoption contexts.

In the digital services adoption literature, behavioral intention to use job portals has been examined in relation to perceived usefulness (Lee, 2011). social influence (Tarhini et al., 2015), and general platform trust orientations (McKnight et al., 2002), but has not been systematically investigated with specific reference to the experiences of users with disabilities. Baptista & Oliveira (2016) demonstrated in a mobile banking context that hedonic motivation and habit formation contributed significantly to behavioral intention alongside the standard TAM predictors, suggesting that the motivational structure of digital platform adoption is more complex than early models implied and may vary across populations. Dwivedi et al. (2019) conducting a comprehensive review of UTAUT applications, found that effect sizes varied substantially across implementation contexts, cautioning against universal model application and arguing for domain specific construct specification. These findings collectively imply that intention to use digital job portals among individuals with disabilities may be shaped by a distinctive configuration of antecedents encompassing accessibility specific perceptions, disability related risk concerns, and trust in the fairness of institutional practices that existing adoption models do not fully accommodate and that therefore requires dedicated theoretical and empirical attention.

Hypothesis Development

Building on the theoretical foundations and empirical literature reviewed in the preceding sections, this study proposes five formal hypotheses relating the constructs of perceived risk, user experience, perceived security, platform credibility, and accessibility to the behavioral intention of users with disabilities to adopt and use digital job portals. Each hypothesis is supported by convergent theoretical justification and prior empirical evidence, and each addresses a dimension of the adoption decision that carries distinctive significance for users with disabilities in employment platform contexts.

Perceived risk has been consistently demonstrated to function as a significant negative predictor of behavioral intention in digital service adoption, operating as a psychological barrier that reduces the perceived net benefit of engagement even when other adoption conditions are favorable (Bauer, 1960; Featherman & Pavlou, 2003). Pavlou & A (2003) demonstrated empirically that perceived risk negatively predicted e commerce transaction intention independent of trust and perceived usefulness, establishing risk as an autonomous behavioral deterrent. For users with disabilities engaging with job portals, the risk calculus includes disability specific dimensions the risk of discrimination following disability disclosure, performance risk from inaccessible platform functionality, and social risk associated with navigating stigmatized identity in professional contexts that are not present or are present with

different intensity in general user samples (Schur et al., 2013). These considerations provide strong theoretical and empirical grounds for the following hypothesis:
H1: Perceived risk is negatively associated with users' intention to use digital job portals among individuals with disabilities.

User experience encompasses both the pragmatic effectiveness of platform interaction and the hedonic quality of the experience as subjectively appraised by the user (Hassenzahl & Tractinsky, 2006). Flavián et al. (2006) demonstrated that perceived usability positively predicted user satisfaction and intent to continue using digital services, with effects mediated through trust formation. Norman (2013) established that the experiential quality of technology interaction shapes users' affective orientation toward the technology positive experiences producing approach motivations and negative experiences generating avoidance orientations. For users with disabilities who may have accumulated histories of unsuccessful digital platform interactions due to accessibility failures, UX quality may function as a particularly consequential signal of whether a platform merits sustained engagement (Lazar et al., 2010). This reasoning, supported by the empirical evidence cited, motivates the following hypothesis:
H2: User experience is positively associated with users' intention to use digital job portals among individuals with disabilities.

Perceived security directly influences trust formation and, through it, behavioral intention in digital service adoption contexts (Gefen et al., 2003; Kim et al., 2008).In the job portal context, where users submit highly sensitive personal and professional information that may include disability related disclosures, security perceptions carry heightened transactional stakes compared with typical e commerce scenarios. Salisbury et al. (2001) demonstrated that perceived security was a positive predictor of online transaction intention, and Kim et al. (2008) confirmed this effect in a multi stage trust model that traced the pathways from security and privacy perceptions through trust to behavioral intention. For users with disabilities, who face asymmetric exposure to the consequences of data breaches particularly the intersection of disability disclosure and employment discrimination risk security perceptions may exercise amplified effects on adoption decisions that standard models do not directly measure (World Bank., 2021; Marriott et al., 2018). This reasoning motivates the following hypothesis:
H3: Perceived security is positively associated with users' intention to use digital job portals among individuals with disabilities.

Platform credibility encompassing the dual dimensions of perceived trustworthiness and expertise constitutes a foundational precondition for initial and sustained engagement with digital platforms, particularly among users who lack the experiential basis for earned trust (Fogg, 2003; McKnight et al., 2002). Metzger (2007) demonstrated that credibility evaluations significantly shape willingness to act on platform provided information and services, with lower credibility assessments producing disengagement and migration to alternative channels. In the employment domain, where the consequences of platform choice extend to career level outcomes and where vulnerability to exploitation is real and documented, credibility perceptions can be expected to exercise a stronger behavioral influence than in lower stakes digital transaction contexts (Gefen et al., 2003; Kim et al., 2008). For users with disabilities, whose labor market position already entails heightened vulnerability, the credibility of the portal as a legitimate and professionally responsible employment intermediary may constitute a particularly salient adoption determinant. Accordingly:
H4: Platform credibility is positively associated with users' intention to use digital job portals among individuals with disabilities.

Accessibility encompassing both technical compliance with WCAG standards and the broader experiential adequacy of platform design for users employing assistive technologies or presenting diverse sensory, motor, and cognitive profiles constitutes a precondition for meaningful participation rather than an optional design enhancement (Lazar et al., 2010). In the theoretical framework of the Theory of Planned Behavior (Ajzen, 2020). perceived behavioral control the sense that one can successfully execute a behavior is a direct determinant of

intention: when users believe that accessibility barriers will prevent them from completing a job application successfully, their adoption intention is depressed regardless of favorable attitudes or positive social norms. Dobransky & Hargittai (2006) documented that accessibility barriers substantially constrain the quality of digital participation among users with disabilities, and Schur et al. (2013) argued that accessible technological infrastructure is a foundational precondition for technology mediated labor market participation rather than an accommodation feature. These theoretical and empirical grounds motivate the following hypothesis:
H5: Perceived accessibility is positively associated with users' intention to use digital job portals among individuals with disabilities.

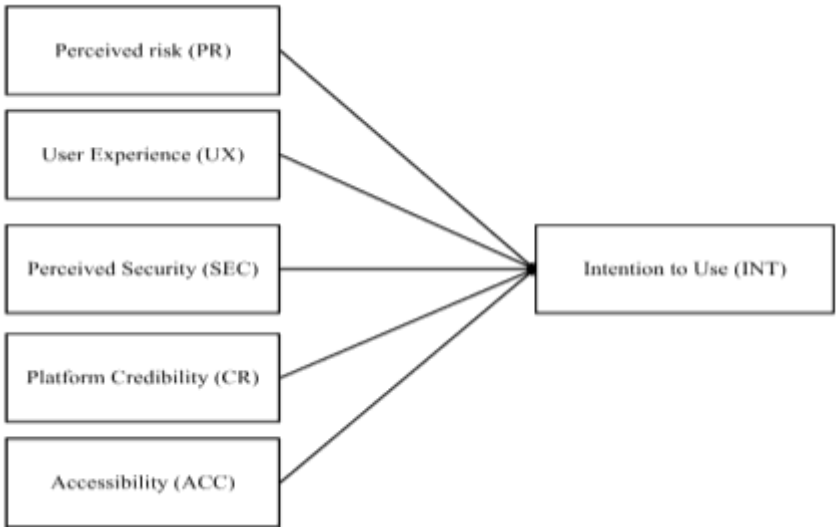

Figure 1. Conceptual Framework

METHODOLOGY

This study employs a quantitative explanatory research design aimed at examining the causal relationships between perceived risk, user experience, perceived security, platform credibility, accessibility, and intention to use digital job portals among users with disabilities. A quantitative approach is appropriate as it enables objective measurement of relationships between variables using statistical analysis. The study is grounded in a consumer behavior perspective and draws upon established frameworks such as the Technology Acceptance Model and broader theories in Consumer Behavior, which emphasize the role of user perceptions in shaping behavioral intention. The unit of analysis consists of individuals with disabilities who interact with or have the potential to use digital job portals, positioning them as active users rather than passive recipients of recruitment processes.

The population of this study comprises individuals with disabilities who are familiar with or have experience using job portal platforms. A purposive sampling technique was employed to ensure that respondents met specific criteria, including being at least 17 years old, identifying as a person with a disability, and having prior exposure to digital job search platforms. A total of 200 respondents were included, which is considered adequate for multiple linear regression analysis and ensures sufficient statistical power for hypothesis testing. Data were collected using a structured questionnaire distributed through digital channels, utilizing a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). Each construct was operationalized using multiple indicators adapted from prior empirical studies and tailored to the context of job portal usage and accessibility considerations for users with disabilities.

Data analysis was conducted using SPSS software, following a series of statistical procedures to ensure the robustness of the findings. First, validity testing was performed using Pearson correlation to confirm that each item accurately measures its intended construct,

followed by reliability testing using Cronbach's alpha to assess internal consistency. Classical assumption tests, including normality and multicollinearity, were also conducted to ensure that the regression model meets statistical requirements. The primary analytical technique employed was multiple linear regression, with intention to use as the dependent variable and perceived risk, user experience, perceived security, platform credibility, and accessibility as independent variables. Hypothesis testing was conducted using t-tests for partial effects and F-tests for simultaneous effects. The regression model allows for the examination of both the direction and significance of relationships, providing empirical evidence on how different perceptual factors influence the adoption of digital job portals among users with disabilities.

RESULT AND DISCUSSION

Respondents Profile

This section presents the demographic profile of respondents involved in this study, providing an overview of the characteristics of users with disabilities who engage with digital job portals. Understanding respondent profiles is essential to contextualize the empirical findings, as individual characteristics such as age, gender, education level, platform usage, and type of disability may influence perceptions and behavioral intentions toward technology adoption. A total of 200 respondents participated in this study, representing diverse backgrounds and varying levels of experience with job portal platforms. The distribution of respondents is summarized in Table 4.1, which outlines key demographic and usage-related attributes relevant to the analysis.

Table 1. Respondents Profile

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	92	46.00%
	Female	108	54.00%
Age	17–25 years	88	44.00%
	26–35 years	72	36.00%
	36–45 years	28	14.00%
	>45 years	12	6.00%
Education Level	High School	170	38.00%
	Diploma	9	21.00%
	Bachelor's Degree	14	34.00%
	Others	7	7.00%
Job Portal Experience	< 1 year	64	32.00%
	1–3 years	82	41.00%
	> 3 years	54	27.00%
Platform Used	LinkedIn	78	39.00%
	Kerjabilitas	56	28.00%
	Likabilitas Kemnaker	38	19.00%
	Parakerja	18	9.00%
	Others	10	5.00%
Type of Disability	Deaf and Mute	84	42.00%
	Physical Disability	72	36.00%
	Others	44	22.00%

Table 1. shows that the majority of respondents are female (54%) and fall within the 17–25 age group (44%), indicating a strong representation of young users in digital job portal adoption. In terms of platform usage, LinkedIn is the most frequently used job portal (39%), followed by JobStreet and Glints. Regarding disability type, most respondents are individuals with hearing impairment (42%) and physical disabilities (36%), suggesting that these groups represent the dominant segments of users with disabilities engaging with digital job platforms.

Validity and Reliability

The validity test in this study was conducted to determine the extent to which the research instrument is able to measure the intended constructs accurately. The test was performed using the Pearson Product Moment correlation, by examining the correlation between each item score and the total score of its respective variable. An item is considered valid if the calculated correlation coefficient (r-value) is greater than the critical value (r-table) and the significance value is lower than the predetermined significance level.

Based on the analysis, the r-table value is 0.318 at a 5% significance level. The results indicate that all measurement items have r-values greater than 0.318 (r-count > r-table) and significance values of 0.000, which are below 0.05. Therefore, all items included in this study are considered valid and suitable for further analysis.

Table 2. Validity Analysis Result

Variable	Indicator	R Value	R Table	Sig	Alpha	Note
Perceived risk (PR)	PR1	0.88	0.318	0	0.005	Valid
	PR2	0.882	0.318	0	0.005	Valid
	PR3	0.885	0.318	0	0.005	Valid
	PR4	0.859	0.318	0	0.005	Valid
User Experience (UX)	UX1	0.774	0.318	0	0.005	Valid
	UX2	0.834	0.318	0	0.005	Valid
	UX3	0.733	0.318	0	0.005	Valid
	UX4	0.82	0.318	0	0.005	Valid
Perceived Security (SEC)	SEC1	0.81	0.318	0	0.005	Valid
	SEC2	0.764	0.318	0	0.005	Valid
	SEC3	0.838	0.318	0	0.005	Valid
	SEC4	0.788	0.318	0	0.005	Valid
Platform Credibility (CR)	CR1	0.784	0.318	0	0.005	Valid
	CR2	0.814	0.318	0	0.005	Valid
	CR3	0.825	0.318	0	0.005	Valid
	CR4	0.746	0.318	0	0.005	Valid
Accessibility (ACC)	ACC1	0.788	0.318	0	0.005	Valid
	ACC2	0.801	0.318	0	0.005	Valid
	ACC3	0.735	0.318	0	0.005	Valid
	ACC4	0.752	0.318	0	0.005	Valid
Intention to Use (INT)	INT1	0.816	0.318	0	0.005	Valid
	INT2	0.835	0.318	0	0.005	Valid
	INT3	0.816	0.318	0	0.005	Valid
	INT4	0.837	0.318	0	0.005	Valid

More specifically, for the Perceived Risk (PR) variable, all indicators (PR1–PR4) have r-values ranging from 0.859 to 0.885, indicating a very strong level of validity. For User Experience (UX), the r-values range from 0.733 to 0.834, suggesting that all items adequately

represent the construct. The Perceived Security (SEC) variable shows r-values between 0.764 and 0.838, while Platform Credibility (CR) ranges from 0.746 to 0.825. Additionally, the Accessibility (ACC) variable has r-values between 0.735 and 0.801, and Intention to Use (INT) ranges from 0.816 to 0.837. These findings demonstrate that all indicators have strong correlations with their respective constructs, confirming that the measurement instrument has good validity. Therefore, all questionnaire items are appropriate for subsequent analysis, including reliability testing and regression analysis.

The reliability test was conducted to assess the consistency and stability of the measurement instrument used in this study. Reliability indicates the extent to which a set of items consistently measures a particular construct. In this research, reliability was evaluated using Cronbach's Alpha coefficient, where a value greater than 0.60 is considered acceptable for indicating internal consistency.

Table 3. Reliability Test Result

Variable	Cronbach's Alpha	Standard	Note
Perceived risk (PR)	0.876	0.6	Reliable
User Experience (UX)	0.79	0.6	Reliable
Perceived Security (SEC)	0.813	0.6	Reliable
Platform Credibility (CR)	0.802	0.6	Reliable
Accessibility (ACC)	0.769	0.6	Reliable
Intention to Use (INT)	0.845	0.6	Reliable

Based on the results, all variables demonstrate Cronbach's Alpha values exceeding the minimum threshold of 0.60, indicating that the measurement instruments are reliable. Specifically, Perceived Risk (PR) shows the highest reliability with a Cronbach's Alpha value of 0.876, followed by Intention to Use (INT) with 0.845. The Perceived Security (SEC) and Platform Credibility (CR) variables also exhibit strong reliability with values of 0.813 and 0.802, respectively. Meanwhile, User Experience (UX) has a Cronbach's Alpha value of 0.790, and Accessibility (ACC) records a value of 0.769. Although Accessibility has the lowest value among the variables, it still exceeds the acceptable threshold, indicating adequate reliability.

These findings confirm that all constructs in this study possess good internal consistency, meaning that the items within each variable measure the same underlying concept reliably. Therefore, the research instrument is considered dependable and suitable for further statistical analysis, including regression testing and hypothesis evaluation.

Classical Assumption Test(s)

Normality Test

The normality test was conducted to determine whether the residual data in the regression model are normally distributed, which is one of the key assumptions in multiple linear regression analysis. In this study, the normality test was performed using the One-Sample Kolmogorov–Smirnov (K–S) test on the unstandardized residual values.

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		200
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.47028781
Most Extreme Differences	Absolute	.047
	Positive	.046
	Negative	-.047
Test Statistic		.047
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

Based on the test results, the Kolmogorov–Smirnov test statistic is 0.047, with an Asymp. Sig. (2-tailed) value of 0.200. Since the significance value is greater than the standard threshold of 0.05 (0.200 > 0.05), it can be concluded that the residuals are normally distributed. These findings indicate that the normality assumption of the regression model has been fulfilled. Therefore, the data are suitable for further analysis using parametric statistical methods, particularly multiple linear regression, as the distribution of residuals does not violate the normality assumption.

Multicollinearity Test

The multicollinearity test was conducted to examine whether there is a high correlation among the independent variables in the regression model. Multicollinearity can distort the estimation of regression coefficients and reduce the reliability of the model. In this study, multicollinearity was assessed using Tolerance values and the Variance Inflation Factor (VIF). A regression model is considered free from multicollinearity if the tolerance value is greater than 0.10 and the VIF value is less than 10.

Table 5. Uji Multikolineritas

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	PR	.983	1.017
	UX	.987	1.013
	SEC	.995	1.005
	CR	.981	1.019
	ACC	.991	1.009

a. Dependent Variable: INT

Based on the results, all independent variables show tolerance values above 0.10 and VIF values well below 10. Specifically, Perceived Risk (PR) has a tolerance of 0.983 and a VIF of 1.017, while User Experience (UX) has a tolerance of 0.987 and a VIF of 1.013. Similarly, Perceived Security (SEC) shows a tolerance of 0.995 and a VIF of 1.005, Platform Credibility (CR) has a tolerance of 0.981 and a VIF of 1.019, and Accessibility (ACC) records a tolerance of 0.991 and a VIF of 1.009. These results indicate that all independent variables are free from multicollinearity issues, as they do not exhibit strong intercorrelations. Therefore, each variable contributes uniquely to the regression model, and the model meets the multicollinearity assumption. Consequently, the regression analysis can be continued without concern for multicollinearity bias.

Heteroscedasticity Test

The heteroscedasticity test was conducted to examine whether there is a variance inconsistency of residuals across observations in the regression model. A good regression model should meet the assumption of homoscedasticity, meaning that the variance of residuals remains constant. In this study, the heteroscedasticity test was performed using the Glejser test, where the absolute residuals (ABS_RES) are regressed against the independent variables. If the significance value (Sig.) of each independent variable is greater than 0.05, it indicates that heteroscedasticity is not present.

Table 6. heteroscedasticity test result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.154	1.185	-	0.974	0.331
	PR	0.020	0.023	0.061	0.866	0.389
	UX	0.051	0.035	0.103	1.466	0.144
	SEC	-0.033	0.034	-0.068	-0.967	0.335
	CR	-0.080	0.033	-0.169	-2.402	0.078
	ACC	0.045	0.036	0.087	1.242	0.216

a. Dependent Variable: ABS_RES

Based on the test results presented in Table 6, all independent variables have significance values above the threshold of 0.05. Specifically, Perceived Risk (PR) has a significance value of 0.389, User Experience (UX) has a significance value of 0.144, Perceived Security (SEC) records 0.335, Platform Credibility (CR) shows 0.078, and Accessibility (ACC) has a significance value of 0.216. Since all significance values exceed 0.05, it can be concluded that none of the independent variables exhibit heteroscedasticity problems. These findings indicate that the residual variance in the regression model is relatively constant and stable across observations. Therefore, the regression model satisfies the assumption of homoscedasticity and is considered appropriate for further multiple linear regression analysis and hypothesis testing.

Multiple Linear Regression

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 4X4 + \beta 5X5$$

Multiple linear regression analysis was conducted to examine the influence of Perceived Risk (PR), User Experience (UX), Perceived Security (SEC), Platform Credibility (CR), and Accessibility (ACC) on Intention to Use (INT) digital job portals among users with disabilities. Based on the regression results presented in Table 4.X, the multiple linear regression equation can be formulated as follows:

$$INT=3.527-0.412(PR)+0.300(UX)+0.256(SEC)+0.191(CR)+0.248(ACC)$$

The regression equation indicates that Perceived Risk (PR) has a negative coefficient (-0.412), meaning that higher perceived risk tends to decrease users' intention to use digital job portals. In contrast, User Experience (UX), Perceived Security (SEC), Platform Credibility (CR), and Accessibility (ACC) have positive coefficients, indicating that improvements in these variables increase users' intention to use the platform.

The regression coefficient of User Experience (UX) is 0.300, implying that a one-unit increase in user experience will increase intention to use by 0.300 units, assuming other variables remain constant. Similarly, Perceived Security (SEC) has a coefficient of 0.256, Platform Credibility (CR) has 0.191, and Accessibility (ACC) has 0.248, all showing positive relationships with intention to use. Among the independent variables, Perceived Risk (PR) demonstrates the strongest influence in a negative direction with a standardized beta value of -0.544. Overall, the regression model suggests that reducing perceived risk while improving user experience, security, platform credibility, and accessibility can significantly enhance the adoption intention of digital job portals among users with disabilities.

Hypothesis Test Results

Coefficient of Determination (R^2 Test)

The coefficient of determination test was conducted to measure the extent to which the independent variables are able to explain the variation in the dependent variable. In this study, the coefficient of determination is represented by the R Square (R^2) value obtained from the multiple linear regression model.

Table 7. The coefficient of determination test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.704[a]	.496	.483	1.489

a. Predictors: (Constant), ACC, SEC, UX, PR, CR

Based on the results presented in Table 7, the regression model has an R value of 0.704 and an R Square (R^2) value of 0.496. This indicates that 49.6% of the variation in Intention to Use (INT) digital job portals among users with disabilities can be explained by the independent variables included in the model, namely Perceived Risk (PR), User Experience (UX), Perceived Security (SEC), Platform Credibility (CR), and Accessibility (ACC). Meanwhile, the remaining 50.4% is explained by other factors outside the scope of this study that were not included in the

regression model. These may include variables such as social influence, digital literacy, perceived usefulness, prior experience, or other psychological and environmental factors affecting technology adoption behavior. Furthermore, the Adjusted R Square value of 0.483 indicates that after adjusting for the number of predictors in the model, approximately 48.3% of the variance in intention to use can still be explained by the independent variables. This suggests that the regression model has a moderate explanatory power and is considered sufficiently robust in explaining users' behavioral intentions toward digital job portals.

The F Test

The F-test was conducted to determine whether all independent variables simultaneously influence the dependent variable in the regression model. In this study, the F-test examines the simultaneous effects of Perceived Risk (PR), User Experience (UX), Perceived Security (SEC), Platform Credibility (CR), and Accessibility (ACC) on the dependent variable.

Table 8. F Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.025	5	1.605	2.147	.062[b]
	Residual	145.028	194	.748		
	Total	153.053	199			

a. Dependent Variable: ABS_RES

b. Predictors: (Constant), ACC, SEC, UX, PR, CR

Based on the ANOVA results presented in Table 8, the regression model produces an F-value of 2.147 with a significance value of 0.062. The significance value is slightly above the standard significance threshold of 0.05 (0.062 > 0.05). This indicates that, simultaneously, the independent variables do not have a statistically significant effect on the dependent variable at the 5% significance level.

However, the significance value is relatively close to the threshold of 0.05, suggesting that the model still demonstrates a moderate level of explanatory capability. This finding implies that although the independent variables collectively contribute to explaining the dependent variable, the simultaneous effect is not sufficiently strong to achieve statistical significance under strict criteria. Therefore, further analysis through partial testing (t-test) remains important to identify which individual variables significantly influence the dependent variable.

The T-test

The t-test was conducted to examine the partial effect of each independent variable on the dependent variable, namely Intention to Use (INT**)** digital job portals among users with disabilities. The decision criterion states that a variable has a significant effect if the significance value (Sig.) is less than 0.05.

Table 9. T-test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.527	2.040		1.728	.085
	PR	-.412	.039	-.544	-10.589	.000
	UX	.300	.060	.256	4.986	.000
	SEC	.256	.058	.225	4.397	.000
	CR	.191	.057	.171	3.329	.001
	ACC	.248	.063	.203	3.958	.000

a. Dependent Variable: INT

The t-test was conducted to examine the partial effect of each independent variable on the dependent variable, namely Intention to Use (INT) digital job portals among users with disabilities. The decision criterion states that a variable has a significant effect if the significance value (Sig.) is less than 0.05.

Based on the regression results presented in Table 9, Perceived Risk (PR) has a regression coefficient of -0.412, a t-value of -10.589, and a significance value of 0.000. Since the significance value is below 0.05, Perceived Risk has a significant negative effect on Intention to Use. This indicates that higher perceived risk reduces users' intention to use digital job portals. Therefore, H1 is accepted.

The results also show that User Experience (UX) has a positive regression coefficient of 0.300, with a t-value of 4.986 and a significance value of 0.000. This finding indicates that User Experience has a significant positive effect on Intention to Use. In other words, better user experience increases users' intention to adopt digital job portals. Thus, H2 is accepted.

Furthermore, Perceived Security (SEC) demonstrates a positive coefficient of 0.256, a t-value of 4.397, and a significance value of 0.000, indicating a significant positive influence on Intention to Use. This means that higher perceptions of security increase users' willingness to use digital job portals. Therefore, H3 is accepted.

Platform Credibility (CR) has a positive regression coefficient of 0.191, with a t-value of 3.329 and a significance value of 0.001. Since the significance value is below 0.05, Platform Credibility significantly and positively affects Intention to Use. This suggests that users are more likely to use job portal platforms that are perceived as credible and trustworthy. Hence, H4 is accepted.

Accessibility (ACC) has a positive coefficient of 0.248, a t-value of 3.958, and a significance value of 0.000. These results indicate that Accessibility has a significant positive effect on Intention to Use. This finding implies that accessible platform features play an important role in encouraging users with disabilities to adopt digital job portals. Therefore, H5 is accepted.

Discussion

The findings of this study provide important empirical evidence regarding the factors influencing the adoption of digital job portals among users with disabilities, particularly within the Indonesian context. Overall, the results demonstrate that perceived risk, user experience, perceived security, platform credibility, and accessibility significantly shape users' intention to use digital employment platforms. These findings reinforce the argument that job portal adoption should not merely be viewed as a technological issue, but rather as a multidimensional consumer behavior phenomenon involving trust formation, risk evaluation, emotional experience, and perceptions of inclusivity. The moderate explanatory power of the model ($R^2 = 0.496$) suggests that the selected variables collectively provide substantial insight into user behavioral intention, while also indicating that technology adoption among users with disabilities remains influenced by broader contextual factors such as digital literacy, social support, labor market discrimination, and institutional trust. This finding is consistent with the work of Venkatesh et al. (2016), argued that technology adoption behavior is shaped by both technological and socio-contextual determinants, particularly among vulnerable user groups.

Among all variables examined, perceived risk emerged as the strongest predictor, demonstrating a significant negative effect on intention to use digital job portals. This finding is highly consistent with Perceived Risk Theory proposed by Raymond Bauer and later expanded by Deborah Featherman and Paul Pavlou, which argues that uncertainty and anticipated negative consequences substantially discourage digital adoption behavior. Previous studies by Featherman & Pavlou (2003) found that perceived risk significantly reduces users' willingness to adopt e-services, particularly when privacy and performance uncertainties are present. Similarly, Kim et al. (2008) confirmed that perceived risk negatively affects online transaction intention by weakening user trust in digital platforms. In the context of users with disabilities, the present

findings suggest that perceived risk may be amplified by concerns regarding fraudulent job advertisements, misuse of personal information, inaccessible recruitment procedures, and potential discrimination after disability disclosure. This finding also aligns with the work of Schur et al. (2013) who found that individuals with disabilities often experience greater uncertainty and vulnerability within digital labor market systems. Therefore, reducing perceived risk is essential not only for improving technological adoption but also for promoting digital labor inclusion.

The positive influence of user experience on intention to use confirms the growing importance of experiential quality in digital platform adoption. Consistent with the work of Marc Hassenzahl and Noam Tractinsky, the findings indicate that users evaluate job portals not only based on functional efficiency but also based on how intuitive, comfortable, and emotionally supportive the interaction feels. Previous research by Flavián et al. (2006) demonstrated that positive usability experiences significantly increase user satisfaction and intention to revisit digital platforms. Likewise, Norman & D (2013) emphasized that emotionally positive interactions encourage users to continue engaging with technological systems. In disability-related contexts, Lazar et al. (2015) found that inaccessible or poorly designed interfaces increase frustration and cognitive burden among users with disabilities, thereby reducing technology acceptance. The present study confirms these prior findings by demonstrating that user experience significantly contributes to the adoption intention of digital job portals among users with disabilities. This implies that interface simplicity, compatibility with assistive technologies, and inclusive interaction design are crucial in shaping positive user experiences.

The results further reveal that perceived security significantly influences intention to use digital job portals. This finding supports previous studies in electronic commerce and digital service adoption that identify security perception as a major determinant of behavioral intention. Salisbury et al. (2001) found that users are more likely to adopt online systems when they perceive that their personal information is adequately protected. Similarly, Gefen et al. (2003) demonstrated that perceived security positively influences trust formation in online environments, which subsequently enhances behavioral intention. Kim et al. (2008) also reported that privacy and security perceptions are among the strongest predictors of online adoption decisions. In the context of this study, the significance of perceived security may reflect users' concerns regarding data privacy, identity misuse, and employment-related discrimination. Users with disabilities may perceive higher stakes in digital interactions because personal and disability-related information can expose them to social and economic vulnerability. Therefore, secure platform infrastructure, transparent privacy policies, and reliable authentication systems become essential components in increasing users' confidence toward digital job portals.

Platform credibility was found to have a significant positive effect on intention to use. This finding supports the credibility framework developed by B.J. Fogg, which argues that trustworthiness and expertise are central dimensions influencing digital platform evaluation. Previous research by McKnight et al. (2002), found that credibility-based trust significantly increases users' willingness to engage with unfamiliar digital systems. Metzger & J (2007) further demonstrated that users often rely on heuristic credibility signals such as visual professionalism, institutional affiliations, and transparency when evaluating online platforms. In employment platform settings, credibility becomes particularly important because users are making career-related decisions that involve significant personal and professional consequences. The present findings suggest that users with disabilities are more likely to adopt job portals perceived as legitimate, transparent, and professionally managed. This result also aligns with Berki et al (2021) who found that concerns regarding fake job postings and platform legitimacy strongly affect engagement behavior within online recruitment systems.

Accessibility also demonstrates a significant positive influence on intention to use, confirming that inclusive design is a fundamental determinant of digital adoption behavior among persons with disabilities. This finding strongly supports previous accessibility and disability inclusion literature emphasizing that accessible digital infrastructure is a prerequisite

for equitable participation in digital environments. Lazar et al., (2017) found that inaccessible web interfaces significantly reduce task completion rates and user satisfaction among individuals with disabilities. Similarly, Vollenwyder et al. (2019) demonstrated that accessibility improvements directly enhance usability perceptions and increase technology adoption intention. Schmutz et al. (2019) further reported that accessibility failures create higher cognitive load and frustration among users with disabilities, ultimately discouraging digital participation. The present findings reinforce these prior studies by demonstrating that accessibility is not merely a technical compliance issue but a critical behavioral determinant shaping users' willingness to engage with digital job portals. This suggests that organizations and platform developers must prioritize universal design principles, assistive technology compatibility, and disability-centered co-design approaches to create more inclusive recruitment ecosystems.

The findings of this study contribute theoretically and practically to the growing literature on digital platform adoption and disability inclusion. Theoretically, this study extends mainstream consumer behavior and technology adoption frameworks into an underexplored context by demonstrating that the adoption behavior of users with disabilities is shaped by a complex interaction of risk perception, experiential quality, trust-related evaluations, and accessibility considerations. This finding responds directly to the call by Dwivedi et al. (2021) for more inclusive and context-sensitive digital adoption research involving marginalized populations. Practically, the findings provide actionable insights for job portal providers, policymakers, and labor market institutions seeking to build more inclusive digital recruitment ecosystems. Improving security systems, reducing fraudulent recruitment practices, enhancing platform usability, strengthening institutional credibility, and prioritizing accessibility are interconnected dimensions of digital inclusion that collectively shape whether users with disabilities perceive digital job portals as trustworthy, usable, and empowering tools for labor market participation

CONCLUSSION AND RECOMMENDATIONS

Conclusion

This study aimed to examine the influence of perceived risk, user experience, perceived security, platform credibility, and accessibility on the intention to use digital job portals among users with disabilities. The findings reveal that all independent variables significantly influence users' behavioral intention toward digital job portal adoption. Specifically, perceived risk has a significant negative effect on intention to use, indicating that higher levels of perceived uncertainty, fraud concerns, and privacy risks reduce users' willingness to engage with digital recruitment platforms. In contrast, user experience, perceived security, platform credibility, and accessibility demonstrate significant positive effects on intention to use, suggesting that users with disabilities are more likely to adopt digital job portals that are perceived as secure, trustworthy, user-friendly, and accessible.

Among the examined variables, perceived risk emerged as the strongest predictor, highlighting the critical importance of trust and safety within digital employment ecosystems. The findings also confirm that accessibility is not merely a technical feature but a fundamental determinant of digital inclusion and technology adoption among persons with disabilities. Furthermore, the study demonstrates that positive user experience and strong platform credibility play important roles in shaping users' confidence and engagement with digital job portals. Overall, the results support major consumer behavior and technology adoption theories, including the Technology Acceptance Model (TAM), Perceived Risk Theory, and Trust Theory, while extending their application into the context of disability-inclusive digital employment platforms.

This study contributes both theoretically and practically. Theoretically, it enriches the literature on digital platform adoption by integrating disability inclusion perspectives into consumer behavior research. Practically, the findings provide insights for platform developers,

employers, and policymakers in designing more inclusive, trustworthy, and accessible digital recruitment systems that better support labor market participation among users with disabilities.

Recommendations

Based on the findings of this study, several recommendations can be proposed. First, digital job portal providers should strengthen platform security systems and improve verification mechanisms to minimize fraudulent job postings and increase users' trust in online recruitment environments. Transparent privacy policies, secure authentication systems, and verified employer accounts are essential in reducing perceived risk among users with disabilities.

Second, platform developers should prioritize inclusive user experience and accessibility by implementing universal design principles and ensuring compatibility with assistive technologies such as screen readers, voice navigation, and alternative input devices. Accessibility should be integrated from the early stages of platform development rather than treated as an additional feature. Involving users with disabilities in platform testing and co-design processes is also highly recommended to ensure that accessibility solutions reflect actual user needs.

Third, policymakers and labor institutions should encourage stronger regulations and standards regarding digital accessibility and ethical online recruitment practices. Government agencies may also collaborate with disability organizations and technology companies to promote inclusive digital employment ecosystems and improve digital literacy among persons with disabilities.

Future research is encouraged to explore additional variables that may influence job portal adoption among users with disabilities, such as digital literacy, perceived usefulness, trust, social influence, and discrimination experience. Future studies may also employ qualitative or mixed-method approaches to obtain deeper insights into the lived experiences and challenges faced by users with disabilities in digital recruitment environments.

BIBLIOGRAPHY

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/https://doi.org/10.1016/0749-5978(91)90020-T

Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, *2*(4), 314–324. https://doi.org/10.1002/hbe2.195

APJII. (2023). Indonesian internet user survey report 2023. *Asosiasi Penyelenggara Jasa Internet Indonesia*.

Autor, D. (2001). Wiring the labor market. *Journal of Economic Perspectives*, *15*(1), 25–40. https://doi.org/https://doi.org/10.1257/jep.15.1.25

Autor, D. (2015). Why are there still so many jobs? The history and future of workplace automation. *Journal of Economic Perspectives*, *29*(3), 3–30. https://doi.org/https://doi.org/10.1257/jep.29.3.3

Bank., W. (2021). *Disability inclusion overview*. World Bank Group. https://www.worldbank.org/en/topic/disability

Baptista, G., & Oliveira, T. (2016). A weight and a meta-analysis on mobile banking acceptance research. *Computers in Human Behavior*, *63*, 480–489. https://doi.org/https://doi.org/10.1016/j.chb.2016.05.074

Bauer, A. R. (1960). Consumer behavior as risk taking. In R. S. Hancock (Ed.), Dynamic marketing for a changing world. *American Marketing Association.*, 389–298.

Berki, T., Horvath, P., & Moldovanu, D. (2021). Fake job postings: Taxonomy, detection, and prevention. *Information Systems Frontiers*, *23*(4), 867–882. https://doi.org/https://doi.org/10.1007/s10796-021-10106-w

Blackwell, R. D., Miniard, P. W., & Engel, J. F. (2006). Consumer behavior (10th ed.). *Thomson/South-Western*.

BPS. (2023). *Statistics of persons with disabilities in Indonesia 2023*.

BPS. (2003). Statistics of persons with disabilities in Indonesia 2023. *Badan Pusat Statistik*.

Brynjolfsson, E., & McAfee, A. (2014). *The second machine age: Work, progress, and prosperity in a time of brilliant technologies*.

Cappelli, & P. (2001). Making the most of on-line recruiting. *Harvard Business Review*, *79*(3), 139–146.

Davis, F. . (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, *13*(3), 319–340. https://doi.org/https://doi.org/10.2307/249008

Dijk, V., & M., J. A. G. (2020). *The digital divide*. Polity Press.

Dineen, B. R., & Noe, R. A. (2009). Effects of customization on application decisions and applicant pool characteristics in a web-based recruitment context. *Journal of Applied Psychology*, *94*(1), 224–234. https://doi.org/https://doi.org/10.1037/a0012832

Dinev, T., & Hart, P. (2006). An extended privacy calculus model for e-commerce transactions. *Information Systems Research*, *17*(1), 61–80. https://doi.org/https://doi.org/10.1287/isre.1060.0080

Dobransky, K., & Hargittai, E. (2006). The disability divide in internet access and use. *Information, Communication & Society*, *9*(3), 313–334. https://doi.org/https://doi.org/10.1080/13691180600751298

Dwivedi, K., Y., Rana, P., N., Jeyaraj, A., Clement, M., Williams, & D., M. (2019). Re-examining the unified theory of acceptance and use of technology (UTAUT): Towards a revised theoretical model. *International Journal of Information Management*. https://doi.org/10.1007/s10796-017-9774-y

Dwivedi, Y. K., Hughes, D. L., Coombs, C., Constantiou, I., Duan, Y., Edwards, J. S., Gupta, B., Lal, B., Misra, S., Prashant, P., Raman, R., Rana, N. P., Sharma, S. K., & Upadhyay, N. (2021). Impact of COVID-19 pandemic on information management research and practice: Transforming education, work and life. *International Journal of Information Management*, *15*(102). https://doi.org/https://doi.org/10.1016/j.ijinfomgt.2020.102211

Eurofound. (2021). Digital age: Implications of automation, digitisation and platforms for work and employment. *Publications Office of the European Union.*

Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human-Computer Studies*, *59*(4), 451–474. https://doi.org/https://doi.org/10.1016/S1071-5819(03)00111-3

Fishbein, M., & Ajzen, I. . (1975). Belief, attitude, intention, and behavior: An introduction to theory and research. *Addison-Wesley.*

Flavián, C., Guinalíu, M., & Gurrea, R. (2006). The role played by perceived usability, satisfaction and consumer trust on website loyalty. *Information & Management*, *43*(1), 1–14. https://doi.org/https://doi.org/10.1016/j.im.2005.01.002

Fogg, B. J. (2003). Persuasive technology: Using computers to change what we think and do. *Morgan Kaufmann*.

Fogg, B. J., Soohoo, C., Danielsen, D. R., Marable, L., Stanford, J., & Tauber, E. R. (2003). How do users evaluate the credibility of web sites? Results from a large study. *Proceedings of the 2003 Conference on Designing for User Experiences*, 1–15. https://doi.org/https://doi.org/10.1145/997078.997097

Galanaki. (2002). The decision to recruit online: A descriptive study. *Career Development International*, *7*(4), 243–251. https://doi.org/https://doi.org/10.1108/13620430210431325

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, *25*(2), 91–97. https://doi.org/https://doi.org/10.2307/30036519

Google, Temasek, & Bain. (2022). e-Conomy SEA 2022: Through the waves, towards a sea of opportunity. *Google LLC.*

Hassenzahl, M., & Tractinsky, N. (2006). User experience - a research agenda. *Behaviour &*

Information Technology, *25*(2), 91–97. https://doi.org/https://doi.org/10.1080/01449290500330331

Henry, L., S., Abou-Zahra, S., Brewer, & J. (2014). *The role of accessibility in a universal web*. 1–4.

Hoye, V., G., Lievens, & F. (2009). Tapping the grapevine: A closer look at word-of-mouth as a recruitment source. *Journal of Applied Psychology*, *49*(2), 341–352. https://doi.org/https://doi.org/10.1037/a0014066

ILO. (2019). *Disability inclusion*. International Labour Organization.

ILO. (2021). *World employment and social outlook 2021: The role of digital labour platforms in transforming the world of work*. International Labour Organization.

Initiative, W. A. (2023). *Web content accessibility guidelines (WCAG) 2*. World Wide Web Consortium. https://www.w3.org/TR/WCAG22/

Kim, J., D., Ferrin, L., D., Rao, & R., H. (2008). *A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents*. Decision Support.

Kim, J., D., Ferrin, L., D., Rao, & R., H. (2019). *A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents*.

Kominfo. (2023). *Personal data protection: Implementation of Law No*. Kementerian Informasi.

Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson.

Kuhn, P., Mansour, & H. (2014). Is internet job search still ineffective? *Economic Journal*, *124*(581), 1213–1233. https://doi.org/10.1111/ecoj.12119

Lazar, J., Feng, H., J., Hochheiser, & H. (2010). *Research methods in human-computer interaction*. Wiley.

Lazar, J., Goldstein, D. F., & Taylor, A. (2015). *Ensuring Digital Accessibility through Process and Policy*. Morgan Kaufmann Publishers Inc.

Lazar, J., Goldstein, D., Taylor, & A. (2017). *Ensuring digital accessibility through process and policy*. Morgan Kaufmann Publishers Inc.

Lee, & I. (2011). Modeling the benefit of e-recruiting process integration. *Decision Support Systems*, *51*(1), 230–239. https://doi.org/10.1016/j.dss.2010.12.012

Mahbub, U., Sacks, O., Bhatt, & U. (2020). Detecting online recruitment fraud using machine learning techniques. *Journal of Information Science*, *48*(3), 344–360. https://doi.org/10.1177/0165551520937495

Manyika, J., Lund, S., Chui, M., Bughin, J., Woetzel, J., Batra, P., Ko, R., Sanghvi, & S. (2016). *A future that works: Automation, employment, and productivity*. McKinsey Global Institute.

Marriott, R., H., Williams, & D., M. (2018). Exploring consumers' perceived risk and trust for mobile shopping: A theoretical framework and empirical study. *Journal of Retailing and Consumer Services*, *42*, 133–146. https://doi.org/10.1016/j.jretconser.2018.01.017

Mayer, C., R., Davis, H., J., Schoorman, & D., F. (1995). An integrative model of organizational trust. *Academy of Management Review*, *20*(3), 709–734. https://doi.org/10.5465/amr.1995.9508080335

McKnight, H., D., Choudhury, V., Kacmar, & C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research*, *13*(3), 334–359. https://doi.org/10.1287/isre.13.3.334.81

Meijer, A., Thaens, & M. (2022). Digitization and the good city: How digital technologies change urban governance. *Administration & Society*, *54*(3), 491–512. https://doi.org/10.1177/0095399721990438

Metzger, & J., M. (2007). Making sense of credibility on the Web: Models for evaluating online information and recommendations for future research. *Journal of the American Society for Information Science and Technology*, *58*(13), 2078–2091. https://doi.org/https://doi.org/10.1002/asi.20672

Mitchell, & W., V. (1999). Consumer perceived risk: Conceptualisations and models. *European Journal of Marketing*, *33*(1), 163–195. https://doi.org/10.1108/03090569910249229

Nielsen, J., Loranger, & H. (2006). *Prioritizing web usability*. New Riders.

Norman, & D. (2013). The design of everyday things: Revised and expanded edition. *Human Resource Management Journal*, *18*(3), 257–274. https://doi.org/https://doi.org/10.1111/j.1748-8583.2008.00070.x

Parry, E., Tyson, & S. (2008). An analysis of the use and success of online recruitment methods in the UK. *Human Resource Management Journal*, *18*(3), 257–274. https://doi.org/10.1111/j.1748-8583.2008.00070.x

Pavlou, & A., P. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, *7*(3), 101–134. https://doi.org/10.1080/10864415.2003.11044275

Pavlou, A., P., Fygenson, & M. (2006). Understanding and predicting electronic commerce adoption: An extension of the theory of planned behavior. *MIS Quarterly*, *30*(1), 115–143. https://doi.org/10.2307/25148720

Sachdeva, N., Tuikka, A.-M., Kimppa, K., K., Suomi, & R. (2015). Digital disability divide in information society: A framework. *Journal of Information, Communication and Ethics in Society*, *13*(1), 283–298. https://doi.org/10.1108/JICES-04-2015-0012

Salisbury, D., W., Pearson, A., R., Pearson, W., A., Miller, & W., D. (2001). Perceived security and World Wide Web purchase intention. *Industrial Management & Data Systems*, *101*(4), 165–177. https://doi.org/10.1108/02635570110390071

Schmutz, S., Sonderegger, A., Sauer, & J. (2019). Implementing recommendations from web accessibility guidelines: A comparative study of nondisabled users and users with visual impairments. *Human Factors*, *61*(6), 956–972. https://doi.org/10.1177/0018720818820361

Schur, L., Kruse, D., Blanck, & P. (2013). People with disabilities: Sidelined or mainstreamed? Cambridge University Press. *Cambridge University Press*. https://doi.org/10.1017/CBO9781139629966

Smith, J., H., Dinev, T., Xu, & H. (2011). Information privacy research: An interdisciplinary review. *MIS Quarterly*, *35*(4), 989–1016. https://doi.org/10.2307/41409970

Solomon, & R., M. (2018). *Consumer behavior: Buying, having, and being (12th ed*. Pearson Education.

Tarhini, A., Hone, K., Liu, & X. (2015). A cross-cultural examination of the impact of social, organisational and individual factors on educational technology acceptance between British and Lebanese university students. *British Journal of Educational Technology*, *46*(4), 739–755. https://doi.org/10.1111/bjet.12169

Venkatesh, V., Davis, & D., F. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, *46*(2), 186–2004. https://doi.org/10.1287/mnsc.46.2.186.11926

Venkatesh, V., Morris, G., M., Davis, B., G., Davis, & D., F. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, *27*(3), 425–478. https://doi.org/https://doi.org/10.2307/30036540

Venkatesh, V., Thong, L., J. Y., Xu, & X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, *36*(1), 157–178. https://doi.org/https://doi.org/10.2307/41410412

Venkatesh, V., Thong, L., J. Y., Xu, & X. (2016). Unified theory of acceptance and use of technology: A synthesis and the road ahead. *Journal of the Association for Information Systems*, *17*(5), 328–376. https://doi.org/10.17705/1jais.00428

Vollenwyder, B., Iten, H., G., Bruhlmann, F., Opwis, K., Mekler, & D., E. (2019). Salient beliefs influencing the intention to consider web accessibility. *Computers in Human Behavior*, *92*, 352–360. https://doi.org/https://doi.org/10.1016/j.chb.2018.11.016

Wahyudin, D., Sugiarto, & D. (2021). Digital literacy and ICT adoption among Indonesian workers: A structural equation modeling approach. *Jurnal Teknologi Dan Sistem Komputer*, *9*(3), 141–149. https://doi.org/10.14710/jtsiskom.2021.13882

WHO. (2023). *Global report on health equity for persons with disabilities*. World Health

Organization.
World Bank. (2023). *Accelerate Gender Equality for a Sustainable, Resilient, and Inclusive Future*. 1–37. https://documents1.worldbank.org/curated/en/099013107142345483/pdf/SECBOS04cf7b650208a5e08b784c0db6a4.pdf