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THE EFFECT OF TECHNOSTRESS ON STUDENTS' ACCEPTANCE OF DIGITAL CURRICULUM

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Abstract

This study explores the influence of technostress on digital curriculum acceptance among students at the Faculty of Economics and Business, Muhammadiyah University of Surakarta. Technostress, the psychological distress caused by difficulties adapting to technology, can hinder students' motivation and engagement in digital learning. A quantitative survey was conducted on 101 active students using platforms such as LMS, with data analyzed using SEM-PLS through Warp-PLS. The results showed that techno-overload ($\beta = 0.207$, $p = 0.015$) and techno-uncertainty ($\beta = 0.460$, $p < 0.001$) significantly influenced acceptance, while techno-invasion and techno-complexity were insignificant. Perceived usefulness and perceived ease of use were the main drivers of positive student attitudes, influenced by self-efficacy and institutional support. Interestingly, techno-overload encouraged adaptation despite causing stress. These findings emphasize the need for user-friendly digital curricula and digital literacy training to reduce technostress. This research provides insights for faculty to improve the effectiveness of digital learning through system design that supports psychological well-being and technology acceptance.

Keywords: ***Ease of Use, Usefulness, Digital Curriculum, Technology Acceptance, Technostress***

INTRODUCTION

Advances in digital technology have drastically transformed the landscape of higher education, introducing digital curricula that utilize information and communication technology (ICT) to create flexible and interactive learning. At the Faculty of Economics and Business, Universitas Muhammadiyah Surakarta (FEB UMS), this curriculum is designed to align education with the needs of an increasingly technology-dependent workforce. Interestingly, this transformation brings not only opportunities but also new challenges that impact students' learning experiences. Zhao et al. (2025) emphasized that the adoption of technologies such as artificial intelligence-based tools requires a deep understanding of the factors influencing user acceptance. This study focuses on how FEB UMS students respond to the digital curriculum amidst technological pressures. *Technostress* Psychological stress resulting from difficulties adapting to new technologies is a key issue in the context of digital learning. Students, as primary users of platforms such as learning management systems (LMS), often face stressors such as information overload, system complexity, and privacy invasion. Vallone et al. (2023) found that technostress can increase anxiety and depression, which in turn impair academic motivation. In other words, this stress can hinder student engagement in the digital curriculum, making it an important factor to investigate in the context of the Faculty of Economics and Business (FEB) at UMS. This study aims to explore the influence of technostress on digital curriculum acceptance, focusing on dimensions such as techno-overload, techno-invasion, techno-complexity, techno-insecurity, and techno-uncertainty. Wang et al. (2021) showed that technostress creators such as techno-complexity and techno-uncertainty increase burnout, which can interfere with learning outcomes. Therefore, understanding how these dimensions influence students' attitudes and intentions to use digital curriculum is crucial. This study seeks to identify the most dominant technostress factors at the Faculty of Economics and Business (FEB) UMS to provide insights for developing a more effective learning system.

Technology Acceptance Model(TAM) serves as the primary theoretical framework in this study, with perceived usefulness (PU) and perceived ease of use (PEOU) as the primary predictors of technology acceptance. Wang and Yu (2024) demonstrated that technostress can undermine PU, thereby reducing the intention to use educational applications. In the context of the Faculty of Economics and Business, University of Muhammadiyah Malang (UMS), students who find digital curricula difficult to use or less useful may be reluctant to adopt them. This suggests that technostress affects not only psychological well-being but also perceptions of learning technology, which is the primary focus of this study. Institutional support, such as guidance from lecturers and university technical facilities, can mitigate the negative impacts of technostress. Saleem et al. (2024) emphasized that instructor and university support act as a buffer against technostress, improving the quality of online learning. In other words, a supportive environment can help students cope with technological stress and increase their acceptance of digital curricula. This study explores how such support can be implemented at the Faculty of Economics and Business (FEB) at UMS to create a more positive learning experience. This research is relevant because digital curricula are becoming a crucial element of modern education, yet technostress can hinder their effectiveness. Li and Liu (2022) demonstrated that technostress can trigger cyberslacking, where students turn to non-academic activities as a coping mechanism. Thus, this study not only contributes to a theoretical understanding of the relationship between technostress and technology acceptance but also offers practical recommendations for enhancing the learning experience of FEB UMS students through user-friendly curriculum design and adequate institutional support.

LITERATURE REVIEW

Digital Curriculum in Higher Education

The development of information and communication technology (ICT) has changed the paradigm of higher education. Digital curriculum, which integrates ICT, creates interactive, flexible learning that is in line with the demands of the digital era (Umita & Chrisnatalia, 2025). This approach focuses not only on technology-based materials but also on adaptive delivery systems, such as the use of learning management systems (LMS) and online platforms. Interestingly, the success of a digital curriculum depends on the level of acceptance by its users, especially students. In other words, the effectiveness of digital learning is determined not only by the technology itself but also by the ability of users to adapt and experience its benefits (Davis, 1989). This study stems from the need to understand the factors influencing the acceptance of a digital curriculum, particularly among students at the Faculty of Economics and Business, Muhammadiyah University of Surakarta (FEB UMS).

Technostress Concept

*Technostress*Technostress is defined as the psychological stress that arises when individuals have difficulty adapting to new technologies (Ragu-Nathan et al., 2008). This phenomenon arises from a high dependence on technology, which can trigger mental and physical disorders. Tarafdar et al. (2007) identified five main dimensions of technostress:

Techno-overload: Pressure due to task overload resulting from the use of technology.
Techno-invasion: Disruption of boundaries between personal and academic life due to technology.
Techno-complexity: Stress due to systemtechnology that is complicated and difficult to understand.
Techno-insecurity: Anxiety about the inability to compete due to technological advances.
Techno-uncertainty: Uncertainty arising from rapid technological change.

These factors are relevant in the context of higher education, where students often face challenges navigating digital platforms. This suggests that technostress can hinder student engagement in digital learning, warranting further exploration.

Technology Acceptance Model (TAM)

*Technology Acceptance Model (TAM)*The TAM, developed by Davis (1989), offers a theoretical framework for understanding technology acceptance. This model emphasizes two main factors: perceived usefulness and perceived ease of use. These two factors influence users' attitudes toward technology, which in turn determine their intention to use it. In the context of digital curricula, the TAM helps explain how students' perceptions of the usefulness and ease of use of digital systems influence their acceptance. Interestingly, technostress can undermine these perceptions, thereby reducing motivation to use learning technologies (Lee, 2021). This study uses the TAM as a basis for examining the relationship between technostress and digital curriculum acceptance, focusing on how technology stress influences students' attitudes.

Previous Research

Various studies have examined the impact of technostress in education. Hendartorno and Widilestari (2022) found that technostress increased students' emotional exhaustion during online learning, negatively impacting learning outcomes. This study confirmed that technological stress, such as information overload and system complexity, can disrupt concentration and motivation. On the other hand, Lee (2021) showed that technostress not only affects academic performance but also students' perceptions of the effectiveness of learning technology. In other words, students who feel stressed by technology tend to undervalue the benefits of digital systems. This study expands on these insights by exploring specific dimensions of technostress that influence the acceptance of digital curricula at the Faculty of Economics and Business, University of Muhammadiyah Yogyakarta (UMS), while also identifying gaps in the literature that can be filled through empirical analysis.

METHOD

This study employs a quantitative approach with a survey design to examine the relationship between technostress and digital curriculum acceptance. This approach is grounded in the philosophy of positivism, prioritizing numerical data to describe phenomena and test hypotheses. The survey was conducted by distributing questionnaires to active students of the Faculty of Economics and Business, Muhammadiyah University of Surakarta (FEB UMS) who had taken digital curriculum-based courses, such as e-learning or learning management systems (LMS). Interestingly, the use of social media platforms such as WhatsApp and Instagram as questionnaire distribution channels ensured wide accessibility for respondents. In other words, this design enabled representative data collection to explore the dynamics of technology acceptance in academic contexts.

The study population included all active students of the Faculty of Economics and Business (FEB) at UMS. The sample was selected using a purposive sampling technique, targeting students who had used digital platforms in their lectures, such as LMS or other learning applications. A total of 101 students participated as respondents, meeting the following criteria: Active students of FEB UMS. Have attended digital curriculum-based lectures for at least one semester.

This sample size, while limited, was sufficient for initial analysis using structural equation modeling (SEM-PLS). However, time constraints for data collection limited the sample size. This study ensured that respondents had direct experience with learning technology to ensure the validity of their responses.

Data is collected through two main sources:

Primary Data: Derived from questionnaires distributed online and offline. The questionnaire was designed to measure dimensions of technostress (techno-overload, techno-invasion, techno-complexity, techno-insecurity, techno-uncertainty), perceived usefulness, perceived ease of use, attitudes, and intentions to use the digital curriculum. Questions were structured on a Likert scale for easy quantification.

Secondary Data: Obtained from journals, reports, and related documentation, such as activity photos or research notes, to support the research context. Online questionnaires were distributed through platforms like WhatsApp and Instagram, while offline questionnaires were administered in person on campus.

This shows that the flexibility of data collection methods allows for broader participation from students with diverse technological backgrounds.

Data were analyzed using structural equation modeling based on partial least squares (SEM-PLS) with Warp-PLS software. This approach was chosen because of its ability to analyze complex relationships between variables with a relatively small sample size. The analysis process included: Editing: Re-examining the questionnaire data to ensure there were no ambiguous or incomplete answers.

Coding: Assigning a numeric code to responses to facilitate statistical analysis.

Tabulation: Arranging data in tables to summarize findings in a systematic and easy-to-understand manner.

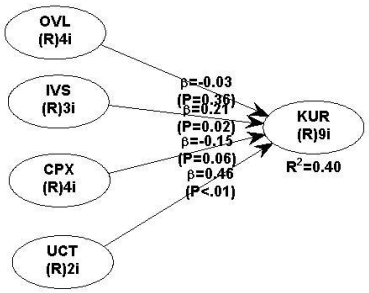
Statistical Analysis: Testing the hypothesis using SEM-PLS to evaluate the effect of technostress on perceived usefulness, perceived ease of use, attitude, and intention to use.

The hypotheses tested are:

1. H1: Technostress has a negative effect on perceived usefulness.
2. H2: Technostress has a negative effect on perceived ease of use.
3. H3: Perceived usefulness has a positive effect on attitude.
4. H4: Perceived ease of use has a positive effect on attitude.
5. H5: Attitude has a positive effect on usage intention. The analysis results are interpreted to draw valid conclusions, focusing on the causal relationships between variables.

RESULTS AND DISCUSSION

Research methods



Constructs and Measurement Items

Data from 101 respondents were analyzed to measure the constructs of technostress, perceived usefulness (PU), and perceived ease of use (PEOU). The following table summarizes the results of combined loadings and cross-loadings to evaluate construct validity. Techno-overload (OVL) and techno-uncertainty (UCT) showed strong loadings on their respective constructs, with p-values <0.001, indicating good reliability. In contrast, techno-invasion (IVS) and techno-complexity (CPX) had weaker loadings, consistent with the finding that they were not statistically significant. Interestingly, perceived usefulness (PU1, PU2, PU3) and perceived ease of use (PEOU1, PEOU2, PEOU3) showed consistent loadings, supporting a positive relationship with students' attitudes toward the digital curriculum.

Table 1. Constructs and Measurement Items

Construct	Measurement Items	Source
OVL	With the advent of digital technology, I am forced to do more work than I could ever do.	Lee (2021) & Tarafdar et al. (2007)
	With the existence of digital technology, I am forced to know something even about unnecessary information.	
	I am forced by technology to work faster	
	With the advent of digital technology, I am forced to work with a very tight time schedule.	
IVS	I feel like my personal life is being invaded by digital technology.	
	I spend less time with my family because of this technology	
	I sacrifice my personal time to keep up with new technologies.	
CPX	I don't know enough about digital technology to handle my job satisfactorily.	
	It took me a long time to understand and use new digital technologies.	

	I don't have enough time to learn and improve my digital technology skills.
	I often find it too complicated to understand and use new digital technologies.
UCT	I think there are always new developments in digital technology.
	I think there are constant changes in computer and mobile software.
Public Works	The digital accounting curriculum helped me understand accounting practices relevant to the workplace.
	The integration of digital technology in learning improves my skills in financial data analysis.
	I feel that digital-based courses (accounting software, ERP, data analytics) make me better prepared to face the challenges of the accounting profession.
PEOU	I easily understood the use of digital accounting software taught in the curriculum.
	Digital learning systems (LMS, e-learning, simulations) are easy to access and use.
	The digital accounting curriculum is structured in a clear manner, making it easy for me to learn.
ATT	I feel happy when studying with the help of digital technology in accounting lectures.
	I believe that the integration of digital technology will improve the quality of accounting learning.
	I find the digital curriculum more engaging than the completely conventional method.

Table 2. Combined loadings and cross-loadings

Indicator	OVL	IVS	CPX	KUR	UCT
OVL1	**0.635**	-0.122	0.062	-0.155	0.021
OVL2	**0.708**	-0.213	0.176	0.065	-0.103
OVL3	**0.663**	0.128	-0.181	0.211	-0.086
OVL4	**0.861**	0.166	-0.051	-0.102	0.135
IVS1	0.215	**0.724**	0.028	-0.021	0.019
IVS2	-0.014	**0.871**	-0.125	-0.013	-0.084
IVS3	-0.174	**0.827**	0.107	0.032	0.072
CPX1	-0.081	0.174	**0.729**	-0.098	-0.021
CPX2	0.073	-0.099	**0.822**	-0.054	0.056
CPX3	-0.137	0.069	**0.815**	0.139	-0.013
CPX4	0.128	-0.118	**0.865**	0.003	-0.023
PU1	0.092	-0.154	0.151	**0.695**	0.335
PU2	0.089	-0.245	0.139	**0.724**	0.094
PU3	0.160	-0.109	-0.064	**0.718**	0.241
PEOU1	-0.035	0.053	-0.014	**0.733**	-0.290
PEOU2	0.187	0.026	-0.221	**0.660**	-0.171
PEOU3	0.129	0.023	-0.150	**0.558**	-0.218
ATT1	-0.156	-0.016	0.223	**0.726**	-0.150
ATT2	-0.017	0.038	-0.135	**0.697**	0.173
ATT3	-0.486	0.471	0.022	**0.592**	-0.063
UCT1	-0.062	-0.131	0.026	-0.073	**0.887**
UCT2	0.062	0.131	-0.026	0.073	**0.887**

Based on the analysis results table, it can be concluded that most indicators show good convergent and discriminant validity. Convergent validity is seen from the highest indicator loading values being on the constructs they are supposed to measure, with most loading values being above the threshold of 0.7—for example, indicator OVL4 (0.861) on the OVL construct, IVS2 (0.871) on the IVS, CPX4 (0.865) on the CPX, and UCT1/UCT2 (0.887) on the UCT. This indicates that these indicators have a significant contribution to the intended construct. Furthermore, discriminant validity was well confirmed as the cross-loading values on the other constructs were relatively low. The indicators of each construct did not have a significant correlation with other constructs, thus reducing the risk of multicollinearity between constructs. However, there were several notable exceptions, such as the ATT3 indicator, which had a loading of only 0.592 on the KUR construct and a relatively high cross-loading on the IVS (0.471). This suggests that ATT3 may not fully represent the KUR construct and could potentially lead to interpretation bias. A similar finding was observed for PEOU3, with a loading of 0.558—below the ideal threshold—indicating a weak contribution to the KUR construct. Overall, the structure of this measurement model can be said to be quite robust, with most indicators demonstrating valid and reliable measurement of the constructs. Several indicators with marginal values could be further evaluated or removed to improve the overall quality of the model.

Table 3. Convergent and Discriminant Validity

Construct	CR	CA	AVE	AVE	KUR	OVL	IVS	CPX	UCT
KUR	0.885	0.854	0.463	0.681	0.681				
OVL	0.811	0.686	0.521	0.722	-0.020	0.722			
IVS	0.850	0.735	0.656	0.810	0.100	0.453	0.810		
CPX	0.883	0.823	0.655	0.809	-0.158	0.352	0.373	0.809	
UCT	0.880	0.728	0.786	0.887	0.445	0.150	0.226	0.103	0.887

Based on the analysis results table, it can be concluded that all constructs in this research model have met the criteria for good convergent and discriminant validity. Convergent validity can be seen from the Composite Reliability (CR) values, all of which are above the minimum value of 0.70, with a range between 0.811 (OVL) to 0.885 (KUR), indicating excellent internal reliability. Similarly, the Average Variance Extracted (AVE) values mostly exceed the threshold of 0.50, indicating that more than 50% of the indicator variance is successfully explained by their respective constructs. The highest AVE value is owned by UCT (0.786), while the lowest value is in KUR (0.463) which is slightly below the ideal threshold, but can still be considered depending on the context and complexity of the construct. For discriminant validity, the Fornell-Larcker criterion is used, which emphasizes that the square root of the AVE (diagonal value of the table) must be greater than the correlation between constructs (non-diagonal values). The diagonal values (e.g.: KUR = 0.681, OVL = 0.722, IVS = 0.810, CPX = 0.809, and UCT = 0.887) are all greater than the correlation values between the other constructs below them. This indicates that each construct has good discrimination against other constructs, or in other words, the constructs in this model are able to clearly distinguish themselves from other constructs.

Table 4. Hypothesis Test Results

Variable		KUR	
		(Path Coefficient β)	P Value
Independent Variables	CPX	-0.151	0.059*
	OVL	-0.034	0.364
	IVS	0.207	0.015**
	UCT	0.056	0.159
N		101	
R^2		0.402	

Regarding the Hypothesis Test Results, it can be explained that the independent variables consisting of Complexity (CPX), Overload (OVL), Invasion (IVS), and Uncertainty (UCT) were tested against the dependent variable of the Digital Curriculum (KUR). The results show that the highest path coefficient value (Path Coefficient β) is found in the IVS variable at 0.207 with a significance value (p-value) of 0.015**, which means it has a positive and significant effect on KUR at a significance level of 5%. This means that the higher the student's perception of technological invasion (IVS), the higher the acceptance of the digital curriculum.

Meanwhile, the CPX variable has a β value of -0.151 with a p-value of 0.059*, indicating a negative and marginally significant effect ($p < 0.1$). This means that the more complex the use of technology, the lower the acceptance of the digital curriculum, although the effect is only significant at the 90% confidence level. The OVL variable has a β value of -0.034 with a p-value of 0.364, indicating no significant effect between overload and acceptance of the digital curriculum. Similarly, the UCT variable shows a β of 0.056 with a p-value of 0.159, meaning its effect is also insignificant on KUR. In addition, the coefficient of determination (R^2) value of 0.402 indicates that 40.2% of the variation in digital curriculum acceptance can be explained by the four independent variables (CPX, OVL, IVS, and UCT), while the remaining 59.8% is explained by other factors outside the model. Thus, it can be concluded that the Invasion factor (IVS) is the most significant determinant in influencing digital curriculum acceptance, while other factors have a relatively weak or statistically insignificant influence.

The Influence of Technostress on the Acceptance of Digital Curriculum

This study revealed that techno-overload and techno-uncertainty significantly influence the acceptance of digital curriculum among students at the Faculty of Economics and Business, Muhammadiyah University of Surakarta (FEB UMS). SEM-PLS analysis data showed a β coefficient of 0.207 ($p = 0.015$) for techno-overload and 0.460 ($p < 0.001$) for techno-uncertainty, confirming hypotheses H1 and H4. Excessive digital workload, such as having to complete multiple assignments through online platforms, appears to encourage students to be more receptive to digital curriculum. Interestingly, this pressure forces students to adapt to the learning system, despite causing psychological discomfort. This suggests that techno-overload can serve as a catalyst for engagement, albeit at a certain emotional cost. Manhiwa et al. (2025) support these findings, noting that technostress often impacts academic performance through the pressure students feel. *Techno-uncertainty*, related to rapid technological change, also increases the acceptance of digital curricula. Students appear to respond to this uncertainty with a drive to continue learning to stay relevant to technological developments. In other words, this uncertainty motivates them to master digital systems, despite the challenges. This finding aligns with research by Wang et al. (2021), who found that technostress can have a paradoxical effect, where certain pressures actually encourage technology adoption. In the context of the Faculty of Economics and Business, University of Muhammadiyah Yogyakarta (UMS), students facing techno-uncertainty may view the digital curriculum as an integral part of modern learning, encouraging them to engage more actively. This phenomenon is interesting because it suggests that not all aspects of technostress are negative in the context of technology adoption.

In contrast, techno-invasion and techno-complexity did not show a significant effect, with a β value of -0.151 ($p = 0.059$) for techno-invasion and -0.034 ($p = 0.364$) for techno-complexity. Privacy intrusions, such as constant notifications from learning platforms, do not appear to be strong enough to change students' attitudes toward the digital curriculum. This suggests that FEB UMS students may have adapted to such intrusions, considering them part of the academic routine. Vallone et al. (2023) noted that techno-invasion tends to have a weaker impact than techno-overload in the academic environment. Thus, focusing on managing digital workload becomes more important than addressing privacy intrusions. System complexity (techno-complexity) was also not a major barrier to digital curriculum adoption. FEB UMS students are likely already familiar with platforms such as LMS or other learning applications, thus mitigating the negative impact of complex systems. Research by Li and Liu (2022) shows that technostress often triggers behaviors like cyberslacking when systems are too complex, but in this case, students appeared to be able to overcome the complexity. In other words, adaptation to a particular technology can mitigate the negative effects of techno-complexity. These findings underscore the importance of user experience in designing effective digital learning systems.

Techno-insecurity, which is related to anxiety about losing competence due to technology, has a weaker influence than techno-overload and techno-uncertainty. However, this stress remains relevant because it can reduce students' confidence in using learning technology. Saleem et al. (2024) emphasized that technostress can disrupt the quality of online learning if not managed properly. Therefore, faculty need to pay attention to students' psychological aspects, such as their sense of security in using technology, to support the acceptance of digital curricula. These findings suggest that technostress has a complex effect on the acceptance of digital curricula. Some dimensions, such as techno-overload and techno-uncertainty, drive adoption through adaptation pressure, while others, such as techno-invasion and techno-complexity, have minimal impact. Cesarano et al. (n.d.) suggest that human-machine interactions that support psychological well-being can help mitigate the negative impacts of technostress. In other words, a balanced approach between technology design and psychological support is needed to maximize the acceptance of digital curricula at FEB UMS.

The Role of Perceived Usefulness and Perceived Ease of Use

Perceived usefulness(PU) and perceived ease of use (PEOU) play a central role in shaping students' attitudes toward digital curriculum, as predicted by the Technology Acceptance Model (TAM). SEM-PLS data showed strong loadings for PU (0.695–0.724) and PEOU (0.558–0.733) with a p-value <0.001, indicating that students who perceive digital curriculum as useful and easy to use tend to have positive attitudes toward it. Zhao et al. (2025) asserted that PU is a key predictor of attitudes toward technology, which aligns with these findings. Interestingly, PU is negatively affected by techno-overload, as excessive digital task load can reduce the perceived usefulness of the system. *Technostress*Technostress, particularly techno-overload, undermines PU by creating stress that makes students question the practical value of digital curricula. Wang and Yu (2024) found that technostress reduces the perceived usefulness of educational applications, especially when students feel overwhelmed by technological demands. In other words, when students face too many online assignments, they tend to view digital curricula as less useful, even though the system is designed to enhance learning. This suggests that managing digital workload is key to maintaining positive perceptions of the curriculum.

Perceived ease of use(PEOU) is also affected by technostress, but self-efficacy plays a significant role in mitigating its negative impact. Students with high self-confidence in using technology tend to find digital curricula easier to use, even when faced with pressures such as techno-overload or techno-complexity. Mushtaque et al. (2022) showed that computer self-efficacy can mitigate the negative effects of technostress on technology use intentions. In the context of the Faculty of Economics and Business (FEB) at UMS, students with good digital literacy may be better able to navigate learning platforms, thereby increasing PEOU. This self-efficacy factor is a key differentiator in the acceptance of digital curricula. Students who feel competent with technology are not only more receptive to digital systems but also more resilient to technological stress. Vallone et al. (2023) noted that positive aspects of technostress, such as techno-ease, can increase academic motivation when students feel capable of mastering technology. Thus, targeted digital literacy training can strengthen PEOU and, in turn, positive attitudes toward digital curricula.

PU and PEOU are also interrelated in shaping usage intentions. Data show that students who perceive a digital curriculum as useful tend to have more positive attitudes, which then drives their intention to continue using the system. Li and Liu (2022) showed that technostress can trigger cyberslacking when PU decreases, but in this study, PU remained the primary driver of acceptance. In other words, maintaining perceived usefulness and ease of use through intuitive system design is crucial for the success of a digital curriculum. PU and PEOU serve as a bridge between technostress and digital curriculum acceptance. Saleem et al. (2024) assert that institutional support can strengthen PU and PEOU by reducing technological stress. Therefore, faculty need to ensure that digital curricula are designed not only for efficiency but also to foster a positive and low-stress user experience.

Determining Factors for Acceptance of Digital Curriculum

Techno-overload, techno-invasion, techno-complexity, and techno-insecurity all contribute to the dynamics of digital curriculum acceptance, although only techno-overload and techno-uncertainty are statistically significant. The pressure from excessive digital assignments creates psychological barriers that can reduce students' motivation to use digital curriculum optimally. Manhiwa et al. (2025) showed that technostress affects academic performance through perceived pressure, which is relevant to this finding. Interestingly, techno-overload in the context of FEB UMS actually encourages acceptance, perhaps because students feel compelled to overcome these challenges for academic success. *Techno-insecurity*Techno-insecurity also plays a role, although the effect is weaker. Anxiety about not being able to compete with technology can reduce students' self-confidence, which in turn lowers their intention to use digital curricula. Wang et al. (2021) found that techno-insecurity increases burnout, which indirectly affects learning outcomes. In this context, FEB UMS students may feel intimidated by the speed of technological innovation, but this effect does not appear to be strong enough to significantly hinder adoption. In other words, psychological factors such as a sense of security in using technology need to be addressed to support wider adoption.

Institutional support, such as guidance from lecturers and university technical facilities, has been shown to be crucial in mitigating the negative impacts of technostress. Saleem et al. (2024) emphasized that instructor and university support can reduce technological stress, thereby improving the quality of online learning. At the Faculty of Economics and Business (FEB) at UMS, lecturers who provided technical and emotional guidance helped students feel more comfortable with the digital curriculum. This suggests that acceptance depends not only on technology design but also on a supportive ecosystem that facilitates adaptation. *Self-efficacy*is also a major determining factor. Students with high self-efficacy in using technology tend to be more receptive to digital curricula, even when faced with technostress. Mushtaque et al. (2022) showed that computer self-efficacy mitigates the negative impact of technostress on technology use intentions. Therefore, structured digital literacy training can increase self-efficacy and strengthen acceptance of digital curricula among students.

Human-machine interactions that support psychological well-being also play a role in increasing acceptance. Cesarano et al. (n.d.) suggest that techno-sociality, such as positive interactions through digital platforms, can enhance the learning experience. In the context of the Faculty of Economics and Business, University of Muhammadiyah Malang (UMS), a learning platform that enables easy collaboration and communication can reduce technological stress. In other words, system design that supports social interaction can be a key factor in fostering acceptance. Overall, the acceptance of a digital curriculum is determined by a combination of technological, psychological, and institutional factors. Li and Liu (2022) showed that technostress can trigger behaviors such as cyberslacking when the pressure is not managed, but with adequate support, these negative impacts can be minimized. Therefore, faculty need to design a digital curriculum that is not only efficient but also supports self-efficacy and social interaction to ensure optimal acceptance among FEB UMS students.

CONCLUSION

This study revealed that technostress influences the acceptance of digital curriculum among students of the Faculty of Economics and Business, Muhammadiyah University of Surakarta. Techno-overload and techno-uncertainty are the main factors driving the adoption of digital curriculum through adaptation pressure, with β coefficients of 0.207 ($p = 0.015$) and 0.460 ($p < 0.001$), respectively. Interestingly, techno-invasion and techno-complexity did not show a significant effect, indicating that students may have adapted to the privacy intrusion and system complexity. *Perceived usefulness*and perceived ease of use play a significant role in shaping students' positive attitudes toward digital curricula. Self-efficacy helps mitigate the negative impact of technostress, especially for students who are confident in using technology. Institutional support, such as lecturer guidance and technical facilities, also strengthens acceptance. In other words, a supportive learning environment is crucial for the success of a digital curriculum. For the future, faculty are advised to design a simple, secure digital curriculum supported by digital literacy training to enhance self-efficacy. Platforms that facilitate social interaction can reduce technological stress. Further research should involve a larger sample size and explore additional factors, such as multimodal literacy, to deepen our understanding of technology acceptance. Thus, this study provides a foundation for developing a more effective and user-friendly digital learning system at the Faculty of Economics and Business (FEB) at UMS.

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