THE INFLUENCE OF PERFORMANCE EXPECTANCY, EFFORT EXPECTANCY, SOCIAL INFLUENCE, AND FACILITATING CONDITIONS ON BEHAVIORAL INTENTION TO USE ACCOUNTING INFORMATION SYSTEM IN MSMES BANDA ACEH CITY

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Abstract

This study aims to measure the effect of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on Behavioral Intention to use Accounting Information System in Micro, Small and Medium Enterprises in Banda Aceh City. The Unified Theory of Acceptance and Use of Technology (UTAUT) model is used as a theoretical framework in this study. This type of research is survey research with the research method used is Structural Equation Modeling (SEM) with Lisrel 4.0. Data were obtained through questionnaires distributed to 100 MSME players in Banda Aceh. The results showed that effort expectancy, social influence and facilitating conditions had a positive and significant effect on behavioral intention to use accounting information systems by MSMEs. However, performance expectancy has no effect on behavioral intention to use accounting information systems by MSMEs. This research provides valuable insights for Micro, Small and Medium Business owners in Banda Aceh City to increase the acceptance and use of accounting information systems in an effort to increase business efficiency and competitiveness.

Introduction

MSMEs play a crucial role in Indonesia's economic growth, contributing significantly to the national economy. According to data from the Ministry of Cooperatives and MSMEs, the MSME sector accounted for 61% of the Gross Domestic Product (GDP) in 2023, created numerous jobs, and absorbed 60.4% of total investments. The number of MSME actors has continued to grow, reaching approximately 66 million by 2023 [1]. Beyond their national contribution, MSMEs also drive local economic development and promote equitable income distribution. In Aceh Province, there are 74,810 MSMEs as recorded by the Aceh Cooperatives and MSMEs Office, with Banda Aceh, as the economic hub, hosting 34,428 MSMEs in 2023 based on data from the Banda Aceh Office of Cooperatives, SMEs, and Trade.

The rapid growth and expansion of MSMEs have heightened competition within the sector. Despite this growth, MSMEs still face significant challenges, particularly in adopting digital technology and accounting information systems (AIS). A survey conducted by DSInnovate involving 1,500 MSME owners revealed several constraints, including inadequate digital infrastructure, limited digital skills, and restricted access to financial resources for technological investment. Many MSMEs still lack structured technology-based AIS, particularly digital applications [2]. This low adoption rate is attributed to the perception that AIS does not provide tangible benefits for financial reporting, which is essential for credit applications or performance evaluations [3]. Limited accounting knowledge and financial constraints further exacerbate these challenges, emphasizing the need to raise awareness of AIS importance [4].

Good financial management is fundamental for MSMEs to enhance business performance and ensure sustainability [5]. Digital-based accounting information systems have the potential to significantly improve operational efficiency, support informed decision-making, and promote financial inclusion by simplifying access to financial services for MSME actors. However, a survey of 25 MSME players in Banda Aceh City revealed that they do not intend to continue using

AIS due to the perception that the system lacks significant benefits and is difficult to use. Moreover, social factors, such as support from close associates or business partners, do not influence their decisions, while limited availability of the necessary resources further hinders adoption.

The acceptance of digital accounting information systems can be analyzed through the Unified Theory of Acceptance and Use of Technology (UTAUT) model proposed by [6]. This model highlights four critical factors that shape Behavioral Intention (BI): Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC).

Literature Review

Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a technology acceptance theory developed by [7]. The main goal of UTAUT is to help organizations understand user reactions to new technologies, by proving its effectiveness in explaining up to 70% of user variation, as well as overcoming the limitations of the TAM model in social aspects. The four main factors in UTAUT that influence technology acceptance and usage behavior are: performance expectancy (users' belief that technology improves performance), effort expectancy (ease of use of technology), social influence (influence of others on usage decisions), and facilitating conditions (infrastructure support for technology use). This model is often used to measure the acceptance and use of information systems based on user intentions.

Accounting Information System (AIS)

Accounting Information System (AIS) collects, records, processes, and reports data for decision making. The main objective of AIS is to provide accurate and timely information for efficient and effective decisions. AIS includes human resources, procedures, software, IT infrastructure, and internal controls and security [8]. Its benefits include improving work efficiency, decision-making, and knowledge sharing. Digital-based accounting information systems, such as cloud accounting, improve efficiency and accuracy [9]. AIS has three main subsystems: general ledger/financial statements, management reporting, and transaction processing.

Micro, Small and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are businesses owned by individuals or business entities, usually engaged in trade with different characteristics [10]. Based on Law No. 20/2008, MSMEs are divided into micro, small, and medium enterprises, with different asset and turnover criteria.

MSMEs are independent companies with certain capital restrictions. Research by [11] shows MSMEs adopt fewer strategies than large businesses. [12] stated that globalization has a significant impact on MSMEs, while [13] emphasized the importance of research to understand the challenges and needs of MSMEs in dealing with technological change and innovating.

Behavioral Intention (BI)

Behavioral Intention (BI) is a person's intention to perform a behavior, such as using technology, which is a major component in the technology acceptance model [7]. BI reflects an individual's readiness to take certain actions and is influenced by factors such as performance improvement, ease of use, and the influence of the surrounding environment [14].

Performance Expectancy (PE)

Performance Expectancy (PE) in UTAUT measures an individual's belief that using the system will improve his or her performance [7]. PE includes factors such as perceived usefulness and job-fit, and is a key indicator of intention to use technology. PE affects the intention to use information systems, because users believe technology can increase work efficiency and effectiveness [15]. Research shows a significant influence between PE and Behavioral Intention (BI) to use information systems [14; 16; 17].

Hypothesis proposed:

H1: Performance Expectancy has a positive effect on Behavioral Intention to Use Accounting Information System.

Effort Expectancy (EE)

Effort Expectancy (EE) in UTAUT measures the ease of users in using information systems [6]. The easier it is to use technology, the greater the assessment of its usefulness [6]. Research shows a significant effect of EE on Behavioral Intention (BI) to use technology [16, 18]. In this context, EE reflects the ease of use of the Accounting Information System (AIS). The proposed hypothesis is:

H2: Effort Expectancy has a positive effect on Behavioral Intention to Use Accounting Information System.

Social Influence (SI)

Social Influence (SI) measures the influence of others, such as friends, family, or superiors, in the decision to use information systems [7]. This social influence can affect a person's intention to adopt technology [19]. In the context of MSMEs, social factors such as recommendations from colleagues or family play an important role in decisions to use accounting information systems [14]. Research shows a significant relationship between SI and Behavioral Intention [2]. Proposed hypothesis: H3: Social Influence has a positive effect on Behavioral Intention to Use Accounting Information System.

Facilitating Conditions (FC)

Facilitating Conditions (FC) refer to adequate technical and organizational infrastructure support for technology use [6]. FC includes resources, training, and technical support that help users make optimal use of technology [14]. FC has an effect on user intention to adopt information systems, because adequate support increases user confidence [20]. Research shows a significant relationship between FC and Behavioral Intention [18]. Hypothesis: H4: Facilitating Conditions have a

positive effect on Behavioral Intention to Use Accounting Information System.

Method

This study used a quantitative approach with a survey method. The study population included 847 MSMEs in Banda Aceh City, with a sample of 100 businesses, which was determined using the Slovin formula. The sampling technique was carried out using a non-probability sampling method, namely accidental sampling, where the sample was selected based on the coincidence of meeting the researcher and was considered relevant as a data source. Respondents are MSME actors who have used digital-based accounting information systems. The collected data were analyzed using descriptive statistical methods and SEM (Structural Equation Model) with LISREL software.

Results And Discussion

Classical Assumption Test

The classical assumption test is a series of tests in regression analysis to ensure the model meets the basic assumptions so that the analysis results are valid and reliable.

1. Normality Test

[21] states that data is normal if the p-value, chi-square, skewness, and kurtosis, ≥ 0.05 in univariate normality testing, and if the p-value for skewness, kurtosis, and chi-square ≥ 0.05 in multivariate normality testing. The normality test tabulation is presented in Table 1 below.

Tabel 1. Normality Teste of Univariate Normality for Continuous Variables

Variable	Skewness Z-Score	Value	Kurtosis Z-Score	Value	Skewness and Kurtosis Chi-Square	P-Value
E1	.164	030	1.218	223	6.168	0.046
E2	.385	017	1.094	274	6.887	0.032
E3	.090	037	1.284	199	6.017	0.049
E4	.087	037	1.188	235	5.768	0.056
E5	.901	057	0.817	414	4.283	0.117
E1	.510	131	1.075	283	3.436	0.179
E2	.165	244	0.666	505	1.801	0.406
E3	.995	320	0.149	881	1.012	0.603
E4	.473	141	0.651	515	2.593	0.274
1	.664	507	1.461	144	2.577	0.276
2	.850	395	1.666	096	3.499	0.174
3	.643	520	1.362	173	2.269	0.322
4	.018	309	1.524	127	3.359	0.186
C1	.155	248	1.394	163	3.277	0.194
C2	.274	203	1.136	256	2.914	0.233
C3	.093	275	1.381	167	3.101	0.212
C4	.229	219	0.652	515	1.934	0.38
I1	.883	060	1.310	190	5.261	0.072
I2	.323	186	1.363	173	3.607	0.165
I3	.894	058	1.254	210	5.160	0.076

Relative Multivariate Kurtosis = 1.217

Test of Multivariate Normality for Continuous Variables

	Skewness		Kurtosis			Skewness and Kurtosis	
Value	Z-core	P-lue	Value	Z-core	P-Value	Chi-quare	P-Value
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It can be seen that the p values for skewness and kurtosis of PE1, PE2, PE3, FC4, BI1, BI, and BI have a value ≤ 0.05, so the data does not follow the normal distribution function. Furthermore, the p value for skewness, kurtosis, and chi-square ≤ 0.05, so all variables do not follow the normal distribution function. According to [21], when the data does not have a normal distribution, the maximum likelihood technique cannot be used for SEM analysis. However, with the advancement of LISREL version 8.80, data that are not normally distributed will automatically use Robust Maximum Likelihood (RML) as an alternative.

Structural Equation Model (SEM)

Confirmatory Factor Analysis (CFA)

CFA is a technique that requires parameter identification, a predefined model, and a number of predefined latent variables [22]. Investigation of the overall model fit, validity analysis, and reliability analysis yields the final CFA findings [22].

a. validity test

[23] states that a statement is valid if the SLF value is ≥ 0.50. Based on the results of primary data processing using the SEM method using LISREL, it is known that all SLF values ≥ 0.5, which means that the indicators on PE, EE, SI, FC and BI are valid. This shows that all observed variables in this study meet the good requirements so that further testing can be carried out. The SLF value for the validity test is shown in Table 2.

Table 2. Validity Test Results

Variable	Indicator	Standardized Loading Factor (SLF)
PE	PE1	0.90
	PE2	0.91
	PE3	0.85
	PE4	0.73
	PE5	0.84
EE	EE1	0.77
	EE2	0.80
	EE3	0.82
	EE4	0.82
SI	SI1	0.74
	SI2	0.89
	SI3	0.74
	SI4	0.82
FC	FC1	0.78
	FC2	0.85
	FC3	0.85
	FC4	0.68
BI	BI1	0.70
	BI2	0.79
	BI3	0.88

b. Reliability Analysis

[24] stated that data is reliable if the construct reliability (CR) value ≥ 0.70 and the average variance extracted (AVE) ≥ 0.50. Based on the results of data processing, it is known that all variables have met the criteria mentioned, so it can be concluded that all variables are reliable. The results of the reliability test in this study are shown in Table 3 as follows:

Table 3. Analysis of Reliability Results

Variable	Indicator	SLF	Error	LF^2	CR	AVE
PE	PE1	0.90	0.19	.8100		
	PE2	0.91	0.18	.8281		
	PE3	0.85	0.27	.7225	.9279	.7214
	PE4	0.73	0.46	.5329		
	PE5	0.84	0.29	.7056		
EE	EE1	0.77	0.41	.5929		
	EE2	0.80	0.37	.6400	.8781	.6432
	EE3	0.82	0.32	.6724		
	EE4	0.82	0.33	.6724		
SI	SI1	0.74	0.45	.5476		
	SI2	0.89	0.21	.7921	.8760	.6400
	SI3	0.74	0.45	.5476		
	SI4	0.82	0.33	.6724		
FC	FC1	0.78	0.39	.6084		
	FC2	0.85	0.28	.7225	.8702	.6280
	FC3	0.85	0.28	.7225		
	FC4	0.68	0.54	.4624		
BI	BI1	0.70	0.50	.4900		
	BI2	0.79	0.37	.6241	.8375	.6340
	BI3	0.88	0.22	.7744		

Second Order Confirmatory Factor Analysis (2nd CFA)

In the second level of CFA, research activities are at the GOF test stage after all observed variables meet the model validity and reliability test criteria.

a. Overall Model Fit Analysis

According to [24] the use of 4-5 GOF criteria is considered sufficient to assess the feasibility of the model. It was found from the test results that all variables in this research model had a good fit. This can be seen from the RMSEA, CFI, NFI, RFI and SRMR values of all

variables that exceed the predetermined cut-off values. The summary results of the overall model fit test can be seen in Table 4 below.

Table 3. Overall Model Fit Test Results

Criteria	ut Off Value (Nilai Batas)	Result	Conclussion
RMSEA	<0.08	0.042	Fit
NFI	>0.90	0.95	Fit
NNFI	>0.90	0.99	Fit
RFI	>0.90	0.94	Fit
IFI	>0.90	0.99	Fit
CFI	>0.90	0.99	Fit
PGFI	>0.00	0.58	Fit
PNFI	>0.00	0.78	Fit

b. Structural Model Analysis

The results of the structural model analysis in this study consist of:

• t test

The independent variable has a significant effect on the dependent variable if the t value> t table value (1.96) with a significance level of 5%. The t-test results are summarized in Figure 1 and Table 4 below:
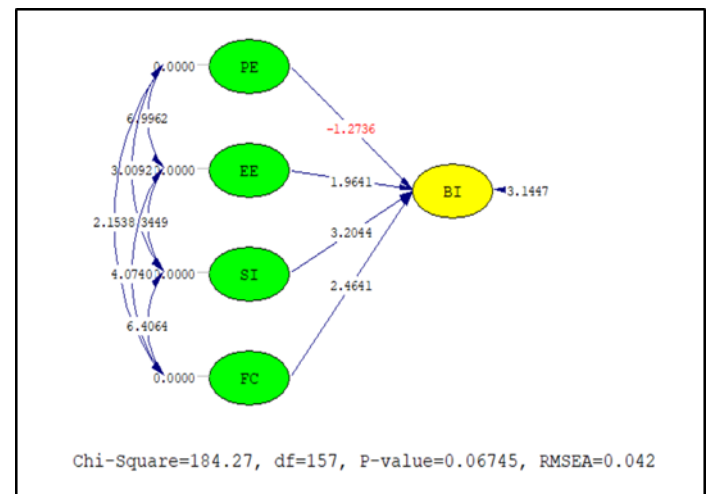
Figure 1. T statistics (t test)

Chi-Square=184.27, df=157, P-value=0.06745, RMSEA=0.042

Table 4. Summary of Analysis Results with Hypothesis

Hypothesis	Path	Estimated	value-t	Conclusion
1	PE-BI	0.1577	-1.2736	No Effect (Hypothesis 1 Rejected)
2	EE-BI	0.3036	1.9641	Positively and Significantly Effected (Hypothesis 2 Accepted)
3	SI-BI	0.4374	3.2044	Positively and Significantly Effected (Hypothesis 3 Accepted)
4	FC-BI	0.3356	2.4641	Positively and Significantly Effected (Hypothesis 4 Accepted)

- Coefficient of Determination (R2)

The results of the coefficient of determination (R2) test are found in the adjusted R square value, the value of R2 can be seen in the results of the following equation.

$$BI = -0.16*PE + 0.30*EE + 0.44*SI + 0.34*FC, R^2 = 0.69$$

PE, EE, SI and FC variables have the ability to explain the BI variable by 0.69 or 69%. While the remaining 31% is explained by other variables not examined.

Discussion

The results of this study indicate that Performance Expectancy (PE) has no significant effect on Behavioral Intention (BI), so the first hypothesis is rejected. The t-value of -1.27 and the estimated coefficient of -0.16 indicate a negative relationship that is not significant, because the t-value < 1.96. Although most respondents perceived positive benefits from accounting information systems, such as increased productivity and work effectiveness, the effect of PE on BI did not prove significant. Other factors, such as implementation constraints, mismatch between perception and reality of use, and MSMEs' focus on short-term needs, may be the main causes. Therefore, although respondents realize the benefits of accounting information systems, this is not strong enough to increase usage intention in the context of MSMEs in Banda Aceh City. This finding is also in line with previous research conducted by [25, 26, 27] show that PE has no effect on BI.

The results of this study indicate that Effort Expectancy (EE) has a positive and significant effect on Behavioral Intention (BI), so the second hypothesis is accepted. The T-value of 1.9641 and the estimated coefficient of 0.3036 indicate a significant positive relationship. The higher the perceived ease of use of accounting information systems by MSME actors, the greater their intention to adopt the system. This finding is in line with the UTAUT model, which states that ease of use affects a person's intention to use technology. In the context of MSMEs, ease of use is very important, given the limited resources. Training and increased understanding of accounting information systems can increase EE, strengthen usage intention, and reduce administrative burden. This finding is in line with previous research conducted by [28, 29] which also prove that EE affects BI.

The results of this study indicate that Social Influence (SI) has a positive and significant effect on Behavioral Intention (BI), so the third hypothesis is accepted. The T-value of 3.2044 and the estimated coefficient of 0.4374 indicate a significant positive relationship. The higher the social influence on the use of accounting information systems by MSME players, the greater their intention to adopt them. This finding is in line with the Unified Theory of Acceptance and Use of Technology (UTAUT) theory, which explains that social support from colleagues, superiors, or organizations can motivate individuals to use technology. The majority of respondents feel encouragement from their social environment to use accounting information systems, which strengthens their intention to adopt them. This social support plays an important role in accelerating technology adoption among MSMEs in Banda Aceh City, in accordance with the findings of previous research conducted by [2, 14, 18, 29] which also prove that SI affects BI.

The results showed that Facilitating Conditions

(FC) had a positive and significant effect on Behavioral Intention (BI), with a t-value of 2.4641 and an estimated coefficient of 0.3356. The better the infrastructure and technical support for the use of accounting information systems, the greater the intention of MSME players to adopt them. This research is in line with UTAUT theory, which states that FC affects the intention to use technology. The majority of respondents felt that supporting conditions, such as resources, knowledge, and technical support, were adequate. The availability of good facilities increases confidence and increases the intention to use the system. This finding is also consistent with previous research by [14, 16, 18].

Conclusion

Based on this research, it can be concluded that Performance Expectancy has no effect on behavioral intention to use accounting information systems in MSMEs in Banda Aceh City, while Effort Expectancy, Social Influence, and Facilitating Conditions have a positive and significant effect on behavioral intention. This study has limitations, including only being conducted on MSMEs in Banda Aceh City, using four independent variables, and relying on questionnaires that depend on the understanding and honesty of respondents. For future research, it is recommended to expand the study area, include other variables such as trust and perceived risk, and combine data collection methods to get more in-depth results.

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