Study Of The Use Of Accounting Software With Technology Acceptance Model (Tam) Approach On Msmes In The City Of Mataram

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Abstract

This study aims to examine the effect of perceived usefulness, perceived ease of use, and behavioral intention to actually use accounting software. Therefore, the variables of this study consist of 4 (four) independent variables, they are perceived usefulness and perceived ease of use, intervening variable is behavioral intention and dependent variable is actual system use. The population of this study is the owner of the MSMEs food and beverages in Mataram city. Samples were taken using the solvin formula. Data obtained by distributing questionnaires to 50 respondents. Questionnaires are returned and can be used as many is 46 questionnaries. Data were analyzed using Partial Least Square (PLS) with SmartPLS 3.0 software. The results indicate that perceived usefulness and perceived ease of use doesn't affect significantly to the actual system use, instead of perceived usefulness and perceived ease of use has a significant effect on the behavioral intention. Behavioral intention has a significant effect on the actual system use, perceived usefulness has a significant effect on the actual system use through behavioral intention, perceived ease of use doesn't affect significantly to the actual system use through behavioral intention.

Keywords:	Technology Acceptance Model, perceived usefulness, perceived ease of use, behavioral intention actual system use.

1. INTRODUCTION

In the current era of the Industrial Revolution 4.0, which is marked by the rapid development of information science and technology, world relations are limitless. The Industrial Revolution 4.0 does offer many benefits, but it also has challenges that must be faced. According to Prasetyo (2018) that the challenges faced by a country when implementing the Industrial Revolution 4.0 are the emergence of resistance to changes in demographics and social aspects, political instability, limited resources, risks of natural disasters and demands for the application of environmentally friendly technologies.

Technological advances are something that cannot be avoided in this life, because technological advances will go hand in hand with advances in science. Use of information technology can be seen with use factors of usability, ease and attitude of users in actual use. Research on the behavior of the use of information technology adapts the Technology Acceptance Model (TAM) approach.

Technology acceptance Model (TAM) developed by Davis (1989) who, by adopting the TRA model, are specifically used in the information For predict reception And use in the user's individual work. The TAM model is a model that is often used to analyze user behavior in using information technology which is formed from two key variables, namely perceived usefulness and convenience. The original form of TAM is formed from perceived usefulness, perceived ease of use , attitude towards behavior , behavioral intention and actual use .

On the era of revolution 4.0 is currently the sector business micro small And medium (UMKM) also cannot be separated from the influence of development information technology system where MSMEs are required to make changes in order to increase their competitiveness. One way to be able to compete in the tight era of the 4.0 revolution is to utilize information technology systems in the form of accounting software. The use of this software will make it easier to process MSME financial transaction data and can help provide information in the business sector.

Based on observations and interviews on February 2020 conducted by researchers on MSMEs in Mataram City, there are several reasons why MSME actors do not use accounting software , namely difficulties in using accounting software due to a lack of understanding to operate the accounting software and difficulty obtaining accounting software that suit your business needs. Not only that, the perception of MSME actors thinks that the use of accounting software does not provide significant benefits to their business. The following is an excerpt from an interview with MSME actors in the city of Mataram:

"I don't know about accounting software, I used to get training about that, but I still don't understand, bro. It's complicated when you use it like that, not to mention that we have to learn, besides, if I don't use accounting software , my business will still run" (Ida, 2020)

This study tries to examine what perceptions influence the use of accounting software. This research was conducted to predict the acceptance of information technology, namely accounting software by using the actual system usage variable in accounting software as a variable. dependent. As for the independent variables, this study uses the Technology Acceptance Model (TAM) approach with the variable perceived usefulne , perceived ease of use , behavioral intention which are important factors for explaining acceptance and use. information Systems.

Based on the description of the problem from the background above, the researcher is interested in conducting research in relation to **"Study of the Use of Accounting Software with the Technology Acceptance Model (TAM) Approach (Study on MSMEs in Mataram City)".**

2. LITERATURE REVIEW
2.1. Base Theory
1. Accounting information system

    The system is a unit formed from a component or a set of elements that are interconnected with one another and can be linked together to facilitate a flow of communication and facilitate the achievement of a common goal and   Information is data that has been processed and organized into an output form that has meaning for those who receive it, information can be mandatory, basic or free (Romney and Steinbart, 2014). Accounting Information System (SIA) is a system that aims to collect and process data and report information related to financial transactions (Setiawan, 2011).

2. Accounting Software

    software is software (software) that is made to facilitate accounting activities and records by utilizing the concept of modularity over a series of similar activities into specific modules and is a system used in practice accounting, the use of software is very helpful in the development of information systems (Chaerini, 2018)

3. Micro small and Medium Enterprises

    In Indonesia, the definition of MSMEs is regulated based on the Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises. Definition according to Law no. 20 of 2008 are:

    a. Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as stipulated in this Law.

    b. Small business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part either directly or indirectly of medium-sized businesses or large businesses that meet the criteria of a small business. Small as referred to in the Act.

    c. Medium Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part of either directly or indirectly with Small Businesses or large businesses with total net worth or annual sales proceeds as stipulated in the law.

4. Technology Acceptance Model (TAM)

    Technology acceptance model is a model of acceptance of information technology systems that will be used by users. This model was developed by Davis in 1989 based on the TRA model. The TRA model can be applied because the decision made by an individual to accept an information system technology is a conscious action that can be explained and predicted by his behavioral intention. TAM adds two main constructs to the TRA model. These two main constructs are perceived usefulness and perceived ease of use. TAM argues that individual acceptance of information technology systems is determined by two constructs the.

    Perceived usefulness and perceived ease of use both have an influence on behavioral intentions. Technology users will have the intention to use information technology systems (behavior intention), if the user feel that system technology give benefit And easy to use. Perceived usefulness also affects perceived ease of use but not vice versa. System users will use the system if the system is of good use, then the system is easy to use. Systems that are difficult to use will still be used if the user feels that the system is still useful.

2.2. Conceptual

This study uses several constructs from the TAM model adopted from Prasetya's research (2014) which uses the perceived usefulness construct. usefulness), perceived ease of use , behavioral intention and actual system

use . The use of these constructs is also supported by research by Asniar (2012) and research by Parasatika, et al (2015), and will be explained in the following conceptual framework:
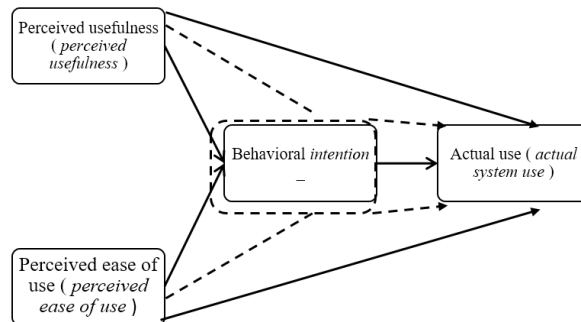

Figure 2.1.

Conceptual Framework

<u>*Information :*</u>

Perceived usefulness (X1): Independent Variable

Perception convenience user (X2) : Variable Independent

Use In fact (Y) : Variable dependent

Intention Behavior (Z) : Intervening Variable

2.3. Hypothesis Study

The following is the formulation of the hypothesis in this study:

H1: Perceived usefulness has a significant effect on actual system usage of accounting software.

H2: Perceived usefulness has a significant effect on behavioral intention to use accounting software.

H3: Perceived ease of use (perceived ease of use) has a significant effect on the actual system usage of accounting software.

H4: Perceived ease of use (perceived ease of use) has a significant effect on behavioral intention (behavioral intention) to use accounting software.

H5: Behavioral intention has a significant effect on actual system usage of accounting software.

H6: Perceived usefulness has a significant effect on actual system usage through behavioral intention to use accounting software.

H7: Perceived ease of use has a significant effect on actual system usage through behavioral intention to use accounting software.

3. RESEARCH METHODS
3.1. Type Study

The type of research in this research is quantitative research with an associative approach. The quantitative research method is a type of research whose specifications are systematic, planned and clearly structured from the start to the creation of the research design. The meaning of associative is research that expresses a relationship between two or more variables, there are three forms of relationships, namely symmetrical relationships, causal relationships and reciprocal relationships (Sugiyono, 2018: 37)

3.2. Technique Data Collection

1. Questionnaire / Questionnaire Method

The questionnaires were distributed directly to the relevant users and the questionnaires could be taken directly after the respondents filled out the questionnaire. The data processing technique for the results of the questionnaire uses a Likert scale where the alternative answers are worth 4 to 1. As stated in the table below:

Table 3.1.

Likert scale

Answer	Value scale
Strongly agree	4
Agree	3
Don't agree	2
Strongly disagree	1

Source: Juliansyah (2011)

2. Interview Method

The interview guide used by the researcher is only an outline of the problems to be asked. Researchers will conduct interviews with MSME actors in the food and beverage sector in the city of Mataram who use accounting software to obtain data that supports this research.

3. Observation Method

Before conducting the research, the researcher made observations of MSMEs in the food and beverage sector that used accounting software in the city of Mataram to obtain deeper information regarding the topics to be studied.

3.3. Population, Sample And Technique Taking Sample

The population in this study is 11,042 MSME actors in Mataram City in the food and beverage sector (Diskop NTB, 2018) and the samples in this study were 50 MSME actors in the food and beverage sector in Mataram City who used accounting software (Diskop NTB, 2018). Technique taking the sample used in this study uses the solvine formula. The solvine formula is used by researchers to make it easier for researchers to determine the minimum number of samples in this study. Solvin formula is as follows:

$$n = \frac{N}{1 + N\,(e)^2}$$

Information:

n = Number of Samples

N = Total Population

e = Fault Tolerance Limit (Significant level 14%)

(Source: Riduwan, 2013)

Calculation of sample size in this study, as follows:

$$n = \frac{N}{1 + N\,(e)^2}$$

$$n = \frac{11.042}{1 + 11.042\,(14\%)^2}$$

$$n = 50.43$$

Based on the calculation results above, the sample size used in this study was 50.43 rounded up to 50 respondents.

3.4. Type And Data Source

The type of data used in study This is quantitative data. According to Sugiyono (2018:8) quantitative data is form data number or numerated quantitative data. _ In study This will data obtained in the form results charging questionnaire by SMEs in the field food And beverages in the city of Mataram in the form of quantitative data which will later be will raised.

Source of data used in study This namely primary data. Primary data on study This is questionnaire (questionnaire) that has been answered by respondent in matter This MSME actors in the city of Mataram who use accounting software.

3.5. Identification And operational Variable

1. Perceived Usefulness (Perceived usefulness)

Table 3.2.

Indicators and Items Perceived Usefulness Statement

No	Statement Indicator	Statement Items
1.	Increase effectiveness	software can increase effectiveness in making and processing financial reports in r business activities
2.	Increase speed	Using accounting software increases my speed in creating and processing financial repo in my business activities
3.	Increase productivity	Using accounting software increases my productivity in creating and processing financ reports on my business activities
4.	Useful for tas and work	software helps me in making and processing financial reports in my business activities

Source: Davie et al (1989) in Chaerini (2018)

2. Perceived Ease of Use (Perceived Ease of use)

Table 3.3.

Indicators and Statement Items Perceived Ease of Use

No	Statement Indicator	Statement Items
1.	Easy to get	software for me Get it
2.	Easy to learn	Using accounting software is easy for me to learn
3.	Ease interaction	The features of the accounting software are easy to use
4.	Easy become skill	The ease of using accounting software can make me more skilled in making reports finance business activities

Source: Davie et al (1989) in Chaerini (2018)

3.   Intention (Behavioral intention)

Table 3.4.

Behavioral Intention Statement Indicators and Items

No.	Statement Indicator	Statement Items
1.	Intend to use	I prefer to use software accounting for making and processing financial reports in my business activities
2.	Plan to keep using in the future	I plan to use accounting software to create and process financial reports in the future Come
3.	Motivate others to use	I would suggest using software to others who have not used

Source: Chaerini (2018)

4.   Use of the Actual System (Actual System Usage)

Table 3.5.

Indicators and Statement Items Using the Real System

No.	Statement Indicator	Statement Items
1.	Frequency use	I always use software accounting for making and processing financial reports in business activities
2.	Deliver satisfaction	I feel satisfied using the software accounting in business activities

Source: Chaerini (2018)

3.6.   Technique Data Analysis

In this study, data analysis used the Partial Least Square (PLS) approach. According to Ghozali (2014), PLS is an alternative approach that shifts from a covariance-based SEM approach to a variant-based one. Covariance-based SEM generally tests causality/theory while PLS is more of a predictive model. PLS is a powerful analytical method because it is not based on many assumptions. For example, the data must be normally distributed, the sample does not have to be large. Besides being able to be used to confirm theory, PLS can also be used to explain whether there is a relationship between latent variables. PLS can simultaneously analyze constructs formed with reflexive and formative indicators. According to Ghozali (2014) the purpose of PLS is to help researchers for prediction purposes. The formal model defines the latent variable as a linear aggregate of its indicators. The weight estimate for creating the latent variable score component is obtained based on how the inner model (structural model that connects between variable latent) And outer model (model measurement namely the relationship between the indicator and the construct) is specified to measure the validity and reliability of the model. The result is the residual variance of the dependent variable.

4.DISCUSSION

In PLS statistical testing of each hypothesized relationship is carried out using a simulation. In this case, the bootstrap method was carried out on the sample. Bootstrap testing is also intended to minimize the problem of abnormal research data. The following table describes the estimated output results for testing the structural model as follows:

Table 4.1.
Path Coefficients

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
PU > ASU	0.20740	0.19400	0.13837	1.49887	0.13454
PU > BI	0.52884	0.50059	0.14226	3.71753	0.00022
PEOU > ASU	0.09380	0.12108	0.13130	0.71439	0.47532
PEOU > BI	0.27718	0.30427	0.11611	2.38712	0.01735
BI > ASU	0.55490	0.55064	0.13089	4.23950	0.00003
PU > BI > AS	0.29345	0.27139	0.09973	2.94258	0.00341
PEOU > BI > ASU	0.15380	0.17306	0.08300	1.85315	0.06445

Source: Primary Data Processed, 2020

1. The effect of perceived usefulness on use of the actual system (Actual system usage) of accounting software in MSMEs in Mataram City

   Based on the T-statistic values in the table above, it shows that the relationship between perceived usefulness and actual system usage has no significant effect, this is because the T- statistic value is 1.49887 which is smaller than the T-table value which is 2.01808 and the P values are higher greater than the significant level of 0.05 which is equal to 0.13454. The original sample estimate value is positive, which is equal to 0.20740 which indicates that the relationship between perceived usefulness and actual system usage is positive.

   The results of this study mean that the many benefits or features offered by accounting software to accounting software users do not make accounting software users on sector MSMEs increase or feel satisfied. This is because there are still many MSME actors who do not know the usefulness of the features offered by this accounting software. MSME actors tend to use accounting software and are only limited to recording income and expenses. Users of a technology will tend to use the technology to meet their needs, without using other features offered by the technology (Asniar, 2012).

2. The effect of perceived usefulness on behavioral intention to use software accounting for SMEs in Mataram City

   Based on the T-statistic value in the table above, it shows that the relationship between perceived usefulness and behavioral intention has a significant effect, this is because the T- statistic value is 3.71753 greater than the T-table value which is 2.01808 and the P value is smaller than significant level of 0.05 which is equal to 0.00022. The original sample estimate value is positive, which is equal to 0.52884 which indicates that the relationship between perceived usefulness and behavioral intention is positive.

   Based on the results of this study it can be explained that the many benefits offered by accounting software affect and increase the behavioral intention of MSME actors to choose accounting software in making and processing financial reports for their business activities. Respondents from MSME actors who were sampled in this study plan to explore more deeply the use of accounting software in the future and MSME actors who have experienced the benefits of this accounting software will tend to suggest others to use accounting software. The benefits of accounting software make it easy for MSMEs to record sales and purchases, control inventory, increase efficiency and effectiveness in making financial reports, and be able to find out the financial condition of the business in real time (Zamzami, 2018) . The use of information technology is the benefit expected by users of information technology in carrying out tasks (Khakim, 2011).

3. The effect of perceived ease of use on the actual system usage of accounting software for MSMEs in Mataram City

   Based on the T-statistic value in the table above, it shows that the relationship between perceived ease of use and actual system usage has no significant effect, this is because the T- statistic value, which is 0.71439, is smaller than the T-table value, which is 2.01808 and the P value values greater than the significant level of 0.05, which is equal to 0.47532. The original sample estimate value is positive, which is equal to 0.09380 which indicates that the relationship between perceived ease of use and actual system usage is positive.

   This means that there are still many MSME actors who have difficulties in obtaining accounting software , studying accounting software and also difficulties in using the accounting software , so that it will have an impact on a lack of skills in using accounting software by MSME actors to manage financial reports. The convenience offered by any information technology to the use of information technology does not increase the use of information technology (Prasetya, 2014). Therefore there is a need for intense outreach to MSME actors regarding the use of this

accounting software , so as to improve the skills of MSME actors to process financial reports using accounting software.

4. The effect of perceived ease of use on software behavioral intention accounting for SMEs in Mataram City

Based on the T-statistic values in the table above, it shows that the relationship between perceived ease of use and behavioral intention has a significant effect, this is because the T- statistic value, which is 2.38712, is greater than the T-table value, which is 2.01808 and the P values are higher . smaller than the significant level of 0.05, which is equal to 0.01735. The original sample estimate value is positive, which is equal to 0.27718 which indicates that the relationship between perceived ease of use and behavioral intention is positive.

Based on the results of this study it is explained that the features offered are easy accounting software make intention use software accounting also increases. The convenience offered by accounting software can make it easier for MSMEs to run their business. Accounting software users feel confident that the appearance of accounting software is easy to understand, so that it can make it easier for business people to use this accounting software to support business activities (Maharseni, 2018). Now MSME actors themselves can choose the complexity of accounting software depending on user capabilities and MSME needs. The ease of features offered by accounting software to MSME actors can make it easier for MSME actors to operate the accounting software. MSMEs who have just started their business can also easily use accounting software , MSME actors only need to determine the software needed and in accordance with their business

5. Effect of behavioral intention on actual system usage software accounting for SMEs in Mataram City

Based on the T-statistic values in the table above, it shows that the relationship between behavioral intention and actual system usage has a significant effect, this is because the T- statistic value, which is 4.23950, is greater than the T-table value, which is 2.01808 and the P values are smaller . from a significant level of 0.05, which is equal to 0.00003. The original sample estimate value is positive, which is equal to 0.55490 which indicates that the relationship between behavioral intention and actual system usage is positive.

The results of this study mean that the user's behavioral intention is always accompanied by the actual use of the system. SMEs who already feel satisfied as is application software accountancy in management business activities will always operate the software accounting and will tend to use accounting software for the sustainability of its business in the future. Not only that, based on the results of an interview on May 24 2020 with MSME actors who are satisfied with all kinds of features and advantages offered by accounting software, they will provide advice to MSME actors who have not used accounting software to use accounting software in their business activities.

6. The effect of perceived usefulness on actual system use through behavioral intention to use accounting software in Mataram City SMEs

Based on the T-statistic value in the table above, it shows that the relationship between perceived usefulness and actual system usage has a significant effect through behavioral intention , this is because the T- statistic value is 2.94258 greater than the T-table value which is 2.01808 and the P value values are smaller than the significant level of 0.05, which is 0.00341. The original sample estimate value is positive, which is equal to 0.29345 which indicates that the relationship between perceived usefulness and actual system usage is positive.

The results of this study mean that the many features or advantages offered by accounting software to its users are followed by an increase in satisfaction with the use of accounting software through the behavioral intentions of its users. MSME actors who experience the benefits of using accounting software for themselves will be more likely to choose accounting software as an alternative for creating and processing their business financial reports, not only creating and processing financial reports but also planning to use accounting software in the future and suggesting others to use it accounting software to feel the benefits and advantages.

7. The effect of perceived ease of use on actual system use through behavioral intention to use accounting software in UMKM Mataram City

Based on the T-statistic value in table 4.11 it shows that the relationship between perceived ease of use and actual system usage does not have a significant effect through behavioral intention , this is because the T- statistic value is 1.85315 which is smaller than the T-table value which is 2.01808 and the P values are greater than the significant level of 0.05, which is 0.06445. The original sample estimate value is positive, which is equal to 0.15380 which indicates that the relationship between perceived ease of use and actual system usage is positive.

The results of this study indicate that many MSME actors find it difficult to obtain and operate accounting software to create and process their business financial reports, so that it will not increase their satisfaction and skills in using accounting software.

5. CLOSING
5.1. Conclusion

Based on the analysis and discussion in the previous section, it can be concluded that:

1. Perceived usefulness is not has a significant effect on the use of the actual system (actual system usage)
2. Perceived usefulness significant effect on behavioral intention (behavioral intention)
3. Perceived ease of use (perceived ease of use) has no significant effect on actual system usage.
4. Perceived ease of use (perceived ease of use) significant effect on behavioral intention (behavioral intention).
5. Behavioral intention has a significant effect on actual system usage.
6. Perceived usefulness has a significant effect on actual system usage through behavioral intention.
7. Perceived ease of use (perceived ease of use) has no significant effect on actual use (actual system usage) through behavioral intention.

5.2. Recommendations

Based on the results of the conclusions in this study, the researcher will provide some recommendations, namely as follows:

1. For MSME owners, the authors suggest that they always provide intense training on the use of accounting software to their employees, so that later they can produce quality financial reports for making the right decisions.
2. For future researchers, the authors suggest developing this research by adding other variables besides the variables in this study, this is intended so that further research is more thorough and also that readers will better understand the factors that influence the use of accounting software in Micro, Small and Medium Enterprises actors. (MSMEs). In addition, the authors also hope that future researchers will develop the population and sample, not only for MSMEs in the food and beverage sector, but also for MSMEs in other sectors.
3. For the government and accounting software vendors, the authors suggest providing socialization about the features and advantages of their products to MSME actors, so that MSME actors can understand the use of accounting software based on their respective business needs. Apart from providing an understanding of accounting software that is suitable for their respective businesses, holding this socialization can also grow the interest of MSME actors who have not previously used accounting software so they switch to using accounting software in their business activities.

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