

# Analysis of Factors Influencing Intention in Using Accounting Information Systems for Revenue and Zakat Management by Micro, Small and Medium Enterprises in E- Commerce

*by* 121 UMY

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**Submission date:** 08-May-2024 10:00PM (UTC+0700)

**Submission ID:** 2255426245

**File name:** TEMPLATE\_JURNAL\_AKSY\_NEW\_Eng.docx (102.91K)

**Word count:** 4841

**Character count:** 29015

## Analysis of Factors Influencing Intention in Using Accounting Information Systems for Revenue and Zakat Management by Micro, Small and Medium Enterprises in E-Commerce

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### Abstrak

Sistem informasi akuntansi (AIS) telah menjadi alat manajemen perusahaan yang sangat diperlukan, berfungsi sebagai sumber daya penting untuk mendorong proses administrasi dan keuangan, memfasilitasi pengambilan keputusan, dan meningkatkan kinerja secara keseluruhan. Selain untuk tujuan bisnis, SIA juga dapat dikembangkan dalam bentuk zakat untuk tujuan syariah. Dalam hal ini, SIA berperan dalam penghitungan zakat, pengambilan keputusan pembayaran zakat, dan membantu pengelola dalam pengalokasian zakat. Fungsi ini sangat bermanfaat bagi pelaku usaha khususnya pelaku UMKM. Keberadaan SIA dapat memudahkan UMKM dalam mengelola pendapatan dan zakatnya. Jadi, UMKM harus bisa mengadopsi AIS. Sayangnya, penelitian mengenai akseptabilitas adopsi AIS bagi UMKM belum dilakukan. Oleh karena itu, penelitian ini mengkaji faktor-faktor penerimaan SIA oleh pelaku e-commerce dari UMKM. Dengan menggunakan unsur-unsur dalam Technology Acceptance Model (TAM), seperti PEU dan PU melalui metode kuantitatif dan analisis Partial Least Square Structural Equation Model (PLS-SEM), Hasil analisis data pada penelitian ini menunjukkan adanya pengaruh PEU dan PU. PU pada IUAIS adalah positif dan signifikan. Hal ini menunjukkan bahwa IUAIS dipengaruhi oleh dua variabel utama dari TAM (PEU dan PU).

Kata Kunci: Sistem informasi akuntansi, persepsi kemudahan penggunaan, persepsi kegunaan, model penerimaan teknologi, zakat.

### Abstract

Accounting information systems (AISs) have become indispensable enterprise management tools, serving as a vital resource for promoting administrative and financial processes, facilitating decision-making, and improving overall performance. Apart from business purposes, AISs can also be developed in the form of zakat for sharia purposes. In this regard,

AIS plays a role in calculating zakat, making zakat payment decisions, and assisting managers in zakat allocation. This function is very beneficial for business actors, especially MSME actors. The existence of AISs can make it easier for MSMEs to manage their revenue and zakat. So, MSMEs need to be able to adopt AISs. Unfortunately, research regarding the acceptability of AISs adoption for MSMEs has not yet been conducted. Therefore, this research examines the factors of acceptance of AISs by e-commerce actors from MSMEs. By using the elements in the Technology Acceptance Model (TAM), such as Perceived ease of use (PEU) and perceived usefulness (PU) through quantitative methods and Partial Least Square Structural Equation Model (PLS-SEM) analysis, the results of data analysis in this study show that the influence of PEU and PU on IUAISs is positive and significant. This shows that IUAISs are influenced by two main variables from TAM (PEU and PU).

**Keywords:** Accounting information systems, perceived ease of use, perceived usefulness, technology acceptance model, zakat.

## 1. Pendahuluan

Over the past few years, significant developments in the world of information systems (IS) have been made, and their impact on business has been significant. In this era, business people have extensively used information technology, especially Accounting Information Systems (AISs), to automate various business processes. Through the implementation of AISs, business actors, including MSMEs, can increase their operational efficiency, improve the accuracy and speed of financial reporting, and enable faster and more precise decision-making (Saad, 2023). Therefore, it is hardly surprising that companies have been making efforts to use AIS in order to achieve improved organizational performance (Lutfi, 2023).

Nurhayati et al (2023) define AISs as an Accounting Information System as a system specifically designed to utilize technology and computer-based information resources. The main goal is to monitor, track, and produce reports regarding various accounting activities within the organization. By using AISs, organizations can efficiently and effectively manage all financial transactions, record accounting records, and prepare accurate and reliable financial reports (Nurhayati et al., 2023). AISs play a vital role in maintaining smooth operations and the success of an organization. Furthermore, AISs have become indispensable enterprise management tools, serving as a vital resource for promoting administrative and financial processes, facilitating decision-making, and improving overall performance (Alrfai et al., 2023). As a result, through AIS, organizations can achieve better integration between various parts and business units, coordinate activities efficiently, and control business processes more effectively (Al-Okaily, 2022; Alshira'h et al., 2021; Papiorek & Hiebl, 2023).

Apart from business purposes, AIS can also be developed for sharia purposes in the form of zakat (Musa et al., 2022; Nurhayati et al., 2022; Oktaroza & Halimatusadiah, 2020; Sari, 2023). In this regard, AIS functions and plays a role in calculating zakat (Satia Nugraha & Saenudin, 2013), making zakat payment decisions (Iskandar et al., 2019), and also assisting managers in zakat allocation (Winarto &

Annisa, 2020). This function is very beneficial for business actors, especially MSME business actors. In the current digital era, MSMEs are helped by E-commerce to boost business performance (Martini et al., 2023), increase sales (Salah & Ayyash, 2024) and revenue (Saridakis et al., 2018). Of course, the existence of AIS can make it easier for MSMEs to manage their revenue and zakat. So, MSMEs need to be able to adopt AISs (Al-Hattami & Kabra, 2024).

However, within the context of developing nations, it has been acknowledged that gaining an understanding of the adoption of information system technology is both very complex and extremely essential (Wijayanti et al., 2024). The importance of this research will undoubtedly be based on this urgency. Moreover in terms of research, a lot of scientific research has been carried out in various parts of the world related to the use of Accounting Information Systems (AISs) (Thuan et al., 2022). Unfortunately, research regarding the acceptability of AIS adoption for MSMEs has not yet been studied. Therefore, this research seeks to examine the factors of acceptance of AIS by MSMEs selling on e-commerce. User acceptance is influenced by the elements in the Technology Acceptance model (TAM).

Indeed, research on "technology acceptance" has experienced rapid growth in information systems literature. The appeal of this research subject stems from the perpetual evolution of technology (Marikyan et al., 2023). According to Scherer et al. (2019), The Technology Acceptance Model (TAM) is a robust framework for describing the acceptance of technology, particularly when compared to other models. Davis (1993) stated that TAM determines cause-and-effect relationships, including perceived ease of use (PEU), usefulness (PU), and actual usage behavior. And according to Wijayanti et al. (2024), both PEU and PU have a very significant role in determining the level of satisfaction and acceptance of the system.

## 2. Literature Review

### 2.1 Technology Acceptance Model (TAM) Theory

According to what was stated before, the technology acceptance model (TAM) serves as the foundation for this study paradigm. Many frameworks have developed within information technology (IT) to acknowledge and value new approaches to doing things. Regarding these frameworks, the Technology Acceptance Model (TAM) stands out and has been published in many publications (Amaning, 2024).

TAM is a theoretical framework that explains the process of how businesses adopt and integrate information technology. This idea posits that an individual's responses to technology have an impact on their intentions to utilize it, which in turn affects their actual usage. Zaid et al. (2024) mentioned that theoretically, "intention" itself can be traced long before TAM, the theory of reasoned action (TRA), and the Theory of Planned Behavior (TPB), namely in the Goal-Setting theory. This theory suggests that intention can be the primary source of a person's motivation. Then, in 1989, Davis introduced TAM to create technology adoption scenarios developed from TRA theory. Scholars have identified the essential variables that affect the adoption of

information technology (Gyamera et al., 2023). Fernández Robin et al. (2014) argued that PU and PEU are two factors that shown as markers of the intention to use the system or technology in TAM (Fernández Robin et al., 2014).

Not only Fernández Robin et al. (2014), Wallace & Sheetz (2014) also argued that according to previous research, the factors most clearly related to adoption are perceived usefulness and perceived ease of use. Al-Hattami (2023) also further strengthens that the TAM was developed on the basis of perceived usefulness and ease of use, both of which have an effect on attitude and on the intention to behave.

In light of the aforementioned justifications, PEU and PU are regarded as predictor variables that impact the intention to utilize accounting information systems (IUAISs) in this study.

## 2.2 Hypothesis Development

### 2.2.1 The Influence of PEU on IUAISs

PEU is an acronym that stands for "perceived ease of use," which refers to the degree to which an individual believes that certain technologies will be easy to use (Almashhadani et al., 2023; Alsyof et al., 2023) and free from mental and physical effort (Lutfi, 2022). As a means of explaining the adoption of technology, PEU is very relevant (Briones de Araluze & Cassinello Plaza, 2023). It has even been proven by many previous studies regarding intentions to use technology (Sathye et al., 2018).

The following studies such as (Al-Hattami & Almaqtari, 2023; Krah et al., 2024; Shihab et al., 2017) provide evidence that supports the claim. Based on the explanation and evidence above, the second hypothesis in this research is:

H1: PEU has positif and significat influence on IUAISs.

### 2.2.2 The Influence of PU on IUAISs

One of the most important aspects that contributes to user acceptance of new technologies is the concept of PU. Perceived usefulness refers to "the degree to which a person believes that using a particular system would enhance his or her job performance" (Steenkamp et al., 2023). This concept is based on the assumption that individuals will use an application to the extent that they believe it will improve their work performance (Moura et al., 2020). To strengthen this argument, Fayad & Paper (2015) argued that there was a positive influence and association between PU and the intention to use an information system.

The following studies such as (Al-Hattami, 2023; Al-Hattami & Almaqtari, 2023; Steenkamp et al., 2023) provide evidence that supports the claim. Based on the explanation and evidence above, the second hypothesis in this research is:

H2: PU has positif and significat influence on IUAISs.

## 3. Methods

This research analyzes the factors influencing the intention to use accounting information systems in managing income and zakat in micro, small, and medium enterprises (MSMEs) operating in the e-commerce sector. Using a quantitative approach and cross-sectional research design, data will be collected through an online survey. The population of this research is MSMEs that are active in leading e-

commerce platforms in Indonesia where the sample will be randomly selected to ensure adequate representation.

The population of this research is all MSME actors in e-commerce. The sample included in this research is 110 MSMEs in e-commerce, such as Shopee (31 / 28.18%) Tokopedia (26 / 23.64%), and those who use both platform (53 / 48.18%). The respondents of this research have been selling in e-commerce for < 2 year (36 / 32.73%), 2 - 5 years (62 / 56.36%), and > 5 years (12 / 10.91%), with a sales focus on goods (93 / 84.55%), services (10 / 9.09%), or both (7 / 6.36%). All respondents who meet the criteria are given a questionnaire to fill out, the results of which will become the primary data for this research.

The data collection method will use a questionnaire developed based on a conceptual framework adapted to the research objectives. The questionnaire will include statements about the perceived ease and usefulness of using the accounting information system and usage intentions. Each variable uses indicators developed by (Abdullah et al., 2016).

Data analysis will then be carried out using Partial Least Square Structural Equation Model (PLS-SEM) analysis to identify significant factors influencing the intention to use accounting information systems. This type of analysis has also been used by previous researchers in research related to TAM (Farros et al., 2022; Shinta et al., 2022; Wijaya & Zaid, 2024; Zaid et al., 2023), AISs (Lutfi, 2023; Nguyen et al., 2024; Nurhayati et al., 2023) dan akuntansi (Nitzl, 2016).

## 4. Results and Discussion

### 4.1 Test Results

#### 4.1.1 Measurement Model Test

The results of the measurement model test conducted for this research are presented in Table 1, which can be noticed below.

Table 1.

The Results of Measurement Model Test

Variables	Loading	CR	AVE
PEU (X1)		0.927	0.681
PEU 1	0.736		
PEU 2	0.833		
PEU 3	0.770		
PEU 4	0.901		
PEU 5	0.867		
PEU 6	0.804		
PU (X2)		0.925	0.673
PU 1	0.808		
PU 2	0.807		
PU 3	0.816		

33 PU 4	0.817		
PU 5	0.755		
PU 6	0.910		
IUAISs (Y)		0.915	0.781
IUAISs 1	0.868		
IUAISs 2	0.877		
IUAISs 3	0.906		

The loading value functions to show the indicator's reliability. The minimum limit is 0.50 to be said to be reliable (Ringle et al., 2023). Based on this, all indicators in this study are reliable because > 0.50 ranges from 0.736 – 0.910. Apart from indicators, it is also essential to know the reliability of the variables. In terms of variables, the CR value is taken into account. The minimum limit for the CR value is 0.60 to be said to be reliable, as stated by (Hair et al., 2019). If observed, the CR value for each variable in this study ranges from 0.915 – 0.927 > 0.60, meaning that in terms of variables, all of them are reliable. Lastly, what is shown in Table 1 is the AVE value, which ranges from 0.673 to 0.781. The AVE value functions to validate the validity of each construct (variable) in this research. According to (Dash & Paul, 2021), the threshold for the validity of the AVE value to be said to be valid is 0.50. Based on these conditions, it can be interpreted that all the variables in this study are valid (at least in terms of convergent validity). To strengthen these findings, Table 2 below can also strengthen the validity of the research variables in terms of discriminant validity.

**Table 2.**  
**Discriminant Validity Results**

	X1	X2	Y
X1	0.825		
X2	0.635	0.820	
Y	0.625	0.635	0.884

#### 4.1.2 Structural Model Test Results

The results of the structural model test conducted for this research are presented in Table 3, which can be noticed below.

**Table 3.**  
**The Results of Structural Model Test**

	X1	X2	Y
Coefficient of Determination (R <sup>2</sup> )			0.485
Effect Size (F <sup>2</sup> )	0.160	0.185	

Dalam Tabel 3 di atas pertama-tama ditunjukkan nilai R2 adalah sebesar 0.485. Artinya, besaran pengaruh yang diterima dari IUAISs adalah sebesar 48.5% dari PEU dan PU. Dengan persentase tersebut menunjukkan bahwa besaran pengaruhnya

masih moderat. Ini juga berarti bahwa masih ada 51.5% yang dipengaruhi oleh variabel lain di luar variabel PEU dan PU. Tabel 3 juga menunjukkan nilai F2 yang sama nilainya pada PEU (X1) adalah 0.160 dan PU (X2) adalah 0.185. Effect size dari kedua variabel tersebut masih digolongkan ke dalam moderate effect size.

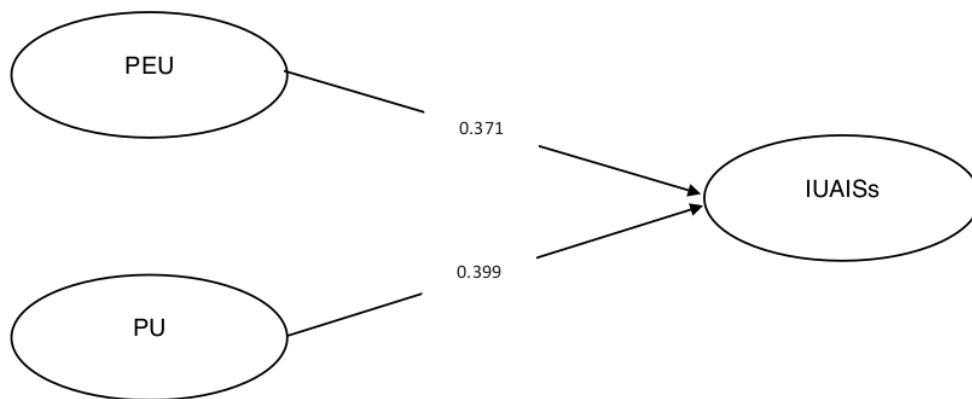
#### 4.1.3 Hypothesis Test Results

The results of the hypothesis test conducted for this research are presented in Table 3, which can be noticed below.

**Table 4.**  
**The Results of Hypothesis Test**

Variables	$\beta$	T-Value	P-Value
X1 → Y	0.371	4.607	0.000
X2 → Y	0.399	5.549	0.000

Table 4 above shows the results of data analysis of the influence of PEU (X1) on IUAISS with a value of  $\beta = 0.371$ , T-value 4.607, and P-value 0.000. The results of these values indicate a significant positive influence between PEU and IUAISS, which makes H1 in this study accepted. Not only PEU, but the influence of PU on IUAISS was also tested. The resulting value was  $\beta = 0.399$ , T-value 5.549, and P-value 0.000, which indicates a significant positive influence between the two. That means that the H2 in this study is also accepted. An overview of the model from the results of this research can also be seen in Figure 1 below.



**Figure 1.**  
**A summary of the direct impact paths for the variables tested**



## 4.2 Discussion

### 4.2.1 Discussion of the Influence of PEU on IUAISS

As the research results above show, there is a significant positive influence between PEU and IUAISS. These results are different from (Steenkamp et al., 2023) but in line with the results of previous research studied by (Al-Hattami & Almaqtari, 2023; Krah et al., 2024; Shihab et al., 2017). This result thus indicates that the more accessible and more effortless an information system, in this case, AISs, is, the more willing MSMEs in e-commerce are to adopt AISs for their management accounting (such as income) and sharia accounting (such as zakat) needs. On the other hand, the less friendly AISs are used, the less attractive they will be to MSME actors in e-commerce.

In connection with these indications, Mishra et al. (2023) explained that technology and information systems that are easier to use are user-friendly. More intuitive and easy technology and systems reduce users' cognitive load and help users get things done efficiently to increase efficiency. Ultimately, this will lead to an interest in using technology and information systems.

This certainly provides implications and suggestions for AIS developers to make AISs as user-friendly as possible. This convenience will help users, especially MSMEs in e-commerce, maximize accounting management in their enterprise or business.

### 4.2.2 Discussion of the Effect of PU on IUAISS

It is clear from the findings of the research presented above that there is a substantial positive and significant influence between PU and IUAISS. Previous research conducted by (Al-Hattami, 2023; Al-Hattami & Almaqtari, 2023; Steenkamp et al., 2023) has shown that these findings are consistent with the findings of this research. Based on this finding, it can be interpreted that the more valuable an information system, in this case, AISs, is, the more eager micro, small, and medium-sized enterprises (MSMEs) actors in e-commerce are to adopt AISs for their management accounting (such as income) and sharia accounting (such as zakat) requirements. However, the less useful AISs are employed, the less appealing they will be to micro, small, and medium-sized enterprises (MSME) actors in e-commerce.

Wijayanti et al. (2024) explains that acceptance of the information system is highly dependent on the user's perception of the usefulness of the system.

Regarding calculating zakat and income, developers of the AIS need to incorporate capabilities into the system that would enable them to give users information that is accurate, timely, relevant, dependable, and genuine. By aligning these criteria with the MSME actors in e-commerce's expectations, productivity and performance results are improved. Because it is essential to understand the perceived usefulness of MSME actors in e-commerce.

## 5. <sup>44</sup> Conclusion

The outcomes of this study emphasized the significance of identifying components from TAM as critical antecedents of perceived ease of use and usefulness in relation to and influencing behavioral intentions. In conclusion, the findings of this study show the relevance of recognizing these aspects. The findings of this research investigation have shown that IUAISS are influenced by PEU and PU. This was proved through the course of the investigation. Despite the fact that the influence is at a moderate level, both PEU and PU continue to have a positive and significant influence on IUAISS. Even though the influence is at a moderate level. Not only does this provide implications and ideas for AIS developers, but it also provides them with the opportunity to make AISs as user-friendly and useful as feasible.

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