Owner: Riset & Jurnal Akuntansi
e –ISSN : 2548-9224 | p–ISSN : 2548-7507
Volume 8 Nomor 1, Januari 2024
DOI : https://doi.org/10.33395/owner.v8i1.1797

Moderating role of accounting knowledge and education level on UTAUT2 model in MSMEs

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Diajukan : 14 Juli 2023
Disetujui : 19 Juli 2023
Dipublikasi : 1 Januari 2024

ABSTRACT

This study aims to examine and analyze the influence of the UTAUT2 factor on interest in using accounting software with accounting understanding and level of education as moderating variables. The population in this study used a sample of 377 respondents who are MSME owners in the DKI Jakarta area. The data collection technique used simple random sampling by distributing research questionnaires in the form of google forms via social media according to the researcher's criteria. The data processing method in this study uses the SmartPLS software which is used to test the hypothesis. The results of this study indicate that performance expectations, effort expectations, hedonic motivation, social influence, and understanding of accounting have a positive and significant effect on interest in using accounting software. Accounting knowledge cannot moderate the effect of effort expectations on interest in using accounting software. The level of education is able to moderate the effect of performance expectations, business expectations, and social influences on interest in using accounting software. This study recommends to MSME owners that the use of accounting applications encourages the use of accounting data, because accounting applications automatically, accurately, and authentically provide the accounting data needed by MSMEs in managing their business finances.

***Keywords**: Accounting knowledge, Education level,Interest in use , MSMEs, UTAUT2*

INTRODUCTION

Technology is what business actors need for time, labor, and cost efficiency in their business activities (Legina & Sofia, 2020). Business activities that are carried out quite a lot by individuals or by business entities are the types of micro, small and medium enterprises (MSMEs). MSMEs are considered to be economic entities that can enhance their contribution to the Indonesian economy while being highly flexible in adapting to various changes in the business environment. To increase this contribution, MSMEs are expected to overcome problems encountered in business (Auliah & Kaukab, 2022). Business activities such as MSMEs also need accounting information to solve problems in the long and short term (Lutfi et al., 2022). Given that information generated manually is very prone to errors due to limitations that humans have such as negligence, long processes, delays in reporting, and weak data security (Famila & Estiningrum, 2022).

MSMEs are one of the engines of the national economy because they contribute to 60.51% of GDP and can absorb nearly 96.92% of the total national workforce. Given the importance of the role of MSMEs, the government continues to encourage various efforts so that MSMEs can adapt to technological developments and upgrade. The coordinating minister for the economy revealed that he had learned from the Covid-19 pandemic to make the technology adoption process faster, including MSMEs, that MSMEs should be encouraged to enter the digital ecosystem. As many as

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20.76 million MSMEs will have digital onboarding in 2022, and it is targeted that an additional 4 million digital onboarding MSMEs will be digital onboarding in 2023, and the target is that in 2024 as many as 30 million MSMEs will be digital onboarding *(Kemenko Perekonomian, 2022)*. MSMEs will face several challenges when transforming to digitalization. One of them is in financial management. In general, the problem is not a lack of income, but the wrong way of managing finances. One of the problems that is often faced by MSMEs is financial management (Efriyenty, 2020). Deploying accounting applications could be an alternative to overcome the challenges faced by MSME entities (Astiyah & Budiantara, 2023). The role of accounting applications in Micro, Small, and Medium Enterprises (MSMEs) has become increasingly significant in facing financial management challenges. Accounting software provides efficient and affordable solutions to help MSMEs manage their finances better. The research results of (Salim, 2021) reveal that the use of accounting software in financial reporting activities in a company does have a considerable influence on efforts to simplify and streamline financial reporting performance.

Previous researchers proved that performance expectations affect interest in using accounting software (Khadijah & Putri, 2020; Lee et al., 2019; Nurul Akmal, 2022). Performance expectations play a very effective and efficient role in increasing interest in using accounting software because it can increase MSME owners in their business performance. Apart from being influenced by performance expectations, interest in using accounting software is also influenced by effort expectations. Effort expectations have an important effect on interest in using accounting applications (Zidan, 2023) and (No et al., 2023). Effort expectations make it easier for MSME owners to use accounting software. Hedonic motivation has a positive and significant effect on the use of accounting software (Anandia & Aisyah, 2023), MSME owners will feel glad when using accounting software because they feel the benefits of using it. Social influences or influences from the surrounding environment also have a positive effect on interest in using accounting software followed by habits in its use (No et al., 2023) (Febriani et al., 2023). Accounting Knowledge and education level has a positive and significant effect on interest in using accounting software (Aullah, 2023). MSME owners use resources that have an appropriate level of education and understand accounting to support the business progress of MSME owners (Lestari et al., 2023). This research is a development of research conducted by (Putra & Gilda, 2023). The purpose of this study is to find out further whether there is an influence of Accounting Knowledge and Education Level as a Moderating Variable on Interest in Using Accounting Applications in MSMEs with the UTAUT2 Model and to find out how the results of previous research have developed with the results of the research being developed.

LITERATURE STUDY

UTAUT2

The theory of the UTAUT model suggests that the actual use of technology is determined by behavioral intentions. The perceived implicit considering technology open adoption is firm by the direct impact of four key constructs, namely performance expectations, effort expectations, social influence, and facilitating conditions. There are limitations, Venkatesh et al. proposed an extension of UTAUT, named UTAUT2 to address two main goals. First, UTAUT2 was not designed to have a specific focus compared to all previous attempts to extend the model. Rather, the purpose of this theory is to present a comprehensive framework for considering technology acceptance. Extensions should be able to accurately describe user behavior (Subawa & Imaki, 2020; Venkatesh et al., 2012). A second goal is to propose a behavioral model for consumer technology acceptance, in contrast to UTAUT, which was developed to study technology in an organizational environment. To fulfill this goal, Venkatesh et al. plan to expand the UTAUT model with new constructs namely hedonic motivation, perceived cost/value, and habits (Marikyan, D. & Papagiannidis, 2021; Venkatesh et al., 2003). By using this theoretical approach, this research was arranged systematically to find out the interest in using accounting software in SMEs.

Impact of performance expectations on Interest in using accounting software

Performance expectation is defined as the extent to which an individual believes that using the system will help him achieve gains in job performance. This proves that by looking at the usability,

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motivation, and benefits resulting from the use of information technology, it can improve user performance (Feranika & Prasasti, 2022). When the performance of a system provides experiential and emotional value, it decreases user satisfaction, while when it provides useful functionality, it increases user satisfaction (Nurul Akmal, 2022). This is in line with and supported by research (Khadijah & Putri, 2020; Lee et al., 2019).
Based on the above explanation, we can make the following hypotheses:
H1: Performance expectations have a significant positive effect on interest in using accounting software

Impact of effort expectations on Interest in Using Accounting Software
Effort expectations are defined as the level of ease associated with using the system. This is related to the use of applications for payments that are easy to use by MSMEs in carrying out a transaction which then affects the interest of MSMEs in using a system (Febriani et al., 2023). The results of (Chairia et al., 2020) show that users add that the application is easy to learn how to use. The services of the application already have features that are quite complete and easy to use so that the effort needed to learn how to use the application is not too much or does not challenge the users. This is appropriate and supported by the research of (No et al., 2023; Zidan, 2023).
Based on the above explanation, we can make the following hypotheses:
H2: Effort expectations have a significant positive effect on interest in using accounting applications

Impact of Hedonic Motivation on Interest in Using Accounting Software
Hedonic motivation is enjoyment or pleasure derived from using technology and has been shown to play an important role utilize and the use of technology. The results of the study (Anandia & Aisyah, 2023) state that users agree that by using the application there is a feeling of pleasure and comfort felt by users in transacting through the technology system. The results of the research by (Permana & Parasari, 2019) can be interpreted that entrepreneurs who have a high level of hedonic motivation will also have a high level of application usage. This has been consistent with research (Febriani et al., 2023). Based on the above explanation, we can make the following hypotheses:
H3: Hedonic motivation has a significant positive effect on interest in using accounting software

Impact of Social Influence on Interest in Using Accounting Software
Social Influence is defined as the extent to which individuals perceive important others as having influence to participate in using the new system. Social influence has a big impact on encouraging MSME actors to apply accounting applications to their businesses. Business actors are encouraged and motivated because they receive information from professional friends, social media, or relatives about the convenience of the presence of an accounting software and want to try to apply it to their business (No et al., 2023). This is in line with research (Astiyah & Budiantara, 2023; Candra Tri Wirasmini & Wahyuni, 2021; Handayani et al., 2019)
Based on the above explanation, we can make the following hypotheses:
H4: Social influence has a significant positive effect on interest in using accounting software.

Impact of Habits on Interest in Using Accounting Software
Habits that are defined by someone can perform behavior using the system automatically because they have learned that behavior. Habits have a positive effect on interest in use which means that MSMEs in the Denpasar area tend to act automatically out of habit. The more often MSMEs use accounting software, MSMEs will use it automatically. This habit also makes MSMEs addicted, so the behavior of MSMEs in using software becomes a necessity in transactions (Febriani et al., 2023). This has been confirmed and supported by research (Setyorini & Meiranto, 2021; Yuwono & Ellyawati, 2022).
Based on the above explanation, we can make the following hypotheses:
H5: Habit has a significant positive effect on interest in using accounting software

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Impact of Accounting Knowledge on Interest in Using Accounting Software

Strong accounting knowledge is very important in the use of accounting applications in SMEs. A good understanding of accounting principles will help users to better interpret the financial reports generated by the application, thereby supporting more informed decision-making. This shows that to be able to use accounting software, basic knowledge is needed to understand the instructions for use which make it easier for business actors to use them(Rasniati, Ni Nyoman Yuni Kusumawati & Andayani, 2020). Accounting knowledge for MSME actors is a driving force to benefit from the use of accounting information in collecting and presenting information correctly from a financial perspective (Rahmayanti et al., 2022). This is in accordance with research (Sovia, 2022).

Based on the above explanation, we can make the following hypotheses:

H6: Accounting knowledge has a significant positive effect on interest in using accounting software.

Impact of Education Level on Interest in Using Accounting Software

The level of education is the stages passed by an individual based on the level of educational development taken. In this case, what is described is the level of formal education obtained. The level of education plays an important role in the interest in using accounting applications. The higher a person's education level, the more likely they are to have a broader knowledge of accounting and tend to have a more positive attitude towards the use of accounting software. This has been in accordance with the research of (Liyana Dwi Pradnyani Raditya & Putra Yasa, 2022) and (Ismawati et al., 2023)

Based on the above explanation, we can make the following hypotheses:

H7: Education level has a significant positive effect on interest in using accounting software

Accounting knowledge moderates the effect of the UTAUT2 model on interest in using accounting software

Accounting comprehension is the ability of a person to know and understand accounting. This level of accounting proficiency can be measured by the accord process of recording financial transactions, grouping financial data, summarizing, reporting, and interpreting (Lestari et al., 2023). Research by (Sovia, 2022) reveals that the better the accounting knowledge possessed by business owners, the better their ability so they can improve the performance of MSMEs. Interest in using technology is defined as a form of user bourne to endure utilizing a system, accustomed further the user has access to information. If a user believes that using information technology improves performance, is easy to use, and is influenced by the environment when using information technology, then someone will be interested in using new technology (Aryo & Mulyati, 2020).

Since accounting knowledge may influence interest in using the UTAUT2 model, we can hypothesize that:

H8a: Accounting knowledge has an effect and can moderate impact of performance expectations on Interest in using accounting software
H8b: Accounting knowledge has an effect and can moderate impact of performance expectations on Interest in using accounting software
H8c: Accounting knowledge has an effect and can moderate impact of hedonic motivation on interest in using accounting software
H8d: Accounting knowledge has an effect and can moderate impact of social influence on Interest in using accounting software
H8e: Accounting knowledge has an effect and can moderate impact of habit on Interest in using accounting software

Education Level Moderates the Effect of the UTAUT2 Model on Interest in Using Accounting Software

An individual is directed to find out a new innovation, then supported by the higher level of education possessed by the individual, it will make it easier to understand a system (Raditya &

Yasa, 2022). Research by (Ismawati et al., 2023) revealed that the higher a person's educational level, the more they understand something that must be done. that the high or low level of education will affect his interest in using a system. Interest is a factor that has a significant impact on behavior and is the motivation that guides a person in further action. MSME owners will find it easier to understand the use of accounting software because the high level of education a person takes will make it easier for them to absorb information (Sulistyawati, 2020).

Since education level can influence interest in using the UTAUT2 model, we can hypothesize that:

H9a: Education level has an effect and can moderate impact of performance expectations on Interest in using accounting software

H9b: Education level has an effect and can moderate impact of performance expectations on Interest in using accounting software

H9c: Education level has an effect and can moderate impact of hedonic motivation on interest in using accounting software

H9d: Education level has an effect and can moderate impact of social influence on Interest in using accounting software

H9e: Education level has an effect and can moderate impact of habit on Interest in using accounting software

METHODS

This study uses research samples from MSME owners spread across DKI Jakarta. The number of samples taken was 377 respondents. Data was collected by distributing questionnaires to MSME owners who were deemed to fit the sample criteria via the Google form. According to the hypothesis proposed, this study uses the Structural Equation Model (SEM) analysis method with the help of Smart PLS software which is designed to work with several related equations simultaneously. Questions will have a Likert scale value of 1-5 with criteria ranging from strongly agree to strongly disagree. The research instrument can be described as follows:

Table 1. Research Variables and Indicators

No	Variable	Indicator
1	Performance Expectation (PE)	The perceived usefulness of using accounting software The relative advantages of using accounting software Expected results from the use of accounting applications
2	Business Expectations (EE)	Perceived ease of use of accounting software The complexity of using accounting software
3	Hedonic Motivation (HM)	Have fun using accounting software Feel Satisfaction using accounting software Improve performance when using accounting software
4	Social Influence (SI)	The influence of people around to use accounting software
5	Habit (H)	Habits in using accounting software Passionate about using accounting software Better to use accounting software
6	Interest in Use (IU)	Acceptance or purchase of accounting software Experience at the beginning of using accounting software
7	Accounting Knowledge (AK)	Declarative knowledge Procedural knowledge
8	Education Level (EL)	Level of education attained Compatibility with majors Competence

Source: processed primary data (2023)

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The method of analysis carried out in this research is towards the hypothesis that has been determined, the researcher uses the Partial Least Square-Structural Equation Modeling (SEM-PLS) approach with the help of the SmartPLS 3 application. The measurement model (outer model) and also the structural model (inner model) are two substructure models that will be used in testing the hypothesis in this research. Testing the measurement model (outer model) serves as an assessor for the reliability and validity of the research instrument built. Two parameters that can be used to validate the research model are construct validity tests (convergent and determinant) and internal consistency tests or construct reliability. The structural model (inner model) will show the strength of the estimate or the relationship between latent variables or constructs in the study. The parameter used to evaluate the inner model in smartPLS is the coefficient of determination (R-Square). Hypothesis testing was carried out based on the results of the significance of the p-value and the amount of t-statistics.

RESULT

Based on research data that has been distributed and collected from MSME actors in various areas around DKI Jakarta, with a total of 377 respondents, personal data was obtained which included gender, age, last education, and how long MSME activities had been established. Below are descriptions of the respondents to this research:

Table 2: Characteristics of Respondents

Information	Sum	%
Gender		
Man	218	57,8%
Woman	159	42,2%
Age		
<25 years	114	30%
26-30 years	151	40%
31-40 years	75	20%
>40 years	37	10%
Last Education		
SMA/SLTA	134	36%
S1	213	56%
S2	30	8%
S3	-	-
How long has MSME been established		
<3 years	204	54%
5-10 years	142	38%
>10 years	31	8%

Source: processed primary data (2023)

Table 1 shows that there are more gender categories for male respondents than females, namely 218 (57.8%) respondents. Looking at the age of the respondents, 151 people aged between 26 and 30 accounted for 45.7%. Based on S1 education level, 213 respondents for her and 56% for him. Finally, based on the duration of MSME activity, the majority of respondents were established less than three years after her, and he accounted for 54% of the 204 respondents.

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Table 3. Convergent Validity and Composite Reliability

Variable	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (AVE)
Performance Expectation (PE)	**0,856**	**0,859**	**0,913**	**0,777**
Business Expectations (EE)	**0,829**	**0,856**	**0,897**	**0,744**
Hedonic Motivation (HM)	**0,809**	**0,843**	**0,886**	**0,722**
Social Influence (SI)	**0,791**	**0,814**	**0,876**	**0,702**
Habit (H)	**0,730**	**0,738**	**0,848**	**0,651**
Interest in Use (IU)	**0,783**	**0,788**	**0,873**	**0,697**
Accounting Knowledge (AK)	**0,750**	**0,761**	**0,856**	**0,666**
Education Level (EL)	**0,881**	**0,890**	**0,926**	**0,807**
AK x PE -> IU	**1,000**	**1,000**	**1,000**	**1,000**
AK x EE -> IU	**1,000**	**1,000**	**1,000**	**1,000**
AK x HM -> IU	**1,000**	**1,000**	**1,000**	**1,000**
AK x SI -> IU	**1,000**	**1,000**	**1,000**	**1,000**
AK x H -> IU	**1,000**	**1,000**	**1,000**	**1,000**
EL x PE -> IU	**1,000**	**1,000**	**1,000**	**1,000**
EL x EE -> IU	**1,000**	**1,000**	**1,000**	**1,000**
EL x HM -> IU	**1,000**	**1,000**	**1,000**	**1,000**
EL x SI -> IU	**1,000**	**1,000**	**1,000**	**1,000**
EL x H -> IU	**1,000**	**1,000**	**1,000**	**1,000**

Source: processed primary data (2023)

In the assessment and analysis of convergent validity and composite reliability values, a variable can be said to be valid if it has a Cronbach's Alpha value > 0.70, a composite reliability value > 0.70, and an Average Variance Extracted (AVE) value > 0.50. In Table 3, the Cronbach's Alpha value and the composite reliability value for all research variables show a number greater than 0.70. The Average Variance Extracted (AVE) value also shows a result that is greater than 0.50 for all research variables. So it can be concluded that all the constructs in this study have met the requirements of convergent validity and composite reliability.

Table 4 Cross Loading Value

	PE	EE	HM	SI	H	IU	AK	EL	PE*AK	EE*AK	HM*AK	SI*AK	H*AK	PE*EL	EE*EL	HM*EL	SI*EL	H*EL
PE1	**0,902**	0,755	0,372	0,386	0,681	0,364	0,362	0,326	-0,230	-0,307	-0,352	-0,326	-0,265	-0,311	-0,376	-0,336	-0,357	-0,332
PE2	**0,870**	0,665	0,420	0,410	0,670	0,325	0,281	0,302	-0,326	-0,372	-0,411	-0,381	-0,356	-0,367	-0,414	-0,350	-0,372	-0,376
PE3	**0,871**	0,666	0,405	0,351	0,838	0,349	0,326	0,380	-0,249	-0,293	-0,356	-0,302	-0,300	-0,293	-0,333	-0,268	-0,290	-0,301
EE1	0,739	**0,899**	0,446	0,445	0,670	0,519	0,484	0,346	-0,359	-0,406	-0,396	-0,366	-0,381	-0,434	-0,448	-0,363	-0,393	-0,433
EE2	0,635	**0,895**	0,469	0,379	0,649	0,539	0,497	0,401	-0,380	-0,442	-0,411	-0,343	-0,407	-0,438	-0,452	-0,322	-0,345	-0,427
EE3	0,688	**0,789**	0,463	0,413	0,847	0,376	0,177	0,300	-0,267	-0,378	-0,430	-0,390	-0,364	-0,290	-0,366	-0,362	-0,363	-0,344
HM1	0,357	0,428	**0,797**	0,590	0,515	0,215	0,336	0,274	-0,374	-0,386	-0,386	-0,388	-0,413	-0,316	-0,321	-0,458	-0,482	-0,404
HM2	0,358	0,414	**0,850**	0,559	0,542	0,259	0,321	0,235	-0,312	-0,335	-0,315	-0,276	-0,330	-0,266	-0,278	-0,403	-0,409	-0,337
HM3	0,430	0,500	**0,899**	0,685	0,731	0,320	0,445	0,257	-0,389	-0,398	-0,376	-0,311	-0,409	-0,358	-0,367	-0,515	-0,520	-0,461
SI1	0,258	0,304	0,662	**0,791**	0,390	0,343	0,408	0,306	-0,385	-0,385	-0,370	-0,408	-0,374	-0,382	-0,392	-0,519	-0,554	-0,453

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SI2	0,452	0,481	0,573	**0,849**	0,570	0,515	0,519	0,453	-0,186	-0,183	-0,193	-0,233	-0,202	-0,213	-0,210	-0,357	-0,360	-0,293
SI3	0,345	0,379	0,607	**0,870**	0,490	0,462	0,381	0,321	-0,350	-0,371	-0,343	-0,395	-0,361	-0,349	-0,361	-0,436	-0,478	-0,405
H1	0,871	0,666	0,405	0,351	**0,838**	0,349	0,326	0,380	-0,249	-0,293	-0,356	-0,302	-0,300	-0,293	-0,333	-0,268	-0,290	-0,301
H2	0,688	0,789	0,463	0,413	**0,847**	0,376	0,177	0,300	-0,267	-0,378	-0,430	-0,390	-0,364	-0,290	-0,366	-0,362	-0,363	-0,344
H3	0,430	0,500	0,899	0,685	**0,731**	0,320	0,445	0,257	-0,389	-0,398	-0,376	-0,311	-0,409	-0,358	-0,367	-0,515	-0,520	-0,461
IU1	0,344	0,498	0,232	0,348	0,329	**0,822**	0,385	0,286	-0,344	-0,383	-0,344	-0,381	-0,328	-0,452	-0,472	-0,322	-0,319	-0,414
IU2	0,339	0,481	0,310	0,509	0,363	**0,849**	0,468	0,437	-0,276	-0,333	-0,292	-0,359	-0,280	-0,404	-0,392	-0,237	-0,279	-0,352
IU3	0,301	0,432	0,247	0,476	0,391	**0,832**	0,296	0,323	-0,174	-0,192	-0,214	-0,288	-0,202	-0,268	-0,272	-0,174	-0,180	-0,241
AK1	0,315	0,381	0,298	0,350	0,312	0,304	**0,783**	0,519	-0,341	-0,331	-0,280	-0,234	-0,361	-0,335	-0,302	-0,320	-0,329	-0,336
AK2	0,307	0,402	0,455	0,578	0,353	0,415	**0,786**	0,393	-0,453	-0,469	-0,424	-0,421	-0,449	-0,420	-0,434	-0,582	-0,588	-0,511
AK3	0,283	0,368	0,302	0,333	0,269	0,395	**0,875**	0,469	-0,342	-0,343	-0,312	-0,288	-0,335	-0,369	-0,368	-0,344	-0,363	-0,370
EL1	0,408	0,423	0,295	0,403	0,408	0,409	0,495	**0,897**	-0,364	-0,345	-0,352	-0,322	-0,384	-0,375	-0,373	-0,348	-0,315	-0,407
EL2	0,276	0,266	0,193	0,402	0,229	0,394	0,517	**0,903**	-0,297	-0,261	-0,229	-0,290	-0,279	-0,313	-0,315	-0,243	-0,244	-0,308
EL3	0,345	0,419	0,324	0,371	0,420	0,326	0,486	**0,895**	-0,378	-0,373	-0,336	-0,319	-0,405	-0,372	-0,381	-0,336	-0,316	-0,407
PE * AK	-0,366	-0,458	-0,370	-0,362	-0,386	-0,448	-0,464	-0,392	**0,922**	0,912	0,830	0,817	0,878	1,000	0,966	0,765	0,777	0,950
EE * AK	-0,424	-0,493	-0,380	-0,368	-0,440	-0,452	-0,459	-0,395	0,903	**0,931**	0,867	0,853	0,872	0,966	1,000	0,804	0,814	0,948
HM * AK	-0,360	-0,400	-0,541	-0,507	-0,467	-0,291	-0,522	-0,343	0,791	0,834	**0,793**	0,771	0,790	0,765	0,804	1,000	0,968	0,893
SI * AK	-0,385	-0,423	-0,553	-0,537	-0,478	-0,310	-0,536	-0,324	0,789	0,835	0,788	**0,794**	0,784	0,777	0,814	0,968	1,000	0,885
H * AK	-0,381	-0,469	-0,474	-0,444	-0,452	-0,401	-0,506	-0,414	0,923	0,926	0,872	0,853	**0,914**	0,950	0,948	0,893	0,885	1,000
PE * EL	-0,302	-0,395	-0,421	-0,351	-0,369	-0,316	-0,469	-0,383	1,000	0,936	0,870	0,826	0,951	**0,922**	0,903	0,791	0,789	0,923
EE * EL	-0,366	-0,475	-0,437	-0,358	-0,440	-0,362	-0,474	-0,360	0,936	1,000	0,915	0,878	0,942	0,912	**0,931**	0,834	0,835	0,926
HM * EL	-0,422	-0,473	-0,419	-0,346	-0,480	-0,339	-0,422	-0,338	0,870	0,915	1,000	0,923	0,934	0,830	0,867	**0,793**	0,788	0,872
SI * EL	-0,380	-0,419	-0,375	-0,399	-0,416	-0,410	-0,395	-0,345	0,826	0,878	0,923	1,000	0,875	0,817	0,853	0,771	**0,794**	0,853
H * EL	-0,346	-0,445	-0,449	-0,360	-0,441	-0,322	-0,471	-0,393	0,951	0,942	0,934	0,875	1,000	0,878	0,872	0,790	0,784	**0,914**

Source: processed primary data (2023)

To find out if a research structure is already sufficiently discriminative or not, it can be analyzed using discriminant validity using the value of the cross-loading coefficient as a basis. Analyzes were committed by comparing the loading values of latent variable indicators with other variable indicators. Table 5 data shows the results that the cross-loading value of all latent variable indicators has a higher number than the indicators on other variables. The conclusion is that all of the constructs contained in this study have fulfilled the requirements of discriminant validity.

Owner: Riset & Jurnal Akuntansi
e –ISSN : 2548-9224 | p–ISSN : 2548-7507
Volume 8 Nomor 1, Januari 2024
DOI : https://doi.org/10.33395/owner.v8i1.1797

Table 5. R-square (R^2)

	R Square
Interest in Use (IU)	0,622

Source: processed primary data (2023)

Through Table 5, the results show that the variable interest in use is influenced by hedonic motivation and habits 62.2% while the remaining percentage of 37.8% is influenced by other variables that are outside this study.

Table 6. Hypothesis Testing

Hipotesis	Original Sample	Sample Mean	Std. Dev	T Statistic	P Values
PE -> IU	-0,296	-0,302	0,074	3,999	**0,000**
EE -> IU	0,436	0,442	0,07	6,193	**0,000**
HM -> IU	-0,129	-0,129	0,052	2,500	**0,014**
SI -> IU	0,418	0,412	0,052	7,997	**0,000**
H -> IU	0,112	0,121	0,102	1,098	**0,275**
AK -> IU	0,206	0,204	0,052	3,916	**0,000**
EL -> IU	0,026	0,027	0,043	0,603	**0,548**
AK x PE -> IU	0,209	0,239	0,068	3,078	**0,003**
AK x EE -> IU	0,094	0,092	0,069	1,365	**0,175**
AK x HM -> IU	0,123	0,111	0,061	2,021	**0,046**
AK x SI -> IU	-0,311	-0,294	0,060	5,201	**0,000**
AK x H -> IU	0,041	0,026	0,077	0,532	**0,596**
EL x PE -> IU	-0,286	-0,277	0,101	2,824	**0,006**
EL x EE -> IU	-0,207	-0,21	0,104	1,999	**0,048**
EL x HM -> IU	-0,121	-0,106	0,078	1,556	**0,123**
EL x SI -> IU	0,286	0,277	0,092	3,116	**0,002**
EL x H -> IU	0,187	0,157	0,123	1,528	**0,130**

Source: processed primary data (2023)

DISCUSSION

Based on Table 6, the test results show that the performance expectation variable has a positive effect on the variable interest in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 3.999 (> 1.96). Furthermore, P-value of 0.000 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 1 is accepted. The results of this study indicate that the performance expectation variable influences the intention or interest in using accounting software, which means that MSME owners feel that to increase interest in using technology, it can be done by increasing performance expectations or it can be done by growing confidence in MSME owners by using technology that will help improve their performance and increase financial activity (Khadijah & Putri, 2020). Other studies with similar results to this study were conducted by (Feranika & Prasasti, 2022; Lee et al., 2019; Nurul Akmal, 2022).

Proof of H2 shows that the variable of effort expectation has a positive effect on the variable of interest in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 6.193 (> 1.96). Furthermore, P value of 0.000 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 2 is accepted. The results of this study indicate that the

effort expectation variable influences the interest in using accounting software, which means that MSME owners feel that it indicates there is confidence that business actors will get convenience in operating accounting software. MSME actors who have used accounting software will certainly know how easy it is to use these applications in terms of helping their business processes. Other studies with similar results to this study were conducted by (Zidan, 2023) and (No et al., 2023)

Proof of H3 shows that the hedonic motivation variable has a positive effect on the variable interest in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 2.500 (> 1.96). Furthermore, P-value of 0.014 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 3 is accepted. The results of this study indicate that the hedonic motivation variable influences interest in using accounting software, which means that MSME owners feel that indicating someone who expects to increase satisfaction in carrying out activities by increasing individual satisfaction in carrying out their business activities in transactions, will make them aggressive to always use a system. or application in business even though there are no meaningful benefits for him (Nikmah, 2022). Other studies with similar results to this study were conducted by (Febriani et al., 2023), (Anandia & Aisyah, 2023), and (Permana & Parasari, 2019)

Proof of H4 shows that the social influence variable has a positive effect on the variable interest in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 7.997 (> 1.96). Furthermore, P-value of 0.000 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 4 is accepted. The results of this study indicate that the social influence variable influences the interest in using accounting software, which means that MSME owners feel that indicating an influence that arises both from within and from outside will make decisions in using a system or technology bigger so that this will generate interest in using the technology. So that influence will be an important factor to generate interest in usage (Rezeki, 2022). Other studies with similar results to this study were conducted by (Astiyah & Budiantara, 2023) (Handayani et al., 2019), and (Candra Tri Wirasmini & Wahyuni, 2021).

Proof of H5 shows that the habit variable has no effect on the variable of interest in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 1.098 (< 1.96). Furthermore, P-value of 0.275 (> 0.05) was obtained. Then the conclusion obtained is that hypothesis 4 is rejected. The results of this study indicate that social influence does not affect interest in using accounting software, which means that something that is used to being done does not affect someone when they want to use technology. This is also contradictory when a person's habits in using a technology are considered as a determinant that when a person is accustomed to using a system or technology, as experience increases, he will also be more accustomed to using a technology (Rafsanjani, 2022). This research is not similar to research conducted by (Yuwono & Ellyawati, 2022) and (Setyorini & Meiranto, 2021)

Proof of H6 shows that the accounting knowledge variable has a positive effect on the variable interest in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 3.916 (> 1.96). Furthermore, P-value of 0.000 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 6 is accepted. The results of this study indicate that accounting knowledge has an effect on interest in using accounting software, which means that this positive influence shows that the higher the accounting knowledge possessed by MSME owners, the higher the interest in using accounting software, with a significant influence indicating that any increase in accounting understanding will definitely be accompanied by a perceived intention or interest. This is because someone who has good accounting knowledge will perform well in making financial reports (Jayanti & Febriyanto, 2022). This research is supported by research (Rahmayanti et al., 2022) and (Ubaidullah, 2021)

Proof of H7 shows that the variable level of education has no effect on the variable interest in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 1.098 (< 1.96). Furthermore, P-value of 0.275 (> 0.05) was obtained. Then the conclusion obtained is that hypothesis 4 is rejected. The results of this study indicate that the level of education has no effect on interest in using accounting software, which means that this happens because interest in using a system or technology can increase when users are willing and want to use the system to help them improve and make it easier to make financial reports and transactions.

in business. This research is in line with (Zakiah, 2020) but not similar to research conducted by (Liyana Dwi Pradnyani Raditya & Putra Yasa, 2022) and (Ismawati et al., 2023)

The proof of H8a shows that accounting knowledge moderates the effect of performance expectations on the variable interest in using accounting software for SMEs. This is proven through test results which show a statistical T value of 3.078 (> 1.96). Furthermore, P-value of 0.003 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 8a is accepted. Proof of H8b shows that accounting knowledge cannot moderate the effect of effort expectations on the variable interest in using accounting software for SMEs. This is proven through test results which show a statistical T value of 1.365 (< 1.96). Furthermore, P-value of 0.175 (> 0.05) was obtained. Then the conclusion obtained is that hypothesis 8b is rejected. The proof of H8c shows that knowledge moderates the effect of hedonic motivation on the variable interest in using accounting software for SMEs. This is proven through test results which show a statistical T value of 2.021 (> 1.96). Furthermore, P-value of 0.046 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 8c is accepted. Evidence of H8d shows that knowledge of accounting moderates the influence of social influence on the variable interest in using accounting software for SMEs. This is proven through test results which show a statistical T value of 5.201 (> 1.96). Furthermore, P-value of 0.000 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 8d is accepted. Proof of H8e that accounting knowledge cannot moderate the effect of habit on the variable interest in using accounting software in MSMEs. This is proven through test results which show a statistical T value of 0.532 (< 1.96). Furthermore, P-value of 0.596 (> 0.05) was obtained. Then the conclusion obtained is that hypothesis 8e is rejected. The results of this study indicate that accounting knowledge can moderate the influence of performance expectations, hedonic motivation, and social influence. This is because MSME owners who already have good accounting knowledge have better accounting knowledge so interest in using accounting software by MSME actors becomes important in their business. Conversely, accounting knowledge cannot moderate the variables of business expectations and habits. This shows the lower the accounting knowledge that is owned that the less interest in using accounting software becomes less carried out by MSME actors. Therefore, the quality of accounting knowledge of MSME owners is that it may have a positive concussion on their use of accounting software. Accounting adeptness possessed by small-business owners brings multiple high grounds in utilizing accounting software. A lack of accounting knowledge leads to business failure and makes it very difficult for business stakeholders to decide which course to take.

The proof of H9a shows that the level of education moderates the effect of performance expectations on the variable interest in using accounting software for SMEs. This is proven through test results which show a statistical T value of 2.824 (> 1.96). Furthermore, P-value of 0.006 (< 0.05) was obtained. Then the conclusion obtained is that hypothesis 9a is accepted. Proof of H9b shows that the level of education moderates the effect of effort expectations on the variable interest in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 1.999 (> 1.96). Furthermore, P-value of 0.048 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 9c is accepted. Evidence of H9c shows that education level cannot moderate the effect of hedonic motivation on interest in using accounting software for SMEs. This is proven through test results which show a statistical T value of 1.556 (< 1.96). Furthermore, P-value of 0.123 (> 0.05) was obtained. Then the conclusion obtained is that hypothesis 9c is rejected. Evidence of H9d shows that the level of education moderates the influence of social influence on the interest variable in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 3.116 (> 1.96). Furthermore, P-value of 0.002 (<0.05) was obtained. Then the conclusion obtained is that hypothesis 9d is accepted. Proof of H9e that education level cannot moderate the effect of habit on the variable interest in using accounting software for MSMEs. This is proven through test results which show a statistical T value of 1.528 (< 1.96). Furthermore, P-value of 0.130 (> 0.05) was obtained. Then the conclusion obtained is that hypothesis 9e is rejected. The results of this study indicate that the level of education can moderate the influence of performance expectations, effort expectations, and social influence but cannot moderate the variables of hedonic motivation and habits. The results of the study found that the education of MSME owners had a significant influence on the interest in

using accounting software for MSMEs. These results explain that a higher level of education will increase interest in using accounting software in SMEs. This shows that if the MSME owner is highly educated, he will realize the importance of implementing accounting software in his business. Implementation of accounting software will encourage owners to think about the sustainability of their business (Adyarta & Puspitasari, 2023; Meliani & Werastuti, 2021).

CONCLUSION

By the limitations of the researcher's knowledge, the results of this study reveal that performance expectations, effort expectations, hedonic motivation, social influence, and accounting software have a positive and significant effect on interest in using accounting software in MSMEs. However, the variables of habit and level of education do not affect it. Accounting understanding only strengthens and can moderate the effect of performance expectations, hedonic motivation, and social influence, and weakens and cannot moderate the effect of business expectations and habits. Education level also only strengthens and can moderate performance expectations, effort expectations, and social influence. However, it weakens and cannot moderate the influence of hedonic motivations and habits. The benefits of using accounting applications increase due to the increasing need for accounting information when users are interested in using these applications. The use of accounting applications also encourages the use of accounting data, because accounting applications automatically, accurately, and authentically provide the accounting data needed by MSMEs. For MSME owners, it is hoped that they can increase their accounting knowledge so that they can apply the use of accounting information to continue the ongoing business. The level of education for MSMEs is also expected to increase proper training. The level of education is also expected for MSME actors to improve education that can be done such as pursuing packages or something else, that way MSME actors can apply the use of accounting information to increase the progress of Micro, Small, and Medium Enterprises. In addition, the owner is expected to always aim at his own business to encourage him to always plan according to the goals that have been set (Dannisa et al., 2023; Diansyah et al., 2022; Putra & Holisoh, 2023; Sitorus & Tambun, 2023; Wijayanti & Ariyani, 2022; Yuliani & Visiana, 2022).

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