ANALYSIS OF ACCOUNTING SOFTWARE UTILIZATION AMONG Msmes IN THE SPECIAL REGION OF YOGYAKARTA-INDONESIA USING TAM

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ABSTRACT

Among 38 provinces in Indonesia, Yogyakarta is the only one with special status. It's economic growth is supported by two main sectors: education and tourism. The former was selected as the research object as it is related to its function as a benchmark of human resource in Indonesia. Human resource quality also influences micro enterprises that adopts accounting software. In order to measure the influence, Theory of Acceptance Model (TAM) was used. Therefore, this study aims to identify the influence of perceived usefulness, perceived ease of use, and attitude toward using on the behavioral intention to use accounting software among MSMEs in Yogyakarta. The sample were selected via non-random sampling with purposive sampling technique. Data was harvested using Google Forms that has been checked for validity and reliability. Following the classical assumption test and hypothesis testing, this study confirms that perceived usefulness and attitude toward using influence behavioral intention to use, while perceived ease of use has no effect.

Keywords: *Attitude Toward Using, Behavioral Intention to Use, Perceived Ease of Used, Perceived Usefulness*

ABSTRAK

Di antara 38 provinsi di Indonesia, Yogyakarta merupakan satu-satunya provinsi yang memiliki status khusus. Pertumbuhan ekonominya didukung oleh dua sektor utama, yaitu pendidikan dan pariwisata. Sektor pendidikan dipilih sebagai objek penelitian karena memiliki peran penting sebagai tolok ukur kualitas sumber daya manusia di Indonesia. Kualitas sumber daya manusia juga berpengaruh terhadap usaha mikro yang mengadopsi perangkat lunak akuntansi. Untuk mengukur pengaruh tersebut, penelitian ini menggunakan *Theory of Acceptance Model* (TAM). Oleh karena itu, tujuan penelitian ini adalah untuk mengidentifikasi pengaruh *perceived usefulness*, *perceived ease of use*, dan *attitude toward using* terhadap *behavioral intention to use* perangkat lunak akuntansi pada UMKM di Yogyakarta. Sampel penelitian dipilih menggunakan metode *non-random sampling* dengan teknik *purposive sampling*. Pengumpulan data dilakukan melalui *Google Form* yang telah diuji validitas dan reliabilitasnya. Setelah dilakukan

uji asumsi klasik dan uji hipotesis, hasil penelitian menunjukkan bahwa *perceived usefulness* dan *attitude toward using* berpengaruh terhadap *behavioral intention to use*, sedangkan *perceived ease of use* tidak berpengaruh.

Kata Kunci: *Sikap Terhadap Penggunaan, Niat Perilaku untuk Menggunakan, Kemudahan Penggunaan yang Dirasakan, Kegunaan yang Dirasakan*

INTRODUCTION

The Special Region of Yogyakarta Province is one of 38 provinces that is the only special provincial area in Indonesia. In its economic growth, it is supported by 2 main sectors, namely as a city of education and a city of tourism. The education sector, this province was chosen as the object of research because as a province with the number of students in 2024 reaching 423,711 (BPS, 2024), and this is proof that this city is a city of education that is a barometer of the quality of human resources in Indonesia. The tourism sector, the economic growth of this province is driven by the Micro, Small and Medium Enterprises (MSMEs) sector which has a good growth rate. According to Law Number 20 of 2008, MSMEs are defined as productive businesses owned by individuals and/or individual business entities (BPK, 2023). It his is also regulated in Law Number 11 of 2020 concerning job creation, where micro businesses have a total capital of less than one billion, small businesses have a minimum capital of one to five billion, and medium businesses are above five billion rupiahs (BKPM, 2024). The legislation is stipulated in the Governor's Regulation Number 96 of 2022 concerning cooperatives and MSMEs, that the DIY Cooperative and MSME Service is responsible to the governor for government affairs in the field of cooperatives, small and medium enterprises. (DISKOPUKM DIY, 2024).

Table 1. Number and Turnover of MSMEs in the Province of D.I. Yogyakarta

	MSMEs	2021	2022	2023	2024
	Micro business	318.892,00	324.745,00	324.408,00	327.680,00
Scala of MSMEs (Unit)	Small business	16.061,00	16.069,00	16.069,00	16.076,00
	Medium business	2.107,00	2.110,00	2.109,00	2.130,00
	Total of MSMEs	**337.060,00**	**342.924,00**	**342.586,00**	**345.886,00**
	Micro business	62.331.364,00	62.331.364,00	592.560.869,00	592.662.869.187,00
Omzet of MSMEs (Rupiah)	Small business	438.073.084,00	1.224.086.239,00	1.219.086.239,00	1.219.086.239.468,00
	Medium business	611.295.552,00	4.429.894.531,00	4.429.894.531,00	4.429.894.531.786,00
	Total of omzet	**1,101,700,000.00**	**5,716,312,134.00**	**6,241,541,639.00**	**6,241,643,640,441.00**

Sources: https://bappeda.jogjaprov.go.id/

Table 1. MSMEs in DI Yogyakarta in 2024 amounted to 345,886 with a turnover of IDR 6,241,643,640,441 (Bappeda Yogya, 2024). From the table, it is also known that the number of micro businesses is 20 times greater than small and medium-scale MSMEs, but their turnover is smaller than small and medium-scale MSMEs, meaning there is an interesting gap phenomenon.

This also implies marketing and financial problems. Where the turnover of micro businesses is only 592,662,869,187 while for small businesses it is 1,219,086,239,468 and medium scale 4,429,894,531,786, that means Micro-Scale MSMEs are only 10.49% compared to medium scale. Based on the descriptive analysis, there are differences in the number of scales and turnover that may affect the use of accounting software applications, namely micro MSMEs usually have limited technological resources, capital and also human resources, so the use of accounting software applications is smaller compared to small and medium MSMEs which tend to be more able to manage applications because they have greater resources.

To prove the real problem, the researcher will reveal the problem from the perspective of knowledge of the use of accounting software applications as a form of acceleration and strengthening of finance in MSMEs in the micro sector. This is important because the use of technology is greatly influenced by the acceptance of technology from each individual MSME. This absorption implies the TAM model proposed by Davis, (1989). In this model, behavioral intention to use (BIU) is influenced by perceived usefulness (PU), perceived ease of use (PEU), and attitude toward using (ATU).

PU is an important part of the use of technology for MSMEs. Technology is like an actor that has an important role in this increasingly modern life, where humans and technology become a flexible theoretical framework for understanding the disclosure of internet of Things information (Meng, 2024). When more active in using devices, there will be an increase in productivity (Saunders & Collins, 2021). This increase in productivity is not only the human resources of MSMEs, but is also influenced by internet connectivity, device compatibility (Alfayez, 2024), age and demographic factors (Elliott, 2023), as well as personalization and usability functions in supporting services, can also improve performance (Tavitiyaman et al., 2024). age and demographic factors (Biron et al., 2023). Finally, the benefits of this technology are increasingly driven by its ease of use (PEU). For MSMEs, ease of use of a device accompanied by satisfaction will encourage the perception of technology use (Nuralam et al., 2024), in addition, design (Vigoroso et al., 2024), ease of language (Salam, 2024a) community engagement, and frequent use of technology (Rahman et al., 2024), are positively related to the ease of use of technology (PEU) itself. This convenience is the attraction and understanding of the use of technology for MSMEs in influencing their affective and cognitive attitudes (Glasford & Joy, 2024), which will increase the perception of its users (Y. K. P. Wan et al., 2024), therefore experience, trust and quality of the website or software program are needed as determinants (Elamin et al., 2025). This is what drives the level of appreciation and ease of use of technology (Vysotskaya & Prokofieva, 2024), this is also an important factor in increasing public awareness and acceptance of the use of this technology (Babiker et al., 2024), therefore MSMEs need to take an attitude towards its use (ATU) which is carried out as often as possible, so that there is no misunderstanding, missing information updates, and being constrained by financial administration.

Attitude towards usefulness (ATU) and ease of use influence behavioral intention (Bali et al., 2024), but this intention is also influenced by demographic groups such as age, location and gender (Aini et al., 2024), and currently the use of artificial intelligence (AI) is strengthening the intention for its users (Wang et al., 2024). Expectations of future performance will also drive commercial value and ultimately impact behavioral intention (Li et al., 2024) especially with high

individual trust (Woo et al., 2024) from MSME managers. This research is important to be carried out to improve the performance of micro-enterprise MSMEs with the intention of using accounting software, in addition to reducing negative impacts in the form of misunderstanding, missing information updates, and constrained financial administration for MSME actors in the future.

THEORY AND HYPOTHESIS DEVELOPMENT
Technology Acceptance Model (TAM) Theory
The theoretical basis of this research uses the Technology Acceptance Model (TAM) theory, which was proposed by Davis, (1989). Initially, the TAM model was actually adopted from the Theory reaction action (TRA) model (Fishbein & Icek, 1975) namely the theory of reasoned action with one premise that a person's reaction and perception of something will determine the person's attitude and behavior. The premise in this study is the perception of acceptance of information technology (IT) in the form of accounting software (SA) carried out by MSMEs. How MSMEs react and perceive the use of SA will affect their attitude in accepting the technology. In the TAM theory, there are three factors that influence the behavioral intention to use (BIU) SA, namely the perceived usefulness of SA (PU), the perceived ease of use of SA (PEU), and the attitude towards the use of SA (ATU).

In many studies, SA users who run will provide real benefits, such as facilitating work, reducing errors, speeding up the recording process, and facilitating the preparation of financial reports, of course this will increase efficiency and accuracy in preparing financial reports (Septiana & Djasuli, 2024) and the quality of financial records (Yusuf & Askandar, 2021). This perceived efficiency allows for more productive work because tasks are completed faster (Amalya et al., 2021), therefore ease of use, user satisfaction and user intention to recommend this system to other users (Julianto & Daniawan, 2022).

By using SA, the attitude towards use (ATU) will be more beneficial, and the trust felt will increase (M. Wan et al., 2022), this will also encourage the intensity of its use, and satisfaction greatly affects BIU (Al-Rahmi et al., 2022), of course with discipline it has a more positive influence (Bag et al., 2023). With this involvement, it creates motivation for SA usability which ultimately influences the intention to use it (BIU) (Boadu et al., 2021), t of course with the quality of the system, information, and security encouraging SA user trust (Widiani et al., 2022).

With SA being used, it will be useful in the future including exploring usage, and measuring the impact of changes in the future (Ngoma et al., 2024). With this information system, it will be able to compete more efficiently to achieve competitive advantage (Wijayaningsih et al., 2024).

The influence of perceived usefulness (PU) on Behavioral Intention to Use (BIU)
Perceived usefulness and word of mouth can influence attitudes towards using a device's services (Cheah et al., 2022). These two things are quite important because when someone receives information, the positive side will definitely increase their confidence to try the service. This will lead to increased interest and trust in the device's services. Acceptance of an updated and user-friendly interface system will be able to increase its usefulness (Salam, 2024b). Therefore, trust in the usefulness of a technology will also encourage behavioral changes for the better, people are more likely to change the way they learn, work, or interact if they truly believe that the technology is useful for them, even the level of belief in the technology if it is safe, reliable, and

in accordance with expectations, trust in the use of technology will increase productivity and more efficient performance. This trust will shape beliefs and behavior (Khairunisa, 2024). Thus, a positive perception of the usefulness of technology has an impact on the behavioral intention to use (BIU) of the technology. Thus, the first hypothesis put forward is:

H1: Perceived Usefulness (PU) has a positive and significant effect on Behavioral Intention to Use (BIU) on the use of accounting software applications for Micro SMEs in the Special Region of Yogyakarta.

The Effect of Perceived Ease of Use (PEU) on Behavioral Intention to Use (BIU)

Ease has a positive effect on attitudes towards using the platform (Martínez-López et al., 2020). The ease of use of information technology is intended for adults who are quite knowledgeable, but for those who are not yet adults it is more difficult because of limited cognitive abilities in using navigation so that it is difficult to use it (Chen et al., 2023), therefore the subject of the user must be right on target because this contributes to quality (Kosse et al., 2021). The perceived usefulness of this technology must be improved, and the strategies implemented to encourage the adoption of this technology must be adapted to the context of its users (Vélez-Muñoz et al., 2024). However, perceptions will not always encourage the use of technology because of reluctance to interact with technology caused by lack of knowledge, non-intensive introduction, lack of motivation, so innovation incentives are needed, which foster openness to avoid doubts about technology. Easy technology design, facilitating online collaboration, emphasizing data privacy, building community partnerships, and prioritizing ongoing evaluation are perceptions of ease for its users (Bancoro, 2024), and when the interface can be easily understood, fast, responsive and simple will maximize the functionality of the device. The results will encourage perceived use and become an attitude that ultimately achieves overall satisfaction, due to its ease of use (Talantis et al., 2020). This is what then drives the behavioral intention to use (BIU) IT. Thus the second hypothesis put forward is:

H2: Perceived Ease of Use (PEU) has a positive and significant effect on Behavioral Intention to Use (BIU) in the use of accounting software applications for Micro SMEs in the Special Region of Yogyakarta.

The Influence of Attitude toward using (ATU) on Behavioral intention to use (BIU)

The use of today's technology tends to insert digital elements into the real world directly and in real-time (Saleem et al., 2022). Because the interaction of digital elements in the real world will create entertainment and learning, which of course has an interesting experience. Service quality, financial knowledge, enjoyment felt, and network availability also improve attitudes towards the use of technology (Kumari & Biswas, 2024). Communication education is a very important method to increase user intentions (Asmare et al., 2021). By providing appropriate and correct information communication, it can help change attitudes and behaviors to be more supportive of using technology. Someone who has a positive evaluation of technology will accept and be open to change. This will encourage increased knowledge and understanding for someone (Putra et al., 2023). Moreover, the positive increase is spread to others (Fauzi et al., 2023), so that they are willing to learn and follow technological developments. With that attitude, someone tends to have the intention to use it (BIU). Thus, the third hypothesis put forward is:

H3: Attitude Toward Using (ATU) has a positive and significant effect on Behavioral Intention to Use (BIU) on the use of accounting software applications for Micro SMEs in the Special Region of Yogyakarta.

RESEARCH METHOD

The type of research used in this study is analytical descriptive research with a quantitative approach.

Research Population and Sample

Population is the entirety of the research subjects, so what is meant by the population is individuals who have the same characteristics even though the percentage of similarity is small, or in other words all individuals who will be used as research objects (Arikunto, 2002). In this study, the population includes all people or subjects of micro SMEs in DI Yogyakarta, which number 327,680 SMEs (According to Table 1). A sample is a portion of the number and characteristics possessed by the population, or a small part of the population members taken according to certain procedures so that they can represent the population.

Sampling method

Because this study is still heterogeneous, but has referred to the population, namely Micro SMEs in DI. Yogyakarta, this study uses a non-simple random sampling method, namely a sampling method that provides unequal opportunities or opportunities for each member of the population to be selected as a sample for the research study.

Sampling technique

The sampling technique for this study uses a purposive random sampling technique. Purposive sampling is a sampling technique with certain considerations or criteria. These considerations or criteria are (1). SMEs that use IT accounting software can be in the form of excel, kledo, jurnal, zahir, harmony, easy accounting, bgee accounting, omegasoft, accurate, buku warung, or bukukas, and others related to accounting records, (2). SMEs plan to use accounting software and have studied / tried for at least 1 month.

Data Collection Techniques

The method of data collection, using an online questionnaire in the form of Google Forms, which was distributed through the UMKM WhatsApp group in Yogyakarta.

Sample Size/Calculation

The sample size in this study was 327,680 SMEs, so to determine the sample size, it is necessary to use the Slovin formula, which is one method for calculating the optimal sample size, especially if we conduct survey research with a large or unknown population.

$$n = \frac{N}{1+Ne^2}$$

$$n = \frac{327.680}{1+(327.680 \times 0,1^2)}$$

n = 327.680 / 1+(3.276,8)

n = 327.680 / 3.277,8

n = 99,9 = 100

Description:

n = Number of sample
N = Number of population
e = margin of error (10%)
Respond rate = 91/100 = 91%

So the sample used in this study was 91 MSME respondents.

Sample Collection Method

The method of collecting sample data used an online questionnaire in the form of Google Forms.

Operational Definition and Variable Measurement

Table 2. Operational Definition, Variable Measurement, and Measurement Scale

Variable	Operational Definition	Indicator	Measurement Scala
Perceived usefulness (PU) Davis, (1989)	Perceived Usefulness is defined as the perceived usefulness of technology.	1. Using accounting software completes work faster. 2. Using accounting software will improve performance. 3. Using accounting software in work increases productivity. 4. Using accounting software will increase work effectiveness. 5. Accounting software is useful in work.	*Likert 5 point*
Perceived ease of used (PEU) Davis, (1989)	Perceived ease of use is the convenience that is felt.	1. Learning accounting software will be easy for me 2. I find it easy to run accounting software. 3. With accounting software it is clear and easy to understand. 4. Accounting software is flexible to interact with. 5. It is easy for me to become an expert in using accounting software.	*Likert 5 point*
Atitude Toward Using (ATU) (Andoh, 2018)	Attitude toward using is a person's attitude towards using.	1. I look forward to doing a lot of work using accounting software technology. 2. I enjoy working with accounting software technology. 3. I have positive feelings about using accounting software technology.	*Likert 5 point*
Behavioral Intention to Use (BIU) (Andoh, 2018)	Behavioral intention to use is a person's behavioral intention to use technology.	1. I intend to continue using accounting software technology in the future. 2. I expect to use accounting software in the future. 3. I plan to use accounting software technology in the future.	*Likert 5 point*

Source: from various sources, by researchers, 2025.

Analysis Tools

Instrument Testing, instrument testing is a process to test the validity and consistency of measuring instruments used in research so that the data obtained can be trusted and in

accordance with the research objectives. (Viljoen et al., 2025). This test is in the form of a validity test, which is a process to determine the extent to which an instrument or measuring tool actually measures what should be measured according to the research objectives (Estremera & Mendoza, 2024). This test is to ensure that the data obtained from the instrument is accurate and relevant (Ständer et al., 2025), and uses factor analysis techniques. The test criteria are if the factor analysis value is >= 0.7 then the indicator item is declared valid, and vice versa. Reliability Test, this test is a process to measure the extent to which an instrument or measuring tool can produce consistent and stable results when used repeatedly under the same conditions. This test uses the Cronbach's Alpha coefficient. Reliability assessment criteria, (1). α value ≥ 0.90: very high reliability, (2). 0.70 ≤ α < 0.90: high reliability, (3). 0.60 ≤ α < 0.70: moderate reliability, (4). α < 0.60: low reliability. Thus, an instrument is said to be reliable if it has a Cronbach's Alpha value ≥ 0.60.

Classical Assumption Test

There are three tests, namely (1) Normality Test, this test aims to determine whether the residual data or tools in the regression model are normally distributed. This test uses the Kolmogorov-Smirnov (K-S) Test, if the Asymp. Sig. (p-value) value > 0.05 means that it meets the normality assumption, and vice versa. (2) Multicollinearity Test is to determine whether there is a high linear relationship between independent variables in the regression model, by looking at the Tolerance value of the Variance Inflation Factor (VIF) which is ≥ 0.10 and VIF ≤ 10. (3) Heteroscedasticity Test, this test is used to see whether there is inequality in the variance of the residuals of each independent variable predictor value. If the residual variance is not constant (heteroscedasticity), then the regression estimation results can be inefficient and unreliable. This test uses the Glejser method, where the residual result value is absolute and becomes a dependent variable, if it is not significant at P> 0.05 then the variable is homoscedastic, and vice versa.

Model Analysis

The analysis of this study was carried out using regression and correlation, which are multivariate analysis techniques with demonstrated ability to estimate theoretically established causal relationship models (Hair et al., 2018). In this study, multiple linear regression analysis is used to test how much influence Perceived Usefulness (PU), Perceived ease of use (PEU), and Atitude Toward Using (ATU) have on Behavioral Intention to Use (BIU) of users of Software Accounting (SA) applications in Micro MSMEs in the Special Region of Yogyakarta. The multiple linear regression equation in this study is as follows:

$$BIU = a + b_1 PU + b_2 PEU + b_3 ATU + e$$

Hypothesis Testing

Hypothesis testing is carried out to determine whether the relationship between variables is significant or not, there are two, namely (1) T-test or partial test, this partial test is a statistical method used to test the influence or contribution of each independent variable individually to the dependent variable. The provision H0 is accepted or Ha is rejected if the t-statistic value ≤ t-table or 1.96 (p-value> 0.05), and vice versa. (2) F-test or simultaneous test, a test used to determine

whether all independent variables (X) together (simultaneously) have a significant effect on the dependent variable (Y).

F-calculation or F-statistic formula:

$$F = \frac{R^2 / k}{(1-R^2) / (n-k-1)}$$

Description:

R^2 = coefficient of determination

k = number of independent variables

n = number of samples

Test criteria if H0 is accepted / Ha Rejected if F-statistic ≤ F-tanel, and vice versa.

Determinant Coefficient (R^2), the determination coefficient (R^2) is used to measure how much of the proportion of the dependent variable can be explained by the independent variable in a regression model. The R^2 value is in the range of 0 to 1. The higher the R^2 value (approaching 1), the greater the ability of the independent variable to explain the variation of the dependent variable, and vice versa. The formula for calculating R^2 is as follows:

$$R^2 = \frac{SSR}{SST} = 1 - \frac{SSE}{SST}$$

Description:

R^2 = Coefficient of determination.

SSR = Sum of Squares for Regression.

SSE = Sum of Squares for Error.

SST = Total Sum of Squares.

RESEARCH RESULTS

Demographics of research subjects

This study involved 91 respondents, to gain a deeper understanding of the characteristics of these respondents, more details are in Table 3.

Table 3. Demographic Characteristics of Respondents

Category	Frequency	Percentage (%)
Gender		
Man	48	52,63
Woman	43	47,37
Age		
17 – 30 Years	21	23,03
31 – 40 Years	47	51,54
41 – 50 Years	23	25,22
Education		
Yunior High School	5	5,26
Senior High School	43	47,37
Diploma (D1/D2/D3/D4)	36	39,47
Bachelor (S1)	7	7,89

Number of MSMEs Employees		
< 5 people	38	42,11
6 – 10 people	29	31,58
11 – 15 people	10	10,53
> 16 people	14	15,79
Income per month		
< Rp. 5.000.000	36	39,47
Rp. 5.000.000 – Rp. 10.000.000	29	31,58
Rp. 10.000.001 – Rp. 15.000.000	10	10,53
> Rp. 15.000.000	17	18,42
Micro business type sector		
Sevices	19	21,05
Production	72	78,95
MSMEs Area		
Yogyakarta city	14	15,79
Bantul	24	26,32
Sleman	24	26,32
Kulonprogo	12	13,16
Gunung Kidul	17	18,42
Market		
Domestic	55	60,53
Foreign	5	5,26
Domestic and foreign	31	34,21
Accounting software applications used		
Accurate	31	34,21
Quickbooks	7	7,89
Oracle Netsuite	2	2,63
Fresh Books	2	2,63
SAP	7	7,89
Microsoft Dynamics 360	5	5,26
Exel	36	39,47
Amount	91	100

Source: Processed primary data, 2025.

Table 3. the demographics of respondents, the majority are male 48 people (52.63%) in the age range of 31-40 years (51.54%). Most respondents have a high school / vocational high school education 43 people (47.37%) and have <5 employees (42.11%), with a monthly income <Rp. 5 million (39.47%). SMEs are dominated by the production sector 72 SMEs (78.98%), and SMEs come from the Sleman and Bantul areas, each 24 SMEs (26.32%), while domestic (local) marketing dominates it by 55 SMEs (60.53%), and the accounting application used is Excel software 36 SMEs (39.47%).

Validity and Reliability Test

Validity testing is carried out using discriminant validity. This validity is tested by looking at the value of the analysis factor in each variable indicator. If the analysis factor value is > 0.6 then the variable indicator is valid, and vice versa (Fornell & Larcker, 1981). The complete test results are in Table 4.

Table 4. Validity Test and Average (Mean)

Variables	Indicators	Analysis Factor 1	Analysis Factor 2	Mean	Result
Perceived Usefulnes (PU)	PU.1: Using Accounting Software Application in my work will enable me to complete tasks faster.	0,925	0,921	3,659	Valid
	PU.2: Using Accounting Software Application will improve my work performance (quality).	0,569*	-	-	Invalid
	PU.3: Using Accounting Software Application in my work will increase my productivity (efficiency).	0,639	0,640	3,681**	Valid
	PU.4: Using Accounting Software Application will increase effectiveness in my work.	0,686	0,694	3,637*	Valid
	PU.5: Using Accounting Software Application is useful in my work.	0,898	0,893	3,681	Valid
Perceived ease of used (PEU)	PEU.1: Learning Accounting Software Application will be easy for me.	0,721	0,722	3,780	Valid
	PEU.2: I find it easy to run Accounting Software Application.	0,669	0,680	3,736	Valid
	PEU.3: With Accounting Software Application is clear and easy to understand.	0,865	0,879	3,945**	Valid
	PEU.4: In my opinion Accounting Software Application is flexible to be adjusted to needs.	0,649	0,666	3,538*	Valid
	PEU.5: It will be easy for me to master in using Accounting Software Application.	0,773	0,770	3,736	Valid
Atitude Toward Using (ATU)	ATU.1: I feel enthusiastic about sharing tasks that require me to use the Accounting Software Application.	0,721	0,726	3,802*	Valid
	ATU.2: I am comfortable working with the Accounting Software Application.	0,766	0,763	3,967**	Valid
	ATU.3: I am satisfied with the usefulness of the Accounting Software Application.	0,528*	-	-	Invalid

Behavioral Intention to Use (BIU)	BIU.1: I intend to continue using accounting software technology in the future.	0,772	0,771	4,505**	Valid
	BIU.2: I expect to use Accounting Software Applications in the future.	0,749	0,751	4,429	Valid
	BIU.3: I plan to use Accounting Software technology in the future.	0,888	0,950	4,242*	Valid

Lowest Mean
** Highest mean
*** Drop data
Source: Processed primary data, 2025.

Table 4. Factor analysis below 0.60 will be dropped / discarded as in the PU2 and ATU 3 indicators. Furthermore, it is recalculated and the results as in factor analysis 2 show the value > 0.6, so that all variable indicators are valid.

Next, test the reliability of the variable with the Cronbach Alpha test. If the Cronbach Alpha value is > 0.60, then the variable is reliable (Henseler et al., 2014). More complete reliability results in Table 5.

Table 5. Reliability Test Cronbach Alpha Test

Variable	Cronbach's Alpha	Result
Perceived Usefulnes (PU)	0,887	Reliable
Perceived ease of used (PEU)	0,904	Reliable
Atitude Toward Using (ATU)	0,804	Reliable
Behavioral Intention to Use (BIU)	0,723	Reliable
Over all	0,906	Reliable

Source: Processed primary data, 2025.

Table 5. shows that all variables have Croncbach Alha values > 0.60, so the results indicate that all variables are reliable.

Classical Assumption Test

Classical assumption testing consists of 3 tests, normality, multicollinearity, and heteroscedasticity.

Normality Test, this test uses the Smolgorof Smirnof test, the complete results are in Table 6.

Table 6. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		91
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,18846676
Most Extreme Differences	Absolute	,066
	Positive	,066
	Negative	-,065
Test Statistic		,066
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.
b. Calculated from data

c. Lilliefors Significance Correction

d. This is a lower bound of the true significance

Source: Processed primary data, 2025.

Table 6. the results of the significance of the 2-sided unstandardized residual are 0.200, this means that P> 0.05 so that all data is normal.

Multicollinearity Test, a test by detecting multicollinearity among independent variables. This method uses the Variance Inflation Factor (VIF), if the value of each variable is between 0.1> VIF <10, then the variable does not have a correlation between independent variables or independent variables that are free from multicollinearity. As in Table 7.

Table 7. Multicollinearity Test Results

		Coefficients[a]	
		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	TPU	,477	2,094
	TPEU	,315	3,177
	TATU	,374	2,673

a. Dependent Variable: TBIU

Source: Processed primary data, 2025.

Table 7. shows that the overall VIF value is below 10, so it has met the second rule of classical assumptions.

Heteroscedasticity Test, this test is a test to determine whether there is inequality of variance of the residuals in the regression model. The Glejser method is used, where the residual result value is absolute and becomes a dependent variable. The regression result if it is not significant at P> 0.05 then the variable is homoscedastic, and vice versa.

Table 8. Heteroscedasticity Test Results

		Coefficients[a]				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	1,252	,915		1,368	,175
	TPU	,013	,039	,051	,338	,736
	TPEU	,076	,040	,360	1,872	,065
	TATU	-,118	,091	-,224	-1,297	,198
	TBIU	-,076	,063	-,131	-1,211	,229

a. Dependent Variable: AbsRes

Source: Processed primary data, 2025.

Table 8. shows the results that all research variables in the probability column sig. > 0.05 means that all variables are homoscedastic.

Goodness-of-Fit Test

Next, the goodness-of-fit test in Tables 9 and 10.

Table 9. R-Square Test

		Model Summary		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,271[a]	,073	,041	1,20878

a. Predictors: (Constant), TATU, TPU, TPEU

Source: Processed primary data, 2025.

Tabel 10. Uji Anova *F-test*

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10,066	3	3,355	2,296	,083[b]
	Residual	127,121	87	1,461		
	Total	137,187	90			

a. Dependent Variable: TBIU
b. Predictors: (Constant), TATU, TPU, TPEU
Source: Processed primary data, 2025.

Table 9 shows that the R-Square value is 0.073, this means that the independent variables or PU, PEU, and ATU affect 7.3% of the BIU variable (behavior intention to use), the rest is influenced by other variables besides. Meanwhile, in Table 10, the F-test results provide an illustration that simultaneously there is no effect, with an f-test value of 0.083 or P> 5%.

Hypothesis Test Results

Hypothesis testing is carried out using a regression test, between the BIU variable and the PU, PEU, and ATU variables, by looking at the t-test or probability test, if P <5% then the hypothesis is accepted, and vice versa. The results of this test are in full in Table 11.

Table 11. Regression Test Results

		Coefficients[a]				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	12,530	,793		15,808	,000
	TPU	-,047	,066	-,107	-,714	,477
	TPEU	,170	,066	,471	2,560	,012
	TATU	-,238	,153	-,262	-1,554	,124

a. Dependent Variable: TBIU
Source: Processed primary data, 2025.

Table 11. the test results show that only PEU is significant to BIU because it has a value of 0.012 or P < 5%, so the second hypothesis (H2) is accepted, while hypotheses H1 and H3 are rejected.

Table 12. Direct Effect Hypothesis Test

	P Values	Information	Result
Perceived Usefulnes (PU) -> Behavioral Intention to Use (BIU)	0,477	Not significant	Hypothesis rejected
Perceived ease of used (PEU) -> Behavioral Intention to Use (BIU)	0,012	Significant	Hypothesis accepted
Atitude Toward Using (ATU) -> Behavioral Intention to Use (BIU)	0,124	Not significant	Hypothesis rejected

Source: Processed primary data, 2025.

Table 12. confirms the conclusion of the results of hypothesis testing 1 and 3, namely the variables Perceived Usefulness (PU) and Attitude Toward Using (ATU) on Behavioral Intention to Use (BIU) have no effect. This can be seen from the T-Statistic value of both > 0.05.

While hypothesis 2, Perceived ease of use (PEU) on Behavioral Intention to Use (BIU) has a positive and significant effect, with a T-Statistic value of 2.764, and P Values 0.018 this value < 0.05.

DISCUSSION
Perceived Usefulness (PU) has no effect on Behavioral Intention to Use (BIU)

The first finding, perceived usefulness (PU) in the SA application has not been effective in improving work. This is in accordance with the lowest mean indicator in the PU.4 variable, namely

using the Accounting Software (SA) application will increase the effectiveness of my work. If the use of SA in UMKM is not done early while market competition is getting tighter, then there will be negative impacts. It may be understandable why UMKM managers can be like that, this can happen because of lack of knowledge, complexity of work, but in any case mismanagement in business management can cause team conflict (Kartika et al., 2024), the quality of work also decreases (Saputra & Ali, 2022), finally the performance assessment becomes negative (Dwipayana et al., 2015), due to low productivity (Pahlepi & Sihombing, 2023). Due to these negative impacts, quality management is needed to adjust and re-plan its operational management policies (Hasan et al., 2023). Without re-planning, it will not create behavioral intentions for MSMEs to use it (BIU). With this finding, and the impact that will occur, it is hoped that MSMEs need to avoid it.

Perceived ease of use (PEU) has a positive and significant influence on Behavioral Intention to Use (BIU)
The second finding, respondents felt that the perceived ease of use (PEU) in the SA application was clear and easy to understand. This is in accordance with the highest mean on the PEU.3 indicator, namely that the SA application is clear and easy to understand. This has a very positive impact, both for individuals and MSMEs as organizations. The ease of use of SA for MSMEs will have an impact on decreasing errors in inputting or making financial reports. (Safarudin & Putri, 2021), clear instructions reduce the possibility of errors or miscommunication in completing task input. The ease and clarity of use of SA will also increase motivation and higher job satisfaction (Safitri & Kusumastuti, 2023), Employees tend to feel more confident and satisfied if they feel able to complete tasks well. In addition, productivity increases, employees can work faster and more efficiently (Ardana & Dwiana Putra, 2018) because they know exactly what to do and how to do it because of the clarity and ease, this creates behavioral intention to use (BIU) for MSMEs.

Atitude Toward Using (ATU) has no effect on Behavioral Intention to Use (BIU)
The third finding, respondents are not yet enthusiastic about doing tasks with Accounting Software (SA). This is with the lowest mean of the ATU.1 variable indicator, namely I feel enthusiastic about sharing tasks that require me to use the SA Application. Obstacles in Digital Transformation, organizations that are switching to digital systems will face major obstacles if their resources do not fully support the process (Singun, 2025). Low Innovation, enthusiasm and curiosity about technology are often the triggers for innovation (Vărzaru & Bocean, 2024). If employees are passive, then new ideas and creative solutions can stagnate (Gao & Gao, 2024). Team performance is disrupted, when some team members are reluctant to use new technologies, collaboration can become unbalanced and trigger tensions within the team (Mikalsen et al., 2021). To avoid this, MSMEs need to build a digital and innovative culture with education & training to improve the digital literacy of the entire MSME team through routine training. There needs to be an adaptive and collaborative team with cross-functional teams, forming cross-departmental teams to encourage collaboration and problem solving as a whole. If all of this is formed, it will create an attitude towards the use of (ATU) SA for behavioral intentions to use (BIU) for MSMEs.

IMPLICATIONS OF RESEARCH RESULTS
This study is explained in theoretical and practical implications, namely as follows:
Theoretical Implications
This is because (1) the perceived usefulness (PU) in the SA application has not been effective in improving work, and (2) not enthusiastic in doing tasks with Accounting Software (SA), this causes actual use (Actual Use) to be low or not optimal.

The implication of the TAM theory is that there needs to be performance speed (PS). With PS, the time needed to complete tasks with SA is faster, and PS will strengthen the perceived usefulness (PU). The second theoretical implication of TAM, the intention to use (Behavioral Intention) will be low even though the system is available. This negative attitude can arise from previous bad experiences, lack of training, or because they do not feel involved in the technology adoption process.

Practical Implications

The practical implications for PS to be implemented are the need for adequate training, clear guidance, so that the software is not confusing, and requires a short learning time. So it is necessary to increase understanding, training, and a change management approach to increase acceptance and use of SA technology.

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