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12 ACCOUNTING SOFTWARE FOR MSMEs: ORGANIZATIONAL AND PERSONAL FACTORS BASED ON TAM THEORY

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ABSTRACT

11 *Small and Medium Enterprises (SMEs) play a strategic role in supporting Indonesian economic growth. In Indonesia, it covers the Micro, Small and Medium Enterprises (MSMEs). They absorb 97% of the total laborforce and able to provide 57% contribution to the GDP. To maintain and improve the performance of MSMEs, government has proposed the increase of bank loan availability. However, 2016 data shows only 30% of the MSMEs were able to access financial support from the bank. Inability of MSMEs to provide financial reports has been the most common problem on completing the bank loan requirements. This study aims to evaluate the factors that holding the SMEs from reporting the financial statements. This study applies Technology Acceptance Evaluation Model (Davis, 1989) to develop the research model. The organizational factors consist of the ownership of MSMEs, the age of MSMEs, and the size of MSMEs. Owner's gender, education level and age are considered as individual factors. This study uses a sample of MSMEs in Central Java, Indonesia. Evaluation results using Warp PLS as a Structural Equation Modeling analysis tool show that all variables except gender have significant effect to increase the perceived usefulness of financial reporting. However, only gender and ownership affect the financial reporting's perceived ease of use. Both perceived of usefulness and ease-of-use of financial statements support the need for accounting software.*

Key words: accounting software, small medium enterprise, usefulness, ease of use

INTRODUCTION

7 *A good company tends to maintain its sustainability. Sustainability is an issue not just for large enterprises, but also for small and medium enterprises (SMEs). Although pressure from its shareholder on the SMEs is not as much as large enterprises, SMEs show high commitment to maintain its sustainability (Jansson, Nilsson, Modig, & Vall, 2015). Thus, support to establish a good corporate governance is needed to maintain sustainability. Good corporate governance requires an information system to support its effectuation.*

Smart manufacturing and industrial model 4.0 emerging nowadays are considered less applicable to SMEs (Amit & Zott, 2001; Mittal, Ahmad, Romero, & Wuest, 2018). Different from large enterprises which have a detail-built information system, SMEs usually do not anticipate future expansion and long-term development in its information system design. SMEs tend to overlook information system, especially accounting information system. Accounting information system can help SMEs owner in decision making (Budiarto et al., 2018; Kim, Jang, & Yang, 2016) and can affect company's performance (Amit & Zott, 2001; Budiarto et al., 2018). To build and develop a system toward a digital transformation, SMEs need to rely on planned architecture (Goerzig & Bauernhansl, 2018). Software development in SMEs must also consider their ecosystems, which are apparently challenging (Valenc & Alves, 2017). Despite of numerous obstacles in information system development, SMEs owners still have a positive outlook on digitalization, especially on cost efficiency and organization development (Vasiljeva, Shaikhulina, & Kreslins, 2017). They show high interest to develop digitalization on their companies, which is very important in system development process itself. In Indonesia, SMEs play a strategic role in its economics. SMEs absorb 97% national work force and contributed 57% of Indonesia's GDP. In Indonesia, SMEs classification does not only include small and medium enterprises, but also micro enterprise. Thus, the scope of this research is widened to micro, small and medium enterprises.

Quite a few accounting applications are available for SMEs in Indonesia. However, based on data from Bisnis.com (2018) there are only 3,259 small and medium-sized businesses that use smartphone-based accounting applications from a total of 815,717 (Ministry of Cooperatives and SMEs, 2017). In percentage, it is only 0.4%. Although current accounting applications have been designed in suchway that to operate it does not require high knowledge and skills of accounting, 20 researchers suspect that the urge to use computer or smartphone-based accounting applications should arise from the awareness of the importance of financial statements and the level of understanding of financial statements. Understanding of financial statements in question is a basic understanding of accounting records and the ability to read or understand financial statements.

Technology Acceptance Model (TAM) theorizes that perceived of usefulness and perceived ease of use will affect acceptance of new form technology, just like digitalization in SMEs (Davis, 1989). To the best of our knowledge, TAM has never been used to link perceived usefulness and perceived ease of use of financial reporting with the acceptance of computer or smartphone-based accounting applications, specifically in MSMEs. Therefore, this research is aimed to fill that gap.

This research intends to discover factors that affect MSMEs requirements on technology-based accounting information system, in regards with industry 4.0 era. Previous researches provide factors affecting system usage and development in Indonesia

(Janes, Lenarduzzi, & Stan, 2017; Kim et al., 2016). They use TAM concept, focusing on financial reporting usage. Consistent to TAM theory, highly positive interest on accounting information system is related to the adequate understanding of usefulness toward financial reporting. High positive interest on information system is also related to the perception of easiness in financial reporting. SMEs face numerous challenges in financial reporting usage (Ezeagba, 2017). The biggest challenge is the transaction recording, the accounting system, and the low-capability human resources (Ezeagba, 2017). Thus, a support system is required to overcome those challenges. Digitalization on SMEs depends on its owner and organization condition. This research also looks for antecedents' factor of technology acceptance in individual and organizational perspectives. Personal perspectives considered in this research are gender, level of education and age. Organizational perspectives considered in this research are ownership, length of organization establishment, and the size of organization.

LITERATURE REVIEW

15 Technology Acceptance Model (TAM), introduced on 1986 by Davis, has become the most common research model in information system. Research stream on the usage of information system could be seen from many theories. TAM is the most common theory uses to depict individual acceptance towards information system. TAM is adapted from Theory of Reasoned Action (TRA), which was introduced by Ajzen and Fisbein in the 1980 (Lee, Kozar, & Larsen, 2003). TAM assumes that user acceptance towards information system depends on two main variables, Perceived of Usefulness (PU) and Perceived Ease of Use (PEU).

9 Perceived of Usefulness (PU) is defined as an individual perception on how technology could be useful and deliver benefit to its user. Perceived Ease of Use (PEU) is an individual perception on how easy is the technology to be operated or functioned. Previous research such as Chau & Hu (2002) ; Chin & Ahmad (2015) ; Davis, Bagozzi, &Warshaw (1992) ; Hamid, Razak, Bakar, & Abdullah (2016); Hussain, Mkpojiogu, & Yusof (2016) show the evidence that user perception on ease-of-use will affect personal behaviour while accepting the new technology. Throughout its development, TAM is also used on different technology-related researches (ex GSS, a hospital information system) in a different situation and condition (ex different research period and culture) and also a different subject (ex undergraduate student, graduate student). Thus, this model is believed as a robust model.

RESEARCH MODEL AND HYPOTHESES

Based on TAM, there are factors affecting the perceived of usefulness of financial statement. There are also factors affecting individual perceived ease of use on financial statement preparation and interpretation. These factors are classified into personal factors and organizational factors.

5 Impact of Personal Factor on Perceived of Usefulness (PU) and Perceived Ease of Use (PEU)

Gender, which is commonly used in research, is a personal factor hypothesized affecting PU and PEU, but its empirical evidence is inconsistent. Venkatesh and Morri (2000) reported gender differences in importance assigned to various factors for the adoption of ICT. Gefen and Straub (1997) reported gender differences in the perception and use of e-mail (Venkatesh and Morri, 2000; Gefen and Straub, 1997). Brunner and Bennett (1998) reported gender differences in terms of attitude toward risk and attitude toward technology in general. Since so-called "innovators" of a new technology have more favorable attitudes toward risk (Gatignon and Robertson, 1991), women's risk-averse behavior is likely to result in lower rates of technology adoption. In the social and economic fields, the number of startups established by women has increased in recent years. Although this number is still less than startups established by men, it shows that Indonesian women are starting to show their existence in utilizing ICT positively. In addition, the increasing number of actors, users and activities of e-commerce services especially by women indicates that Indonesian women have begun to be active in national economic activities and have contributed to Indonesia's economic growth (Hermawati, 2018).

Limited empirical findings show gender diversity, related to the benefits on technology-use depends on context where those relevant technology applied. Perceived ease of use technology by male and female also depends on context where those relevant technology is applied. In the context of financial reporting, we view the technique of preparing financial statements as a technology that can be seen from the dimensions of the benefits and ease of preparing and using these financial statements. Thus, in this research, gender is non direction hypotheses, stated as follows:

- 3
H1a: Gender is associated with Perceived Usefulness
H1b: Gender is associated with Perceived Ease of Use

Education level is also an important factor to be tested in TAM research. This research examines the benefit of financial statement and respondent's perception in financial statement preparation. The higher the level of education, individual is hypothesized to have higher perception of financial statement as source of information for decision making. Level of education should be linear with individual analysis ability. Thus, individual with higher level of education will obtain higher benefit from financial statement. Perceived ease of use on financial preparation also higher on individual with higher level of education. This is due to the enhanced education system in Indonesia where accounting is introduced from high school level. Thus, it enables individual to learn financial statement preparation.

- 2
H2a: There is a positive association between Education and Perceived of Usefulness
H2b: There is a positive association between Education and Perceived Ease of Use

Age is positively correlated to experience. Older people have more experience than younger one. Thus, age is a variable hypothesized to have an association with perceived of usefulness and perceived ease of use on financial statement preparation. On the other hand, experience is not solely business or accounting experience. Many business owners do not have any accounting or economic education background. Thus, hypotheses 3a and 3b are non-direction, stated as follows:

H3a: Age is associated with Perceived of Usefulness

H3b: Age is associated with Perceived Ease of Use

Impact of Organizational Factor on Perceived of Usefulness (PU) and Perceived Ease of Use (PEU)

SME's ownership could be divided into three types. First, SME which is the main and the only business owned. Second, SME which is not the only business owned, but is the main business of the owner. Third, SME which is not the main business of the owner. The difference between SME's position as income generator could affect owner's point of view toward their business. Based on this argument, fourth hypotheses are stated as follows:

H4a: Ownership is associated with Perceived of Usefulness

H4b: Ownership is associated with Perceived Ease of Use

Length of establishment (age) will affect the benefit of financial statement for the business owner. An established business shows that there are many strategic decisions made by the owner. The owner is also more experienced in running the business. Owner is highly benefited by financial statement. Fifth hypotheses are as follows:

H5a: There is a positive association between the age of MSME and Perceived of Usefulness

H5b: There is a positive association between the age of MSME and Perceived Ease of Use

The size of business is also determined by financial statement's perceived of usefulness. The bigger the business, transaction and activity recording process, the more financial statement is required. The owner also receives much more benefit from financial statement existence to supervise the business. However, bigger size also brings another consequence. Financial statement generating process is more complex and considered harder.

H6a: The size of MSME is associated with Perceived of Usefulness

H6b: The size of MSME is associated with Perceived Ease of Use

Accounting Software Needs

PU and PEU are two main variables in TAM research model. PU and PEU, together, are assumed to affect individual's need and eagerness toward new technology. Based on this argument, seventh and eighth hypotheses are stated as follows:

H7: There is a positive association between Perceived Usefulness of financial reporting and Accounting Software Needs

H8: There is a positive association between Perceived Ease of Use of financial reporting and Accounting Software Needs

METHODOLOGY

Population and Sample

This study uses a sample of MSMEs in Central Java, Indonesia. Samples are chosen using snowball sampling method. First, researcher mapped MSME's group coordinator existed in industrial center area at Central Java, such as Pekalongan, Tegal, Brebes, and Semarang. MSME are chosen from each group to participate in this research. 63% questionnaires are returned from the total 100 distributed questionnaires. Six of 63 returned questionnaires were excluded due to incomplete data. Although the number of returned questionnaires are limited, the participation of MSME in this research already represents MSME center areas at Central Java.

Operational Definition

Personal factors examined in this research are gender (GENDER), owner's education level (EDU), and owner's age (AGE).

GENDER, is measured by categorizing male as "1" and female as "0"

EDU represents recent education level of the owner. Owner with recent education level on Elementary will be categorized as "1". Those with secondary or junior level of education will be categorized as "2". Owner with recent education level on high school will be categorized as "3". Category "4" is for those who pursue vocational high school. Those who have 2 years diploma will be categorized as "5", as "6" if they have a 3 years diploma, and "7" for 4 years diploma. Category "8" is for those with bachelor degree and category "9" is for those with postgraduate or master degree.

AGE represents recent owner's age in year.

The organizational factors consisting of the ownership of MSMEs (OWN), the age of MSMEs (AO), and the size of MSMEs (SIZE).

OWN, in this research, is measured by categorizing ownership type. MSME is categorized as "1" if it is owner's main and only business. It will be categorized as "2" if it is not the only business owned, but is the main business of the owner. Last group is categorized as "3" if it is not the main business of the owner nor the only business owned.

AO is measured by the length from business establishment until present.

SIZE is measured by sales volume generated by each MSME

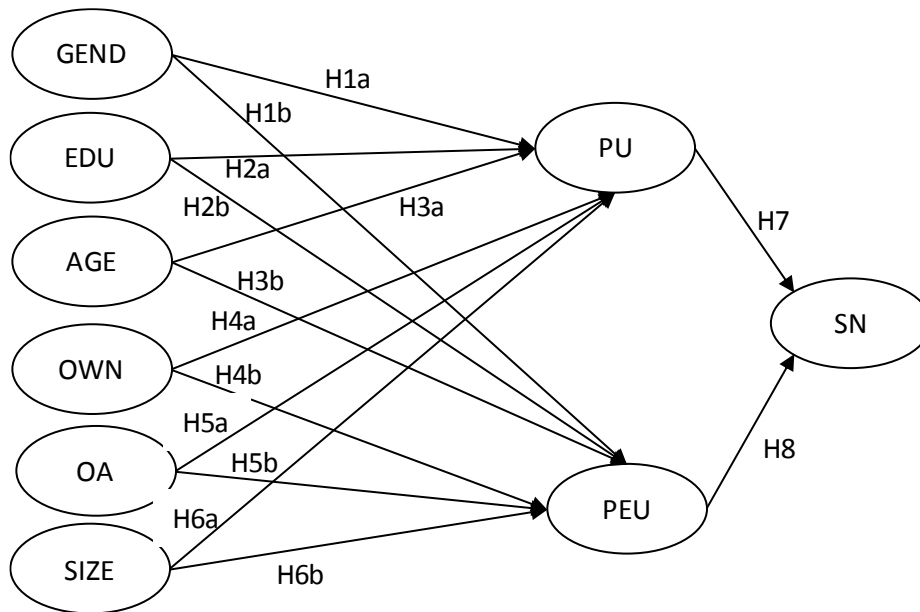
Perceived of Usefulness (PU) and Perceived Ease of Use (PEU) examined in this research are measured by modified instrument of Davis (1986). Instrument has to be adjusted to align the question, thus focusing on financial statement use rather than the use of technology. It is necessary to consider respondents that are yet using any accounting software.

Accounting Software Needs in this research is an instrument of five questions developed by researchers. These questions are developed to depict the need of accounting software in MSMEs.

Hypotheses Testing

Based on the development of hypotheses explained previously, the research model can be seen in figure 1. According to that model, we need to evaluate the hypotheses with path analysis. Therefore, hypotheses testing is conducted using Structural Equation Modeling. For this research we using WarpPLS analysis tool, because some of variables use nonparametric measurement. (Ghozali, 2014).

Figure 1. Research Model



RESULT

Before conducting hypothesis testing, researchers first ascertain whether the data used is valid and reliable. Using the factor analysis method, we found that all questions are valid because they are grouped according to existing variables. Tests also show that all variables are reliable using Cronbach alpha testing.

Furthermore, the testing result shows that the existing model could explain 24% of the impact of organizational and personal factor toward PU. The current model also could explain 34% of the impact of organizational and personal factor toward PEU. Unfortunately, under this model, PU and PEU could only explain 2.4% of variable Software Need. Table 1 is summarized above result.

Table 1. R-squared coefficients dan Adjusted R-squared coefficients

	PU	PEU	SN
R-squared coefficients	0.323	0.129	0.383
Adjusted R-squared coefficients	0.242	0.336	0.024

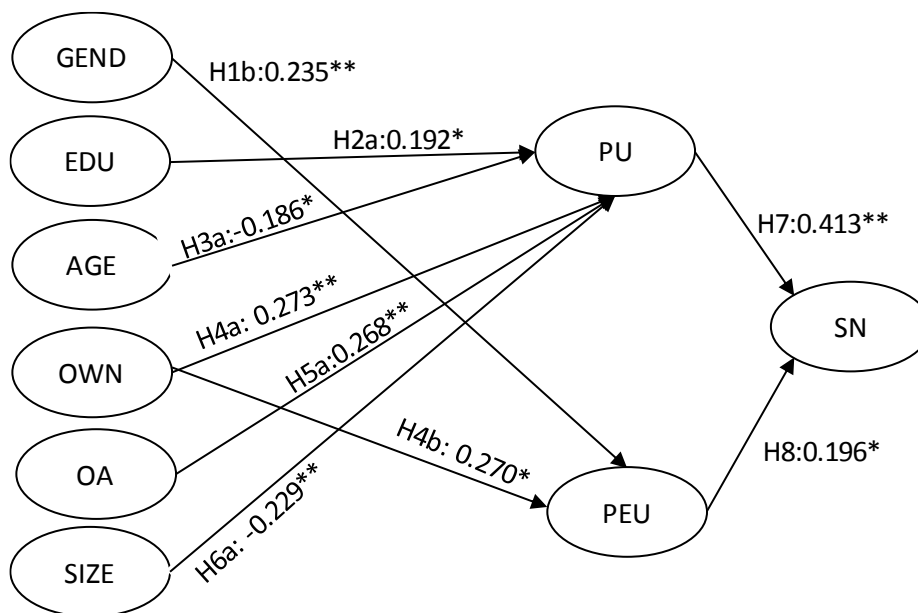
Table 2. Path coefficients

	PU	PEU	SN
GENDER	-0.049	0.235**	
EDU	0.192*	0.044	
AGE	-0.186*	-0.157	
OWN	0.273**	0.270*	
OA	0.268**	-0.087	
SIZE	-0.229**	0.080	
PU			0.413***
PEU			0.196*

Note: *sig < 0.10; ** sig<0.05; ***sig<0.01

Result on Table 2 shows that almost all variables, personal or organizational, are associated with PU. Only GENDER ($\beta = -0.049$) is not significantly associated with PU. Thus, H1a is rejected. On the other hand, other variables such as EDU, OWN and OA shows positive and significant association to PU. It means H2a, H4a, and H5a are accepted. Personal factor, AGE, and organizational factor, SIZE, are negatively associated to PU. It means H3a and H6a are both accepted.

Figure 2. Result



The only personal factor affecting PEU is GENDER ($\beta = 0.235$). It shows a positive and significant effect. Thus, H1b is accepted. The only organizational factor that affects PEU is ownership (OWN) with $\beta = 0.270$. Ownership shows a positive and significant effect, thus, H4b is accepted. The other variables such as EDU, AGE, OA and SIZE shows insignificant effect to PEU. That means H2b, H3b, H5b, and H6b are all rejected. Above models tested using WarpPLS software shows that organizational factors are more influential than personal factors. The results show that the only personal factor which influences the perceived ease of use of financial statements is gender. This study also shows that both of TAM variables, perceived of usefulness ($\beta = 0.413$, $p < 0.001$) and perceived ease of use of financial statements ($\beta = 0.196$, $p = 0.05$) affect the need for accounting software.

DISCUSSION

The objective of this study is to evaluate the factors that holding the SMEs from reporting the financial statement using the TAM model. The results of this research prove the effects of perceived usefulness and perceived ease of use of financial reporting to the needs of accounting software. Consistent with TAM, proposed by Davis (1986), perceived of usefulness and perceived ease of use offinancial reporting affect personal desire to accept or adopt new technology of accounting information system. The higher the perceived usefulness of financial reporting felt by the business owner, the higher the needs of accounting software. Higher perceived ease of use offinancial reporting will also increase the needs of accounting software.

This research also results empirical evidence about factors that influence perceived usefulness and perceived ease of use of financial reporting. Both organizational and individual factors have influenced toward the perceived usefulness and the perceived ease of use of financial reporting. Results show that gender positively affects the perceived ease of use of financial reporting. Male business owner considers financial statement is easier to use rather than female business owner. Age of business owner have an opposite effects on the perceived usefulness of financial reporting. Younger business owner have higher perceived usefulness of financial reporting. Education form higher perceived usefulness of financial reporting. The higher the education level of the business owner, the higher the perceived usefulness of financial reporting.

Three organizational factors show significant effect toward the financial statement usefulness. Ownership is shown to affect the perceived of usefulness positively. This positive association shows that financial statement is beneficial in the business which is not a main one. This is consistent with agency theory proposed by Jensen & Meckling (1976). Agency theory explains that there is an information asymmetry between principal (capital owner) and agent (operational manager). Thus, financial statement bridges principal and agent in order to reduce the information asymmetry. If the MSME is not the main business of the owner, it indicates less involvement in the daily operational business activity. Owner will need financial statement to perform control on agent, i.e employee. Financial statement is also used to make evaluation as business sustainability depends on acquired profit. More number of owned businesses means more control and evaluation must be done by the owner. It makes the owner more fluent in using the financial statement. Thus, ownership also shows positive effect toward perceived ease of use.

Age of organization is the second organizational factor affects perceived of usefulness positively. The more established the business, the more it requires financial statement. The older the age means business activity is more complex. Decision making will also become more complex. Financial statement provides required data for making strategic decision to maintain the establishment of business. Size of the MSME is the third factor that shows significant effect on perceived of usefulness. Size of the MSME is represented by measuring its sales volume. The higher sales volume shows the higher resources owned by the business. With high financial resources owned, business owner is capable to hire expert such as business consultant to help them with daily operational activities. Thus, business owner will feel less need of financial statement.

CONCLUSION

This research result demonstrates that the needs of accounting software depends on perceived usefulness of financial reporting. It also depends on perceived ease of use of financial statement in supporting operational activities. This research also depicts that perceived usefulness of financial reporting depends on education and age of business owner as personal factors and depend on ownership type, age and size of business as organisational factors. Meanwhile perceived ease of use of financial reporting depends on gender of owner and the ownership type of business.

Thus, in the future accounting software development, the main consideration should be the both organization and individual characteristics. To develop suitable accounting software for MSME, developers should carefully consider its characteristic to reach out their potential market.

This research also provides evidence that for MSMEs, owner's perception of benefits delivered by accounting software will encourage them to use it. Level of difficulty on how to use and operate the system itself is also an important factor to encourage MSMEs using accounting software. Thus, this study have implication that, it is very important to continuously educate and train MSMEs owner to show them how their business can take the advantage of accounting software. More importantly, business' women need more support through training to be more capable and confident using accounting software. On the other hand, accounting software for MSMEs must be simplified to be easier to use and operate.

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