



Agnes Advensia CM &lt;a\_advensia@unika.ac.id&gt;

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**KLIBEL 19 - Abstract Submission KLIBEL 19: 011-011**

1 message

**19th Kuala Lumpur International Business, Economics and Law Conference**

Fri, Jun 14, 2019 at 7:10

&lt;klibel@confbay.com&gt;

PM

To: a\_advensia@unika.ac.id

Dear Dr. Agnes Advensia Christmastuti ,

Thank you for submitting your abstract entitled "Accounting Software for MSMEs: organisational and personal factors based on TAM theory". Your reference number for this submission is **KLIBEL 19: 011-011**. The abstract will be reviewed and result will be notified soonest possible.

As a reminder, 19th Kuala Lumpur International Business, Economics and Law Conference will be held on 24 – 25 August 2019 at Bangi Resort Hotel, Bangi, Selangor, Malaysia.

Please remember to quote the conference name and reference number (ID) in any form of communications with us.

Yours sincerely,

KLIBEL 19 Secretariat

Email: [klibel@hotmail.my](mailto:klibel@hotmail.my)Website: <http://klibel.com/>**KLIBEL\_19\_g34MJwmbb6.docx**

13K



Agnes Advensia CM &lt;a\_advensia@unika.ac.id&gt;

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**KLIBEL 19 - Abstract Update KLIBEL 19: 011-011**

3 messages

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**19th Kuala Lumpur International Business, Economics and Law Conference**

Fri, Aug 2, 2019 at 10:05

&lt;klibel@confbay.com&gt;

AM

To: a\_advensia@unika.ac.id

Dear Dr. Agnes Advensia Christmastuti ,

Your full paper submission for KLIBEL 19: 011-011 was successful. The paper will be sent to our appointed reviewers for comments.

As a confirmation of your submission, we hereby attached the full document file that you have submitted. The paper will be copy-edited for the official proceeding.

You may wish to check or update your Abstract, Author, Co Author and Presenter's Name. Simply [Login](#) > My Submission > Paper Submission > Click on "EDIT".

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Thank you for your full paper submission. We are looking forward to seeing you at the conference.


Yours sincerely,

KLIBEL 19 Secretariat

Email: [klibel@hotmail.my](mailto:klibel@hotmail.my)

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**19th Kuala Lumpur International Business, Economics and Law Conference**

Fri, Aug 2, 2019 at 10:06

&lt;klibel@confbay.com&gt;

AM

To: a\_advensia@unika.ac.id

Dear Dr. Agnes Advensia Christmastuti ,

Your full paper submission for KLIBEL 19: 011-011 was successful. The paper will be sent to our appointed reviewers for comments.

As a confirmation of your submission, we hereby attached the full document file that you have submitted. The paper will be copy-edited for the official proceeding.

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Thank you for your full paper submission. We are looking forward to seeing you at the conference.

Yours sincerely,

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**Agnes Advensia CM** <[a\\_advensia@unika.ac.id](mailto:a_advensia@unika.ac.id)>  
To: Alexandra Widjaja <[alexandra@unika.ac.id](mailto:alexandra@unika.ac.id)>

Mon, Sep 2, 2019 at 11:15 AM

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Subject: KLIBEL 19 - Abstract Update KLIBEL 19: 011-011  
To: <[a\\_advensia@unika.ac.id](mailto:a_advensia@unika.ac.id)>

Dear Dr. Agnes Advensia Chrismastuti ,

Your full paper submission for KLIBEL 19: 011-011 was successful. The paper will be sent to our appointed reviewers for comments.

As a confirmation of your submission, we hereby attached the full document file that you have submitted. The paper will be copy-edited for the official proceeding.

You may wish to check or update your Abstract, Author, Co Author and Presenter's Name. Simply [Login](#) > My Submission > Paper Submission > Click on "EDIT".

As a reminder, 19th Kuala Lumpur International Business, Economics and Law Conference will be held on 24 – 25 August 2019 at Bangi Resort Hotel, Bangi, Selangor, Malaysia.





Thank you for your full paper submission. We are looking forward to seeing you at the conference.

Yours sincerely,

KLIBEL 19 Secretariat  
Email: [klibel@hotmail.my](mailto:klibel@hotmail.my)  
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**15 attachments**

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**KLIBEL 19 - Camera-ready Paper Update KLIBEL 19: 011-011**

1 message

**19th Kuala Lumpur International Business, Economics and Law Conference**

Fri, Aug 9, 2019 at 7:04

&lt;klibel@confbay.com&gt;

PM

To: a\_advensia@unika.ac.id

Dear Dr. Agnes Advensia Chrismastuti ,

Congratulation. Your paper (KLIBEL 19: 011-011) entitled "Accounting Software for MSMEs: organisational and personal factors based on TAM theory" has been accepted for presentation at the conference. As a confirmation, we hereby attached the final paper that you have submitted. The paper will be copy-edited for the official proceedings.

We would like to remind you that the Conference Fee shall be paid soonest possible. Failing to do so will result in ineligibility to have your paper published in the proceeding. 19th Kuala Lumpur International Business, Economics and Law Conference will be held on 24 – 25 August 2019 at Bangi Resort Hotel, Bangi, Selangor, Malaysia.

Thank you for your cooperation and attention.


We are looking forward to seeing you at the conference.

Yours sincerely,

KLIBEL 19 Secretariat

Email: [klibel@hotmail.my](mailto:klibel@hotmail.my)Website: <http://klibel.com/>

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Agnes Advensia CM &lt;a\_advensia@unika.ac.id&gt;

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**Presentation Material**

2 messages

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**Agnes Advensia CM** <a\_advensia@unika.ac.id>  
To: klibel@hotmail.my

Mon, Aug 19, 2019 at 2:54 PM

Dear Klibel Team,

Please accept the presentation material of paper ID 011-011  
Thank you

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 **Presentation ACCOUNTING SOFTWARE FOR MSMEs.pptx**  
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**KLIBEL Conference** <klibel@hotmail.my>  
To: Agnes Advensia CM <a\_advensia@unika.ac.id>

Mon, Aug 19, 2019 at 2:59 PM

Dear Agnes,

Thank you for your email.

Should you have any queries, please do not hesitate to contact us.

Thank you,

Best regards,

KLIBEL

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**From:** Agnes Advensia CM <a\_advensia@unika.ac.id>  
**Sent:** Monday, August 19, 2019 3:54 PM  
**To:** klibel@hotmail.my <klibel@hotmail.my>  
**Subject:** Presentation Material

[Quoted text hidden]

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## JOURNAL PUBLICATION - NOTIFICATION OF PAPER ACCEPTANCE – K19-11

7 messages

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**KLIBEL Conference** <klibel@hotmail.my>  
To: Agnes Advensia CM <a\_advensia@unika.ac.id>

Mon, Aug 19, 2019 at 7:01 AM

19 AUGUST 2019

Agnes Advensia Christmastuti  
Robertus Setiawan Aji Nugroho  
Alexandra Adriani Widjaja  
Stephana Dyah Ayu  
Vena Purnamasar

JOURNAL PUBLICATION - NOTIFICATION OF PAPER ACCEPTANCE – K19-11

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

We are pleased to inform you that on the basis of your submission the reviewers have accepted the above paper for publication in the following journal:

International Journal of Business, Economics and Law Vol. 19, Aug. 2019 (ISSN 2289-1552)  
Impact Factor: 4.708 (SJIF Impact Factor evaluation)

South East Asia Journal of Contemporary Business, Economics and Law Vol. 19, Aug. 2019 (ISSN 2289-1560). Impact Factor: 4.600 (SJIF Impact Factor evaluation)

Please submit your full paper as soon as possible. Email your paper and properly formatted full paper to [klibel@hotmail.my](mailto:klibel@hotmail.my) in Microsoft Word before 25 August 2019. Should you need extension please do not hesitate to contact us. Please be informed that submission fees of USD80/MYR320 shall be paid to the bank account details before 25 August 2019\*. Please remember to quote the paper reference number in any form of communications with us. We look forward to receive your revised paper in due course.

Yours sincerely,

Z. ROKMAN  
Managing Editor  
International Journal of Business, Economics and Law  
South East Asia Journal of Contemporary Business, Economics and Law  
Email: [klibel@hotmail.my](mailto:klibel@hotmail.my),  
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To: stephana dyah ayu r <stephana@unika.ac.id>, Ayu-dsn/M <ayuunika@yahoo.co.id>

Sun, Aug 25, 2019 at 3:30 PM

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From: **Agnes Advensia CM** <a\_advensia@unika.ac.id>

Date: Sen, 19 Agt 2019 2:41 PM

Subject: Fwd: JOURNAL PUBLICATION - NOTIFICATION OF PAPER ACCEPTANCE – K19-11

To: Alexandra Widjaja <alexandra@unika.ac.id>

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**Agnes Advensia CM** <a\_advensia@unika.ac.id>  
To: KLIBEL Conference <klibel@hotmail.my>

Mon, Aug 26, 2019 at 6:28 AM

Dear Mr. Z. Rokman

We request an extension of time to revise our article (K19-11). We Will submit the article tomorrow (August,27 2019) at the latest.

Thank you very much.

Agnes Advensia C.

[Quoted text hidden]

---

**KLIBEL Conference** <klibel@hotmail.my>  
To: Agnes Advensia CM <a\_advensia@unika.ac.id>

Mon, Aug 26, 2019 at 6:39 AM

Dear Agnes,

Thank you for your email. Yes, you can.

Should you have any queries, please do not hesitate to contact us.

Thank you,

Best regards,

KLIBEL

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**From:** Agnes Advensia CM <a\_advensia@unika.ac.id>

**Sent:** Monday, August 26, 2019 8:28 AM

**To:** KLIBEL Conference <klibel@hotmail.my>

**Subject:** Re: JOURNAL PUBLICATION - NOTIFICATION OF PAPER ACCEPTANCE – K19-11

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**Agnes Advensia CM** <a\_advensia@unika.ac.id>  
To: KLIBEL Conference <klibel@hotmail.my>

Wed, Sep 4, 2019 at 4:40 PM



Dear Mr. Z. Rokman

We send our paper that have revised.

Paper number K19-11, ACCOUNTING SOFTWARE FOR MSMEs :  
ORGANIZATIONAL AND PERSONAL FACTORS BASED ON TAM THEORY

We apologize for the delay in sending our revised paper.


We hope that it can still be accepted for publication.

Thank you very much for your understanding

Your sincerely,  
Agnes Advensia C

[Quoted text hidden]

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114K


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**Agnes Advensia CM** <a\_advensia@unika.ac.id>  
To: klibel@hotmail.my

Fri, Sep 6, 2019 at 7:03 AM

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**KLIBEL Conference** <klibel@hotmail.my>  
To: Agnes Advensia CM <a\_advensia@unika.ac.id>

Fri, Sep 6, 2019 at 10:34 AM

Dear Agnes,

Thank you for your email.

Should you have any queries, please do not hesitate to contact us.

Thank you,

Best regards,

KLIBEL

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**From:** Agnes Advensia CM <a\_advensia@unika.ac.id>

**Sent:** Wednesday, September 4, 2019 6:40 PM

[Quoted text hidden]

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19 AUGUST 2019

Agnes Advensia Christmastuti  
Robertus Setiawan Aji Nugroho  
Alexandra Adriani Widjaja  
Stephana Dyah Ayu  
Vena Purnamasar

**JOURNAL PUBLICATION - NOTIFICATION OF PAPER ACCEPTANCE - K19-11**

**PAPER TITLE: ACCOUNTING SOFTWARE FOR MSMEs : ORGANIZATIONAL AND PERSONAL FACTORS BASED ON TAM THEORY**

We are pleased to inform you that on the basis of your submission the reviewers have accepted the above paper for publication in the following journal:

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***South East Asia Journal of Contemporary Business, Economics and Law Vol. 19, Aug. 2019 (ISSN 2289-1560). Impact Factor: 4.600 (SJIF Impact Factor evaluation)***

Please submit your full paper as soon as possible. Email your paper and properly formatted full paper to [klibel@hotmail.my](mailto:klibel@hotmail.my) in Microsoft Word before **25 August 2019**. Should you need extension please do not hesitate to contact us. Please be informed that submission fees of **USD80/MYR320** shall be paid to the bank account details before **25 August 2019\***. Please remember to quote the paper reference number in any form of communications with us. We look forward to receive your revised paper in due course.

Yours sincerely,



**Z. ROKMAN**

*Managing Editor*

*International Journal of Business, Economics and Law*

*South East Asia Journal of Contemporary Business, Economics and Law*

Email: [klibel@hotmail.my](mailto:klibel@hotmail.my),

Website: [www.ijbel.com](http://www.ijbel.com), [www.seajbel.com](http://www.seajbel.com)

\*Bank Name: RHB Islamic Bank Berhad  
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Bank Address: RHB Islamic Bank Berhad, Section 9,  
43650 Bandar Baru Bangi, Selangor, Malaysia  
Account Holder Name: Zes Rokman Resources  
Account Holder Address: No 21, Jalan 3/21, Seksyen 3,  
43650, Bandar Baru Bangi, Selangor, Malaysia  
Bank Tel. No.: +6-03-89222430  
Swift Code: RHBAMYKL



**REVIEWERS' EVALUATION FORM**

**A. EVALUATION:** Please rate the manuscript based on the following criteria.

	Excellent	Average	Poor		
<b>1. Extent of contribution to the discipline in terms of:</b>	5	4	3	2	1
a. Abstract manifest the whole paper		4			
b. Objectives were drawn clearly			3		
c. the theoretical/conceptual framework.		4			
d. originality (e.g. how innovative, creative, or provocative is the idea/approach).			3		
e. methodology (sampling, design, instrumentation, statistical analysis, etc.).			3		
f. the data presented and results obtained.			3		
g. the findings and implications to the discipline.			3		
<b>2. If not a major contribution in terms of (1), does it nevertheless:</b>					
a. provide a useful summary of the state of knowledge in the field?		4	3		
b. replicate existing work in a competent manner to provide further support/modification to existing hypotheses, models, theories, etc.?			3		
c. suggest applications useful to practitioners?		4			
<b>3. Presentation of the paper in terms of:</b>					
a. organization.			3		
b. writing style.			3		
c. language.			3		
d. clarity/readability.			3		

**B. RECOMMENDATION**

- Accept (publishable as it is)
- Return to author for VERY MINOR revisions
- Return to author for MINOR revisions
- Return to author for major revisions
- Reject

### C. OTHER COMMENTS (IF ANY)

- The abstract shall include the research objectives, methodology and significant findings
- Problem statement and research gap of the study was not highlighted academically.
- Literature review on shall be more comprehensive and shall be linked with research gaps.
- Research methodology needs further discussion on the following issues.
- Issues in validity and reliability of the data shall be further highlighted.
- The results presentations shall be more clearer.
- Discussion of the paper shall be link with research objectives, research problems and supported with recent literature review.
- Policy implications need further discussions.
- English proof reading is needed.
- Typo errors and grammatical issues shall receive more attention. Assure that citation in text shall be also included in the Reference list and vice versa.
- Reference style of writing shall follow APA style. More references need to be added.

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

*Agnes Advensia Christmastuti  
Robertus Setiawan Aji Nugroho  
Alexandra Adriani Widjaja  
Stephana Dyah Ayu  
Vena Purnamasari*

## ABSTRACT

*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 using the Technology Acceptance Evaluation Model (Davis, 1989). We first evaluate the perceptions of MSMEs on the benefits of financial statements and the ability to prepare the reports. We also study the factors that influence them. Second, we evaluate the MSMEs' perceptions on the need of technology-based Accounting system to ease the financial statements reporting.*

*This study uses a sample of MSMEs in Central Java, Indonesia. By using a Structural Equation Modeling analysis tool, the results show that organizational factors are more influential than personal factors. The organizational factors consist of the ownership of MSMEs, the age of MSMEs, and the size of MSMEs. All organizational factors influence the perceived of usefulness of the financial statements. However, only the ownership of MSMEs has an effect on the ease-of-use of financial statements. The results also show that the only personal factor that influences the perceived of ease of use of the financial statements is gender. The perceived of usefulness and ease-of-use of financial statements influence the need for accounting software.*

*Keywords: accounting software, small medium enterprise, usefulness, ease of use*

## **INTRODUCTION**

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 shows 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 is considered less applicable to SMEs (Amit & Zott, 2001; Mittal, Ahmad, Romero, & Wuest, 2018). Different from large enterprises which have detail-built information system, SMEs usually do not anticipate future expansion and long-term development in its information system design. SMEs tends 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 its ecosystem, which is 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. Technology Acceptance Model (TAM) theorizes that perceived of usefulness will affect acceptance of new-form technology, just like digitalization in SMEs (Davis, 1989).

This research focuses on SMES. 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.

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 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 transaction recording, accounting system, and 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**

Technology Acceptance Model (TAM), introduced on 1986 by Davis, later becomes 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 used 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).

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 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.

### **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. Limited empirical findings show gender diversity, or the absent of gender diversity, related to benefits on technology-use depends on context where those relevant technology applied. Perceived ease of use on male of female also depends on context where those relevant technology is applied. Thus, in this research, gender is non direction hypotheses, stated as follows:

*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 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 in 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.

*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 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 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 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 consider harder.

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

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

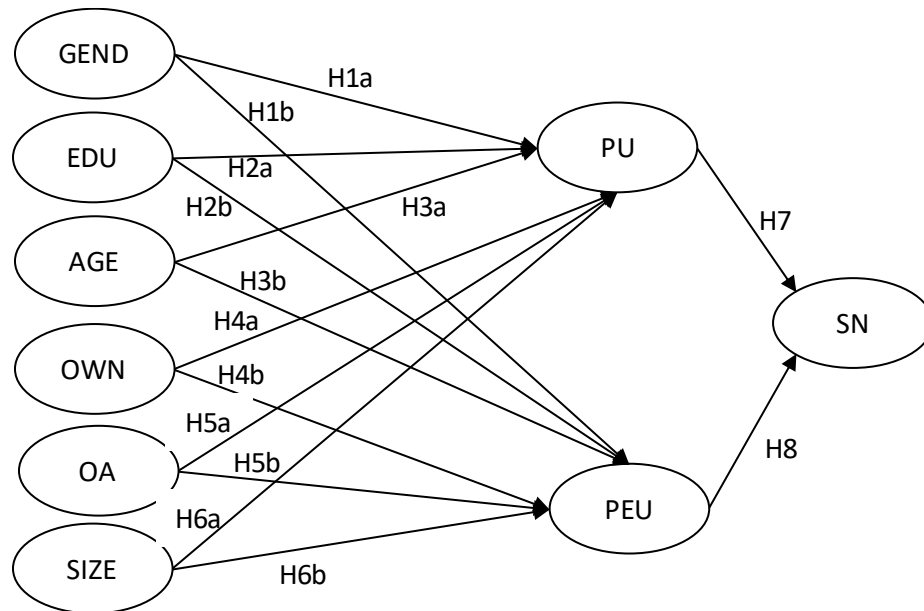
### **Accounting Software Needs**

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 stated as follows:

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

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

**Figure 1. Research Model**



## **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 form total 100 questionnaires spread. Six of 63 returned questionnaires were excluded due to incomplete data. Although the number of questionnaires returned are limited, but MSME participated in this research already represent MSME center areas at Central Java.

### **Operational Definition**

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

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 has 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.

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**

Hypotheses testing is conducted using Structural Equation Modeling, specifically, using WarpPLS analysis tool (Ghozali, 2014). 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**

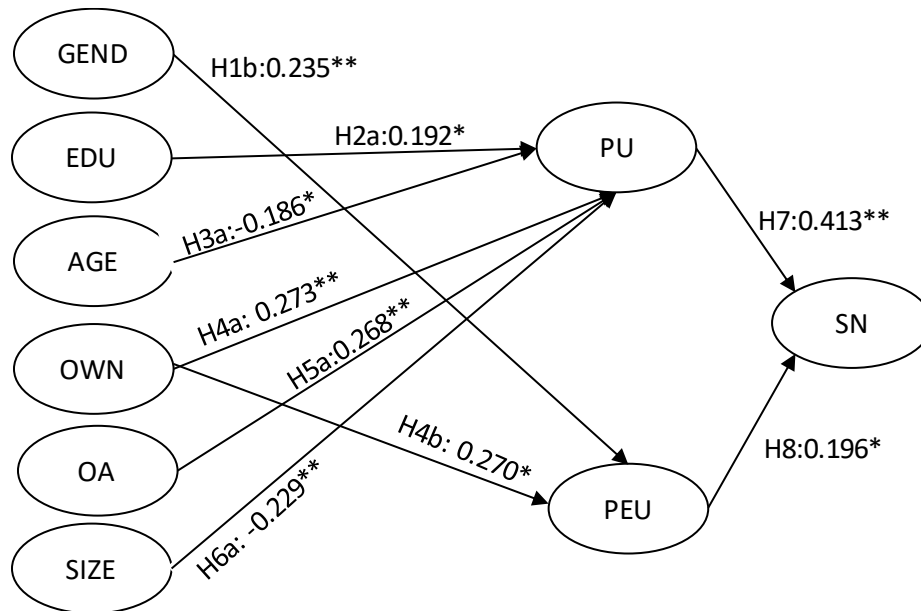
	PU	PEU	SN
<b>GENDER</b>	-0.049	0.235**	
<b>EDU</b>	0.192*	0.044	
<b>AGE</b>	-0.186*	-0.157	
<b>OWN</b>	0.273**	0.270*	
<b>OA</b>	0.268**	-0.087	
<b>SIZE</b>	-0.229**	0.080	
<b>PU</b>			0.413***
<b>PEU</b>			0.196*

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.

The only personal factor affecting PEU is GENDER ( $\beta = 0.235$ ) which 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.

**Figure 2. Result**



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**

Overall results of the study show that organizational factors are more influential than personal factors toward the perceived of usefulness and the perceived ease of use. Results show that gender positively affects the perceived ease of use. Male business owner considers financial statement is easier to use rather than female business owner.

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 business. 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 because business sustainability depends on profit acquired. More businesses owned means more controlling 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 affect 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.

This research also demonstrates the effects of PU and PEU in the needs of accounting software. Consistent with TAM, proposed by Davis (1986), perceived of usefulness and perceived ease of use affect personal desire to accept or adopt new technology. The higher the perceived of usefulness felt by the business owner, the higher the needs of accounting software. Higher perceived ease of use shows that easier use of financial statement will also increase the needs of accounting software.

## **CONCLUSION**

This research result demonstrates that the needs of accounting software depends on financial statement perceived of usefulness. It also depends on financial statement perceived ease of use in supporting operational activities. This research also depicts that organizational factors are more influential to the usefulness and ease of use rather than personal factors. Thus, in the future accounting software development, the main consideration should be the organization 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, it is very important to continuously educate and train MSMEs owner to show them how their business can take the advantage of accounting software. On the other hand, accounting software for MSMEs must be simplified to be easier to use and operate.



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

Dr Agnes AdvensiaChristmastuti  
Faculty of Economics and Business  
Soegijapranata Catholic University, Semarang, Indonesia  
Email: [a\\_advensia@unika.ac.id](mailto:a_advensia@unika.ac.id)

Dr Robertus SetiawanAji Nugroho  
Faculty of Computer Science  
Soegijapranata Catholic University, Semarang, Indonesia  
Email: [nugroho@unika.ac.id](mailto:nugroho@unika.ac.id)

Alexandra AdrianiWidjaja  
Faculty of Economics and Business  
Soegijapranata Catholic University, Semarang, Indonesia  
Email: [alexandra@unika.ac.id](mailto:alexandra@unika.ac.id)

StephanaDyahAyu  
Faculty of Economics and Business  
Soegijapranata Catholic University, Semarang, Indonesia  
Email: [stephana@unika.ac.id](mailto:stephana@unika.ac.id)

Vena Purnamasari  
Faculty of Economics and Business  
Soegijapranata Catholic University, Semarang, Indonesia  
Email: [vena@unika.ac.id](mailto:vena@unika.ac.id)

## ABSTRACT

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 perceive usefulness of financial reporting. However, only gender and ownership affect the financial reporting's perceive ease of use. Both perceived of usefulness and ease-of-use of financial statements support the need for accounting software.

*Keywords: accounting software, small medium enterprise, usefulness, ease of use*

## INTRODUCTION

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 such way that to operate it does not require high knowledge and skills of accounting, 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

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 Fishbein 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).

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, Mkpjojogu, & 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.

### **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:

*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.

*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 offinancialreportingand Accounting Software Needs*

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## **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 participaton of MSME in this research already represents MSME center areas at Central Java.

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

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**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.

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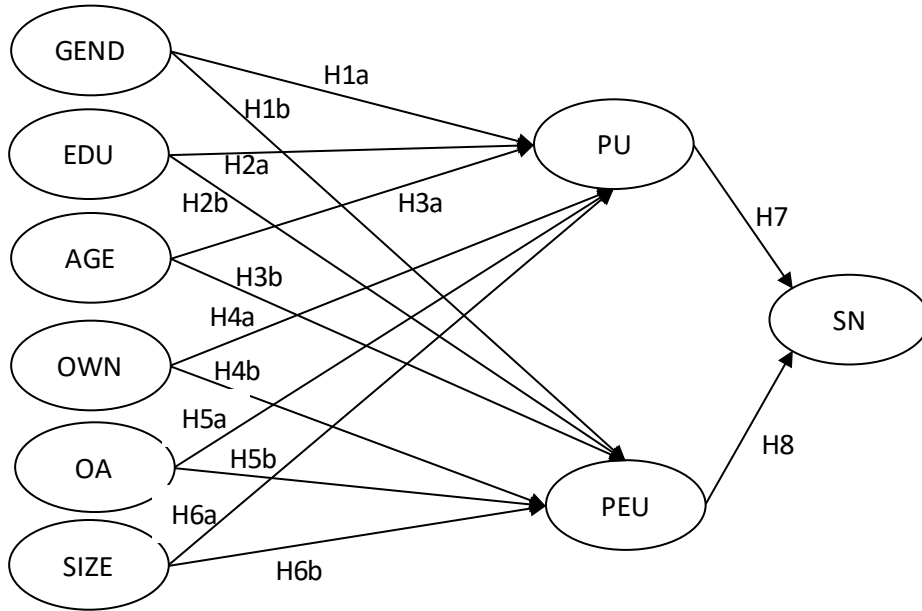
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Accounting Software Needs in this research is an instrument of five questions developed by researchers. These questions are developed to depict the need of accounting software in MSMEs.

### **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.

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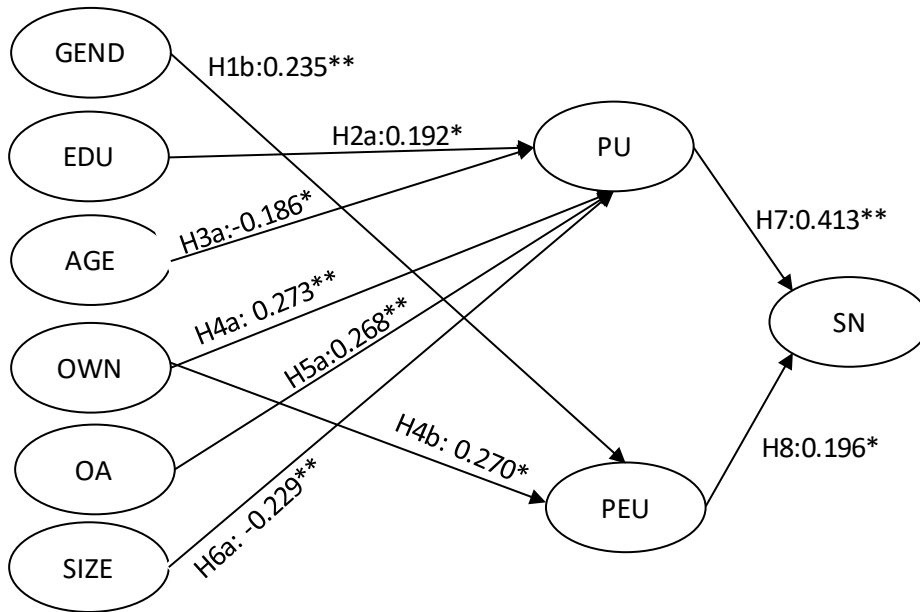
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<b>PU</b>			0.413***
<b>PEU</b>			0.196*

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 of 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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