Original Research Article

The Failure of Accounting Knowledge to Moderate Interest in Using Accounting Software for MSMEs with the UTAUT2 Model

Robiur Rahmat Putra[1], Vanessa Gilda[1*]

[1]Accounting Study Program, University 17 August 1945 Jakarta, Indonesia

*Corresponding author: Vanessa Gilda
Accounting Study Program, University 17 August 1945 Jakarta, Indonesia

Abstract

The purpose of this study is to analyze the UTAUT2 model of interest in using accounting software in MSMEs by using accounting knowledge as a moderating variable. The data collection technique uses simple random sampling through Google Forms in the form of a questionnaire. This study has a total sample of 164 respondents with the criteria of MSME owners. The data processing method in this study is to use smartPLS with the aim of testing the hypothesis. The results of this study indicate that performance expectations, hedonic motivation, and social influence have a positive and significant effect on the intention to use accounting software while accounting knowledge cannot moderately and negatively influence the UTAUT 2 model on interest in using accounting software. The results of this study recommend that to increase interest in using accounting software for MSMEs, it is necessary to socialize the meaning of accounting and procedures for using accounting software for MSMEs in order to improve the management of financial reports.
Keywords: Accounting knowledge, MSME, Interest in use, Software accounting, UTAUT2.

INTRODUCTION

In the 4.0 era, technology has a significant role in human activities, one of which is in the business world. Technology can help a lot in the business world, especially regarding well-integrated information systems. Information systems are designed to attract business people and help businesses move in a better direction. Accounting software is designed to facilitate accounting recording activities and process financial transactions. Accounting software is part of an accounting information system. Accounting information systems are human resource activities ranging from collecting, classifying, managing, and analyzing data to be converted into financial information. The use of accounting software can assist in providing information business and improving the performance of the business (Hatta *et al.,* 2019).

UMKM is defined as a business that is operated by individual business actors, households, or small-scale business entities based on Law number 20 of 2008. In the business world, of course, financial reports are very influential. That's why MSMEs also need to have good financial reports. Good financial management helps MSMEs get information about their business performance so that they can make future strategies for the development and progress of their business. Financial management can be seen from the financial reports produced. These financial reports can explain the performance of MSMEs during the accounting period.

The application of accounting software should be put to good use because it can help MSMEs to facilitate the financial management process. The presence of accounting software itself can be an alternative to overcoming the problems experienced by MSME activists. However, there are still many MSME activists who still use the manual recording in their financial reports. Therefore, the awareness of MSME actors to carry out digital bookkeeping through accounting software is needed (Prasetyo, 2021). In using accounting software, it is necessary to have a desire from within. It is called Interest. Interest is a form of interest or tendency toward something which is a psychological aspect.

This research wants to develop further from previous empirical studies by (I. R. Putri, 2022) which suggests that performance expectations and social influence have a positive and significant effect on the

interest in using accounting software in MSMEs and the intention to use a positive and significant impact on user behavior. The contribution of this study is to place accounting understanding variables as moderator variables. This is the latest discussion of this study and complements previous work. Therefore, it is expected that this research will make a significant.

LITERATURE REVIEW AND HYPOTHESES
Unified Theory of Acceptance and Use of Technology 2

UTAUT (Unified Theory of Acceptance and Use of Technology) is one of the most widely used a method and models in measuring the factors that influence behavioral intentions and behavior in using technology systems. The rapid development of technology is the reason for updating the UTAUT model so that the UTAUT model develops into UTAUT2. Three new constructs are added to UTAUT2, namely hedonic motivation, price values, and habits. But this study did not use facilitating conditions and price value. The aim of the UTAUT2 model is to identify three important constructs of technology acceptance and exploitation research for the general public and consumers through the creation of some new relationships (Venkatesh *et al.,* 2012).

Effect of Performance Expectations on Interest in Using Accounting Software

Performance expectations are a person's expectations of using the system, where the use of the system is expected to help him get a higher level of profit (Y. Putri *et al.,* 2023). One of them is that the use of e-performance can be useful and can help complete work, and can assist in improving the quality of performance, so that performance expectations have a significant effect on the variable of intention to use (Onibala *et al.,* 2021). The results of the research (V. Putri & Mahadian, 2021) show that performance expectations have a positive and significant effect on interest in using an application. This is also supported by research (Fithri Meuthia *et al.,* 2020), (Prasetyo, 2021) and (Wardani & Masdiantini, 2022). Based on the explanation above, it can be hypothesized as follows:
H1: Performance expectations have an influence on interest in using accounting software.

Effect of Effort Expectations on Interest in Using Accounting Software

Effort Expectation is the level of ease of use of the system that will be able to reduce effort both energy and time by individuals in carrying out a job. Using a work completion system can be done more quickly. This advantage will affect someone in completing each job. This shows that information system users will have the intention to utilize an information system if they feel that the information system to be used is useful and easy to use (Setiawan *et al.,* 2019). Effort expectations have a positive and significant effect on interest in using accounting software. Evidenced by research (Rohman, 2020), (Wardani & Masdiantini, 2022) and (Santi *et al.,* 2022). Based on the explanation above, it can be hypothesized as follows:
H2: Effort expectations have an influence on interest in using accounting software.

Effect of Hedonic Motivation on Interest in Using Accounting Software

Hedonic motivation is defined as consumer pleasure that comes from using technology and has been shown to have an important role in determining technology acceptance and use (Qolbi & Sastika, 2019). Research Venkatesh *et al.,* (2012) stated that people do not only care about performance, but also the feelings obtained from using technology and found that hedonic motivation is the second strongest factor influencing behavioral intentions towards technology adoption. Research (Rohman, 2020) states positive and significant results with a sense of happiness, joy, satisfaction, and pleasure in using the application. These results are consistent with the research (N. K. R. D. Putri & Suardikha, 2020). Based on the explanation above, it can be hypothesized as follows:
H3: Hedonic motivation has an influence on interest in using accounting software.

Effect of Social Influence on Interest in Using Accounting Software

Social influence is a measurement of the degree to which consumers feel compelled to use certain technologies (Qolbi & Sastika, 2019). Social influences can affect individual behavior through three mechanisms, namely compliance, internalization, and identification. The statement is strengthened by more and more influences from the environment that can have a significant impact on potential users of information technology with the help of new information technology because of the interest that arises from these users (Andini & Hariyanti, 2021). Social factors will encourage individuals to accept something that has been used by the community in their environment. The role of the people around the individual in providing opinions or recommendations is the main driver for individuals using technology (Wardhana, 2019). Also supported by research (Nopiani & Putra, 2021). Based on the explanation above, it can be hypothesized as follows:
H4: Social influence has an influence on interest in using accounting software.

Effect of Habit on Interest in Using Accounting Software

Habit is defined as the tendency of consumers to use the technology automatically due to previous learning with the habit of using technology and applies to it later (Qolbi & Sastika, 2019). When behavior becomes a habit, unconsciously it will make a decision. Especially when the action leads to the attainment of the goal to be achieved, it stimulates the user to increase

the intention of an action. Habit has a direct effect on the continued use of technology and a more moderate habit effect on the intention to use (Yuwono & Ellyawati, 2022). It is proven by research(Suharto, 2018) and (Ansor, 2022) stating that the habit variable on interest in using technology is influential and significant. Based on the explanation above, it can be hypothesized as follows:

H5: Habits have an influence on interest in using accounting software.

Effect of Accounting Knowledge on Interest in Using Accounting Software

Accounting knowledge is a person's mastery or ability to understand the accounting process, namely the preparation of financial reports that are arranged sequentially in accordance with existing procedures and as a set of knowledge as well as processes or practices (Cahyati, 2022). MSME actors who have accounting knowledge will have better knowledge of accounting compared to MSME actors who do not have accounting knowledge (Erawati & Setyaningrum, 2021). Interest to use is a behavioral attitude related to a person's desire and interest in encouraging user interest to use technology (Desvronita, 2021). Interest to use is also one of the aspects of the human psyche that can encourage one to achieve certain goals. The goal is for an individual to assess the convenience, usefulness, trust, and security that is felt and achieved from using the technology, that's when it will bring interest in using it again (Ajeng, 2018). Someone who has the knowledge to perform an action tends to generate encouragement to continue to take action or behavior in its use. Based on the explanation above, it can be hypothesized as follows:

H6: Accounting knowledge has an influence on interest in using accounting software.

Moderation Accounting Knowledge on the Effect of UTAUT2 model on Interest in Using Accounting Software

Performance expectation is the level of a person's belief that using the system will help them improve their performance. It is very important for someone to have performance expectations when using an accounting information system by believing that functioning a technological innovation will be able to help him gain various career benefits (Widia *et al.,* 2022). In line with research (Setiawan *et al.,* 2019) that someone who has high work expectations will also have a high interest in using information technology systems because these individuals feel there will be more value from performance if assisted by the use of technology systems. Effort expectations are business expectations issued by MSME actors to operate the system or the

level of comfort felt by individuals related to the use of accounting information systems (Miswaty *et al.,* 2022). This statement is supported by research (Herdianto *et al.,* 2018). The hedonic motivation that a person has when using financial technology will be able to provide pleasure and satisfaction when that person uses technology. So that by increasing one's hedonic motivation it will generate interest in its use (Prasetya & Purnamawati, 2020). Social influence is the important feeling that other people give confidence in the use of a new system. This statement supports that MSME actors use their accounting knowledge with the aim of increasing their business because it is influenced by a contagious social environment (A. Putri & Siregar, 2022). abits can lead to excessive tendencies so it becomes a necessity to use technology (Awdes & Surya, 2022). With accounting knowledge, it will be able to influence interest in using the UTAUT2 model so that it can be hypothesized as follows:

H7a: Accounting knowledge moderates the influence of performance expectations on interest in using accounting software

H7b: Accounting knowledge moderates the influence of business expectations on interest in using accounting software.

H7c: Accounting knowledge moderates the influence of hedonistic motivation on interest in using accounting software.

H7d: Accounting knowledge moderates the influence of social influences on interest in using accounting software.

H7e: Accounting knowledge moderates the influence of habits on interest in using accounting software.

METHODOLOGY

This study was structured to analyze the factors that influence interest in using accounting software in MSMEs based on the UTAUT2 model. The methods used in this study are quantitative with an emphasis on theory validation by numerically measuring the study variables and performing data analysis with statistical procedures. Quantitative studies use a deductive approach aimed at testing hypotheses (Paramita, 2021). This study uses research samples from MSME owners. The quantity of samples taken is 164 respondents. The dependent variable in this study was interested in using accounting software. The independent variables in this study are performance expectations (PE), effort expectations (EE), social influence (SI), hedonic motivation (HM), and habits (H). This study also presents accounting understanding as a moderating variable. Table 1 below contains the information for each variable utilized in this investigation.

Table 1. Operational Variables		
Variable	**Indicator**	**Reference**
Performance Expectancy (X_1)	perceived usefulness Relative advantage Expected results	(Venkatesh et al., 2012)
Effort Expectancy (X_2)	Perceived ease of use Complexity	(Venkatesh et al., 2012)
Hedonic Motivation (X_3)	Pleasant Satisfaction Improve the performance	(Venkatesh et al., 2012)
Social Influence (X_4)	Influence from the people around	(Venkatesh et al., 2012)
Habit (X_5)	Habit of using accounting software Enjoy using accounting software Better to use accounting software	(Venkatesh et al., 2012)
Intention in Use (Y)	Receipt/purchase Initial usage experience	(Venkatesh et al., 2012)
Accounting Knowlegde (Z)	Declarative knowledge Procedural knowledge	(Nursanti, 2019)

This type of research is quantitative descriptive research using data collection techniques simple random sampling which is distributed through google forms in the form of a questionnaire. The measurement scale in the answers to the questionnaire that will be used in this study is the Likert scale. The Likert scale response format ranges from "strongly agree" to "strongly disagree". The scale is as follows: Strongly Disagree (STS) gets a score of 1, Disagree (TS) gets a score of 2, Disagree (KS) gets a score of 3, Agree (S) gets a score of 4, and Strongly Agree (SS) gets a score 5 (Andini & Hariyanti, 2021). In this study, smartPLS (Partial Least Squares - Structural Equation Modeling) SEM software is used to process data and prove research hypotheses. The PLS-SEM analysis consists of two sub-models: the measurement model (outer model) and the structural model (inner model). Test measurement or external models using MTMM (MultiTrait-MultiMethod) approach by testing convergence and discriminant validity. Convergent validity is by looking at the Average Variance Extracted (AVE) value. An indicator is considered valid if it has an AVE value above 0.5 or shows all outer loading variable dimensions with a loading value >0.5. The Discriminant Validity Method is to test the discriminant validity with reflexive indicators taking into account that the cross-loading value for each variable must be >0.7. Composite Reliability is done by looking at the value in Composite Reliability (CR) with a threshold >0.7 (Utama, 2021). A structural model test or inner model can be used to predict the causality relationship between variables. This test is used to determine the positive or negative relationship between variables, the test is carried out with the determinant coefficient (R-Square) and Estimate For Path Coefficient (Hypothesis Test). The R-Square value <0.5 is stated to be weak in terms of the independent variable and the dependent variable, inversely if the value is >0.5 it can be said that the independent variable is strong in relation to the

dependent variable. Estimate For Path Coefficients looks at the significance of the effect between variables by looking at the t-statistic and p-value values, namely through the bootstrapping method. The hypothesis can be said to have a significant positive effect if the t-statistic value is >1.96 and the p-value is < 0.05 (Rohmatulloh & Nugraha, 2022).

RESULTS AND DISCUSSION
Based on research instruments and research data collected from 164 respondents, personal data was obtained which included gender, age, the last education, and how long the MSME activities had been established. The following is a description of the respondents in this study:

Table 2: Characteristics of Respondents

Information	Sum	%
Gender		
Men	79	48,2%
Women	85	51,8%%
Age		
< 25 Years	26	15,9%
26 - 30 Years	75	45,7%
31- 40 Years	54	32,9%
> 40 Years	9	5,5%
The Last Education		
a. SMA/SLTA	30	18,3%
b. Undergraduate (S1)	124	75,6%
c. Postgraduated (S2)	10	6,1%
d. Doctoral	-	-
How long has MSME activity been established		
< 3 Years	84	51,2%
5 – 10 Years	61	37,2%
> 10 Years	219	11,6%

Source: Author's own compilation.

Judging from the table 2 categories of gender men respondents more than women, which as many as 85 respondents. When viewed in terms of the age of the respondents dominated by the age of 26-30 years as many as 75 respondents (45,7%). Judging from the

level of education, Undergraduate were 124 respondents (75,6%). And finally, the majority of respondents based on the length of MSME activities have been established within a period of < 3 years, as many as 84 respondents (51,2%).

Table 3. Construct Reability and Validity

Hypothesis	Cronbach's alpha	rho-A	Composite reliability	AVE	Decision
PE (X1)	0.881	0.890	0.926	0.808	Accepted
EE (X2)	0.709	0.725	0.872	0.773	Accepted
HM (X3)	0.784	0.815	0.873	0.696	Accepted
SI (X4)	0.781	0.809	0.817	0.692	Accepted
H (X5)	0.777	0.796	0.869	0.689	Accepted
IU (Y)	0.764	0.780	0.863	0.677	Accepted
AK (Z)	0.878	0.900	0.924	0.802	Accepted
AK x PE -> IU	1.000	1.000	1.000	1.000	Accepted
AK x EE -> IU	1.000	1.000	1.000	1.000	Accepted
AK x HM -> IU	1.000	1.000	1.000	1.000	Accepted
AK x SI -> IU	1.000	1.000	1.000	1.000	Accepted
AK x H -> IU	1.000	1.000	1.000	1.000	Accepted

Source: Authors' testing results using SmartPLS 3.0

Based on table 3, the results of the validity test which was carried out by comparing the square root of the average variance extracted (AVE) had a large result of 0.5, which means that the validity test met the criteria and was found to be good. Therefore, the measures used in this study are valid and meet convergent validity. The results obtained are known to be Cronbach's alpha, with composite confidence score results > 0.7. This means that reliability tests are said to be reliable and meet standards. Structural model tests can be evaluated with

R-squared and path coefficient estimates. The fractional value using the R-squared value is 0.464. This means that the variability of the construct of interest used is 46.6%, as illustrated by constructs PE, EE, HM, SI, H, and AK. In contrast, the remaining 54.4% were influenced by factors outside this study. Path coefficient estimation results used to check the significance of effects between variables show significant results for all hypothesis tests. Following are the results of testing the research hypothesis presented on table 4.

Table 4. Hypothesis Tests

Hypothesis	Original sample	Sample Means	Standard Deviations	T statistics	P values
PE -> IU	0.369	0.378	0.129	2.855	0.004
EE -> IU	-0.182	-0.165	0.162	1.121	0.263
HM -> IU	-0237	-0.200	0.117	2.023	0.044
SI -> IU	0.821	0.789	0.311	2.644	0.008
H -> IU	-0.242	-0.267	0.256	0.948	0.344
AK -> IU	0.119	0.128	0.074	1.632	0.103
AK x PE -> IU	-0.063	-0050	0.137	0.461	0.645
AK x EE -> IU	0.141	0.135	0.179	0.790	0.430
AK x HM -> IU	0.039	-0.008	0.142	0.276	0.783
AK x SI -> IU	-0.068	-0.054	0.354	0.192	0.848
AK x H -> IU	-0.095	-0.061	0.295	0.322	0.747

Source: Authors' testing results using SmartPLS 3.0

Based on table 4, the hypothesis results from H1 the data analysis shows a T-statistics value of 2,855 or more than the t table value of 1.96. Also, these data indicate that the P-value is 0.004 < 0.05. So it is stated

that performance expectations on interest in using accounting software have a significant positive effect. That is, someone who believes in using a system or technology will help improve their performance. The

results of this study are in line with research (Fithri Meuthia *et al.,* 2020), (Prasetyo, 2021) and (Wardani & Masdiantini, 2022) which show that performance expectations have a positive and significant effect on the intention in use, so it is concluded that H1 is accepted.

Proof of the second hypothesis (H2), effort expectations are not proven to have a positive and significant effect on interest in using the software with a T-statistics value of 1.121. Also, this data shows that the P-value is 0.263 > 0.05. This shows that the ease of using a system will not be able to reduce one's efforts in doing a job. Thus, the evidence for this study is not in line with research conducted by (Rohman, 2020), (Wardani & Masdiantini, 2022) and (Santi *et al.,* 2022). So it can be concluded that H2 is not accepted.

Proof of the third hypothesis (H3), hedonic motivation has a positive and significant effect on interest in using accounting software with a T-Statistics value of 2,023 or more than the t table value of 1.96. Also, this data shows that the P-value is 0.044 < 0.05. That the use of technology has been shown to have an important role in determining acceptance of technology and its use. The results of this study support previous research conducted by (N. K. R. D. Putri & Suardikha, 2020) and (Rohman, 2020) which showed hedonic motivation had a positive and significant effect on interest in using accounting software. So, it is concluded that H3 is accepted.

Proof of the fourth hypothesis (H4), social influence has a positive and significant effect on interest in using accounting software with a T-Statistics value of 2,644 or more than the t table value of 1.96. Also, this data shows that the P-value is 0.008 < 0.05. As evidenced by the increasing number of encouragement from the surrounding environment, it will be easy for someone to influence the decision to take action from the surrounding environment. The results of this study support previous research conducted by (Andini & Hariyanti, 2021) and (Nopiani & Putra, 2021) which showed hedonic motivation had a positive and significant effect on interest in using the software. So, it is concluded that H4 is accepted.

Proof of the fifth hypothesis (H5), Habits do not affect interest in using accounting software, which means that the fifth hypothesis cannot be accepted with a T-statistics value of 1.121 or less than the t table value of 1.96. Also, this data shows that the P-value is 0.344 > 0.05. Habits explain how a person uses a system in daily life -day. If the use of systems or technology is not carried out continuously, there will be less interest in using the technology. Therefore, the evidence in this study contradicts studies conducted by (Suharto, 2018), (Yuwono & Ellyawati, 2022) and (Ansor, 2022). So it can be concluded that H5 is not accepted.

Proof of the sixth hypothesis (H6), understanding of accounting has no effect on interest in using accounting software, which means that the sixth hypothesis cannot be accepted with a T-statistic value of 1.632 or less than the t- table value of 1.96. Also, this data shows that the P-value is 0.103 > 0.05. Even though MSME owners have adequate accounting knowledge, they do not necessarily intend to use accounting software, one of the factors is that MSME owners continue to run their businesses (Zuliyati *et al.,* 2022). So the proof of this research is not supported by research (Ajeng, 2018) but in line with research (Wiratama & Sulindawati, 2022). It can be concluded that H6 is not accepted.

Proof of H7a shows that moderation in accounting knowledge has no effect on performance expectations on interest in using accounting software for MSME actors. It can be seen in table 4 that the T-statistics value is 0.461 or less than the t table value, which is 1.96. These findings indicate that the P-value is 0.645 > 0.05, hypothesis 7a is not supported. Hypothesis 7a states that accounting knowledge moderates the effect of performance expectations on interest in using accounting software is rejected. Accounting knowledge moderation has no effect on effort expectations on interest in using accounting software. The result of the T-statistics value is 0.790 or less than the t-table value, which is 1.96. These findings indicate that the P-value is 0.430 > 0.05, hypothesis 7b is not supported. Hypothesis 7b states that the relationship between accounting knowledge and effort expectations influences interest in using accounting software is rejected. Accounting knowledge moderation has no effect on hedonic motivation on interest in using accounting software. The result of the T-statistics value is 0.276 or less than the t-table value, which is 1.96. These findings indicate that the P-value is 0.783 > 0.05, hypothesis 7c is not supported. Hypothesis 7c states that accounting knowledge moderates the effect of hedonic motivation on interest in using accounting software is rejected. Accounting knowledge moderation has no effect on social influence on interest in using accounting software. The result of the T-statistics value is 0.192 or less than the t-table value, which is 1.96. These findings indicate that the P-value is 0.848 > 0.05, hypothesis 7d is not supported. Hypothesis 7d states that knowledge moderates the influence of social influence on interest in using accounting software is rejected. Accounting knowledge moderation has no effect on habits towards interest in using accounting software. The result of the T-statistics value is 0.322 or less than the t-table value, which is 1.96. This finding indicates that the P-value is 0.747 > 0.05, hypothesis 7e is not supported. Hypothesis 7e states that accounting knowledge moderates the effect of habit on interest in using accounting software is rejected. The results of this study do not support research from (Widia *et al.,* 2022),(Setiawan *et al.,* 2019), (Miswaty *et al.,* 2022), (Prasetya & Purnamawati, 2020),(A. Putri & Siregar,

2022) and (Awdes & Surya, 2022). It can be concluded that moderation of accounting knowledge is not able to influence the UTAUT2 model on interest in using accounting software for MSMEs.

CONCLUSION

The purpose of this study was to analyze the effect of the UTAUT2 model on interest in using accounting software in MSMEs by using accounting knowledge as a moderating variable. For MSME actors who use accounting software and have an understanding of accounting and those who don't, there are significant differences in the formation of financial reports that affect the income generated. Several factors were tested to show whether the factors in the UTAUT2 model used in this study can influence the interest in using accounting software by MSME actors. The test results of this study also stated that only a few factors in the UTAUT2 model, namely performance expectations, hedonic motivation, and social influence had a positive and significant effect. This states that MSME actors gain a level of trust in the role of accounting software which will help improve their performance in terms of user satisfaction with accounting software which also has an impact on the results obtained and creates a feeling to continue to use it again and there are social influences, especially from the surrounding environment. About the use of accounting software also encourages someone to feel and use it? The results of testing the variable expectations of effort, habits, accounting knowledge, and the relationship between accounting knowledge and the UTAUT2 model have no effect on interest in using accounting software in MSMEs. MSME actors must be wiser in developing their business by implementing the use of accounting software to help with good financial reporting; this will attract investors to invest their capital. The limitation of this research is the relatively small number of samples used. Suggestions for related parties, namely future research are expected to be able to develop and expand the research sample. Accounting software providers should make tutorials that are easily accessible to MSMEs.

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