

## Perception Analysis of Digital-Based Accounting Implementation in MSMEs Through TAM, UTAUT and DOI Approaches

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**Abstract:** Accounting information is needed for economic decision making obtained from the accounting process. Currently, there are various accounting applications and preparation of digital-based financial statements, but their use is still small. This study uses three approaches to the theory of perception of technology, namely TAM, UTAUT and DOI. This type of research is descriptive qualitative. The research data is primary data collected through questionnaires and interviews. The number of responses was eight MSME business people in Klambir Lima Kebun village. The results revealed that respondents had positive perceptions of the usefulness and benefits of using technology, but negative perceptions for ease of use. MSME business actors in Klambir lima village argue that digital technology-based accounting can only be applied to businesses that are larger than the businesses they are currently running. And it will be easy for those who have an accounting education background. However, business actors are willing to try to use it if it is supported by the surrounding community who also uses it and there is assistance from related parties, government, and academics.

**Keywords:** TAM, UTAUT, DOI, MSME, Entrepreneurs

### 1. INTRODUCTION

Information and Communication Technology is developing rapidly, supporting the activities of companies and educational institutions as the main work tool. And individual assessment through attitude/behavior will determine the decision to use technology or not. (Jaya, Handajani, & Sakti, 2022). The development of technology is intended to make it easier for humans to do activities, communicate and develop competencies to improve their quality of life. With technology, the information needed by humans can be available on time and valid according to the latest conditions which can then be used by humans in making decisions, especially financial and economic decisions. Likewise, the role of technology for MSMEs/SMEs. Rafif et al. said that technological developments are able to help the development of SMEs to keep up with the dynamic times, one of which is the use of accounting information in SMEs. Technological developments have presented accounting applications that can assist SME entrepreneurs in managing accounting information more effectively and efficiently. Digital-based accounting applications are technology available to overcome the problems of MSME business actors in bookkeeping and making financial reports. Although the number of applications available today is quite large, there are still many business actors who have not used it. Even though the use of bookkeeping and preparation of financial reports can help in decision making. Pinasti revealed in his research that many small entrepreneurs still think that the accounting process is not too important to

implement so that these entrepreneurs do not use accounting information systems in managing their business. (Rafif, Primasari, & Widianingsih, 2022)

Fitrianisa et al said that there are various problems faced by MSMEs in addition to the problem of the availability of financial information such as income, profit and costs in business financial reports. This condition raises limitations for MSME entrepreneurs, namely: 1) MSMEs still tend to use traditional bookkeeping because they have not yet switched to technology, but there are also MSMEs that have not done their business financial bookkeeping at all. 2) There is still a lack of accounting information that plays a role in decision making and future business prospects. And one of the reasons MSME entrepreneurs have not done bookkeeping or preparation of business financial reports is due to the perception of business owners. 3) the use of accounting applications can facilitate making decisions quickly and accurately due to the availability of accounting information. 4) it is necessary to increase the awareness of business actors to do digital bookkeeping. These problems and conditions will certainly harm business owners and hinder the progress of MSME businesses. (Fitrianisa, Dwiharyadi, & Afni, 2023). This research focuses on entrepreneurs' perceptions of the use of digital-based accounting applications (android) in producing financial reports and accounting information. The difference between this research and similar research lies in the methods and theoretical approaches used. This study uses three basic theories of using new technology or innovation, namely the TAM, UTAUT and DOI approaches.

## **2. LITERATURE REVIEW**

Perception is a psychological process where a person will organise, interpret, and give meaning to stimuli or information received through their senses. Perception can take the form of recording accompanied by interpretation of what is seen and felt so that it will involve a person's level of understanding of what their five senses receive. So perception is influenced by experience, knowledge, values applied and one's expectations of something.

The stages of a person's perception process appear can be seen in the following elements:

- a. Sensory stimuli, which is information received by a person through the use of his five senses
- b. Interpretation, which is the process of giving meaning to the stimuli received, where differences in a person's interpretation will vary depending on knowledge, past experiences and absorbed culture.

- c. Construction of reality, which is the final form of the perception process, in the form of an understanding or description of what was interpreted earlier.

Meanwhile, Hohakay revealed that the stages of perception are as follows

- a. Socialisation and Information, socialisation is important to do so that important information can be conveyed properly.
- b. Educational Background, Education is one of the shaping of a person's knowledge, a person with a higher education tends to accept new things better.
- c. Understanding in preparing Financial Statements, an understanding is needed in the process of using accounting for the preparation of financial statements which in turn can produce financial information for financial decisions. (Hohakay, 2023)

This research uses three approaches related to the theory of perception in the application of accounting technology/business finance, namely TAM, UTAUT, and DOI theories.

- a. Technology Acceptance Model (TAM) is one approach to measuring the perception of a person or group of people in the use of technology. The TAM approach was first popularised by Davis in 1986-1989 which aims to explain the process of acceptance and use of technology by a person or group of people. Davis (1986) developed a combined theory of TAM (Technology Accepted Model) and TPB (Theory of Planned Behavioural) about the perceptions of technology users that influence acceptance attitudes. (Rahmatika & Fajar, 2019). In the TAM approach model, there are two components used to measure a person's behaviour towards technology, namely Perceived Usefulness and Perceived Ease of Use. These two components will then form a person's attitude towards using technology. After the attitude is formed, a person's behaviour or intention to use or not use (behavioral intention to use) will appear. And the last stage is the decision whether or not to use the technology in his life (actual system to use). These stages are known as internal factors, which are factors that process within a person. Apart from internal factors, there are also external factors which of course also affect a person's behaviour in deciding whether to accept and use technology or not. These external factors are External Variables which include a person's age, gender, education and experience in using technology. The next external factor is social influence (Social Influence) such as the influence that comes from the surrounding people (family, friends, teachers, leaders and others). And the last is Facilitating Conditions or supporting facilities available on the technology, the more complete the facilities provided, the greater the technology acceptance process. Facilities here can

take the form of training, mentoring, special user consultations, and so on that can give someone confidence to use technology.

- b. The Unified Theory of Acceptance and Use of Technology (UTAUT) is a theory that emphasises the acceptance of individuals or groups in the use of technology and information systems. This theory was introduced and developed by Venkatesh, Moris, Davis and Davis in 2003. The UTAUT theory approach consists of four (4) main components, namely:

1) *Performance Expectancy (PE)*

This first component focuses on the acceptance of technology based on a person's belief that the technology When used, it can improve performance. The work done can be more effective and efficient.

2) *Effort Expectancy (EE)*

This component shows that a person believes that using technology will make it easier for them to complete tasks without requiring greater effort.

3) *Sosial Influence (SI)*

SI refers to a person's belief in the use of technology based on the support of people around him who support him to use the technology.

4) *Facilitating Conditions (FC)*

This component describes the existence of external factors outside a person's individual that influence him to use technology. This external component can take the form of individuals, infrastructure or increased self-ability to support the use of technology.

The UTAUT model has been used in several studies, especially on the behaviour of using information technology. (Nazmi, Aziza, Santoso, & Amir, 2024). UTAUT is useful for managers in assessing the likelihood of successful use of new technology, as well as understanding the factors that influence the acceptance of new technology. (Venkatesh, Morris, Davis, & Davis, 2003)

- c. *Theory of Diffusion of Innovations (DOI)*

DOI is a theory that explains how, why and in what way a new technological innovation can be accepted and adopted by a person or group of people. This model was introduced and developed around 1962 by Everett Rogers. DOI perception theory can help understand the perception of a person or group of people on the application of new technology to be used. The DOI concept will go through five main elements when

innovation or technology will be used, the five stages include: innovation, communication, time, social system.

The indicators used in the DOI Model approach include the following points:

- 1) Relative Advantage is the extent to which technological innovations will be considered better than previous technologies or solutions.
- 2) Conformity, which is an assessment of the extent to which technological innovation is in accordance with the values, experiences and needs of the user
- 3) Complexity, the more complex a technology is, the more features it will offer for user convenience and comfort, but whether the more complex the features offered will be easier to understand and use.
- 4) Tryability, namely the extent to which a technology can be tried by users according to the scale of their needs before deciding to use the technology.
- 5) Visibility, namely the extent to which the results and benefits of using the technology can be seen by potential users
- 6) Adoption rate, namely the speed of the technology adoption process of a person or group of people
- 7) The adopter category, namely the speed of individual adoption, will be divided into various categories which will affect the acceptance of the technology features offered.
- 8) Social influence, namely the influence of surrounding people or groups of people in individual decisions or technology acceptance.
- 9) Resources and support, the use of technology must of course be included with the capacity of supporting resources, such as knowledge, finance, time, training, guidance and so on that can support the process of accepting the technology
- 10) Policy and infrastructure, this indicator is also an indicator of support for technology acceptance, such as regulations, facilities and some of them
- 11) User satisfaction is a measure of the extent to which individuals or users will feel satisfied when technology has been adopted or used.

### **3. METHODS**

This research is a qualitative study with a descriptive approach that aims to analyse the perceptions of MSME business actors in Klambir Lima Kebun village on the application of digital \android-based accounting applications. The descriptive approach was chosen so that the analysis carried out could be more in-depth on the conditions of the respondents that

influenced their perceptions on the application of digital-based accounting. The research subjects were eight MSME entrepreneurs who were randomly selected to represent the MSME entrepreneurs in Klambir Lima Kebun village. Research data was collected through the completion of questionnaires and interviews. Key questions in the questionnaire were then clarified through interviews.

Perception in this study used three methods of approach, namely TAM, UTAUT and DOI. All three, taken together, help to measure the perceptions of respondents based on usefulness, ease of use, user needs, comfort after use, psychological encouragement (user anxiety), support in decision making, emergence of intention to try, support in performance improvement, desire to try, availability of resources, risks and costs incurred, opportunities for failure to use, social influence, security and privacy. All these indicators are summarised in question items.

#### 4. RESULTS

##### **Descriptive data on respondents**

The characteristics of the respondents are needed in this study as one of the considerations for the perceptions that will arise in each response given by the respondent. Below is an overview of the respondent's condition.

**Table 1.** Characteristics of research participants

Description		Total
Business Sector	Trade	6
	Services	2
Length of business	< 3years	5
	3-5 years	3
Category Education	SMA/SMK	7
	bachelor's degree	1
Gross sales per month	<3 million	2
	3-5 million	3
	5-10 million	3
The business being run	self-started	7
	Heritage of the family	1
Have learnt to use accounting software	Yes	3
	No	4

- a. Identification of respondents based on their business sector.  
In terms of business sector, the respondents in this study came from the trade and service sectors. In fact, most of the MSME entrepreneurs trading in Klambir Lima Kebun village are more in these two business sector groups. The results showed that out of eight (8) respondents, two (2) respondents opened businesses in the service sector while the other six (6) respondents fell in the trade sector category.
- b. The table shows how long the respondents have been in business. Of the eight (8) respondents, five (5) had been in their current business for less than three years. However, some had changed businesses because their previous business was not as profitable as expected. Meanwhile, three (3) respondents have been in business for more than three years but not more than five years. This means that they have been fairly consistent in their current business. This condition should be able to support a person's reason to continue to grow, one of which is the use of financial applications for their business.
- c. The next respondent characteristic relates to the most recent educational attainment. Some studies include demographic data to describe the character of the source, one of which is educational background. Someone with higher education tends to have the ability to adapt to new things and has the courage to try new things that are considered to be more beneficial or convenient for them. Experience and continuing education also have an influence. The results showed that there were seven (7) respondents who had a high school ∨ college ∨ vocational ∨ equivalent education. While the remaining one (1) person has a Bachelor's degree.
- d. The next respondent characteristics are related to the gross turnover achieved by the MSME entrepreneurs who served as respondents in this study, namely: as many as two (2) respondents earned less than three (3) million rupiah per month, the next three (3) respondents managed to achieve a gross turnover of three to five million rupiah per month. And again, three (3) respondents managed to achieve a gross monthly turnover of five to ten million rupiah per month. The higher the turnover, the greater the capacity and complexity of the business. Of course, the need to use technology to facilitate the running of a business may be a consideration.
- e. The next characteristic of respondents relates to the business they run, whether it is a self-initiated business or a business inherited from the family. And the result is that seven (7) respondents are running the current business that they started themselves. While one (1) respondent is continuing a family business. Businesses inherited from

families tend to have management passed down from generation to generation, and it is not uncommon for better education of the next generation to encourage the development of business management. Self-employed businesses have the advantage of a greater sense of ownership and development compared to businesses inherited from the family. Inherited businesses tend to have established patterns of management, whereas in self-started businesses the formation of their management patterns is determined by the owner. However, both still have opportunities for the application of new technology in business development.

- f. Entrepreneurs who are respondents have never known or seen what accounting applications and their operation look like. And some as many as three (3) respondents already know or have seen digital \/\-based accounting applications.

## **Research Results**

### **Test results using the TAM approach.**

The Technology Accepted Model approach is used to measure how respondents assess and respond to the use of new technology for them. There are two indicators used in the TAM model approach, namely Perceived Usefulness and Perceived Ease of Use. These two indicators will influence a person's subsequent attitude after the information they obtain regarding accounting and business finance application technology. The TAM Model approach uses 6 main questions to measure respondents' perceptions. The researcher asked the first question:

Question 1: 'Do you believe that the implementation of digital based accounting can improve the operational efficiency of your current business?'

One (1) respondent disagreed while seven (7) respondents agreed with the question. One respondent has understood how the results of the accounting process can be used for the development of MSME businesses, although they have not yet implemented it because they want to learn it first. The respondents do not come from an accounting or business education background. The other respondents have never seen or learnt about accounting. They have heard that accounting can be used to record and compile financial statements. They argued that it was only for larger companies.

The next question is: 'Do you think that using digital-based accounting (Android) will help you in better and more accurate financial management? For example, making it easier to prepare business accounts'. From the results of the interview, it was found that only one (1) respondent doubted, while the remaining seven (7) respondents were convinced that it would help them. Three of them had a strong belief in this statement. They understand that



recording business activities will show what has been done and what has been achieved by the business.

The next question was: "Do you think it will be easy for you to learn and use a digitally based accounting system (Android)?"

Some of the respondents were reluctant to answer in the affirmative. This means that although they understand that business financial records (accounting) are important and can help manage their business finances, they do not yet have the confidence to use them. They think it might be difficult to learn in a short time and without stages. While others feel that accounting is definitely something they can learn, especially if they use applications that are already available on Android.

The next question was: "Do you think that the application of digital based accounting (Android) does not require high technical skills when using it? Almost all respondents answered this question in the negative, believing that they still need to have accounting skills and knowledge when using accounting applications, even though they are digital-based.

Question five: 'Do you think that the use of digital based accounting (android) will help you to make better and faster business decisions?"

When this question was asked, there were 3 respondents who strongly believed that digital-based accounting could help them manage their business and make better and faster business decisions. While 1 respondent disagreed that accounting could help them manage their business and make better and faster business decisions. The remaining 5 respondents agreed that the use of digital accounting could help them make business decisions. It's just that some of them still don't have an idea of how the process could work.

The next question 'Do you intend to start using a digital based accounting system (Android) in the near future?"

The results of this question are 6 respondents who intend to use a digital based accounting application for their business. While 2 respondents are hesitant and tend to refuse to use digital based accounting applications for their business.

### **Test results using the UTAUT Approach**

In the UTAUT Model Approach or Unified Theory of Accepted and Use of Technology is an approach to the perception of individual behavior when accepting and using technology. There are four indicators used to measure the perception of MSME entrepreneurs on the implementation of digital/android-based accounting, namely Performance expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions.

In this study, the researcher used four (4) questions to measure the research indicators. The first question:

'Do you believe that digital-based accounting will help make accounting processes faster and more efficient.'

The result of respondents' answers to this question is that all respondents believe that accounting, or anything that is technology-based, can provide a faster and more efficient process. Because they believe that technology is there to make human work easier.

The next question asked by the research team was: "Do you feel that using a digital-based accounting system will not require much effort or time to learn?"

Respondents' responses varied, some were hesitant, some agreed and strongly agreed, but it turned out that there were also those who gave responses that disagreed. Some of them did not have the confidence that using digital-based accounting applications would require effort and time to learn. They did not have the confidence in how difficult accounting was to learn and apply, the reason being that they had never actually seen the form or results of the accounting, either manually or digitally. Meanwhile, four (4) respondents agreed with the statement. One of these respondents even believed that the technology we use or will use always provides a guide to follow, or that everyone who is accustomed to using technology is believed to be able to learn to use this digital-based accounting application. The third question asked by the research team to respondents was: "Would you be more likely to use digital-based accounting if many other entrepreneurs were using it?"

The results of the respondents' answers to the question were that they simultaneously chose the answer agree and one respondent answered strongly agree. From the next in-depth question, it was found that they thought that when many people have used it, it has been proven that the application is needed or easy to use. That is the reason why they stated agree and strongly agree.

The final question in the UTAUT approach model is: "Do you feel that the resources needed to implement digital-based accounting are sufficiently available in your business?". Respondents' answers to this question were varied. Three (3) respondents stated that they were doubtful about this statement. Some argue that the employees currently helping him run the business do not have an educational background in accounting or economics, so he doubts that his employees will be able to use the application. The owner also has no knowledge or educational background in accounting, so he is not competent to apply accounting. If you have to use additional power, the costs incurred will certainly be quite large. A total of three (3) respondents said they agreed and one (1) respondent said they

strongly agreed. Respondents who stated that they strongly agreed were respondents who had previously known about accounting and the process of preparing financial reports, they had the desire to learn again, so they believed that the human resources in their business, namely themselves, could support the implementation of digital-based accounting. He also believes that as long as someone is familiar with Android-based applications, they can certainly learn to use the Android-based accounting application. They assume that it can be learned while studying and state that if something can advance the business, of course it should be tried, including encouraging employees to learn to use it together when digital-based accounting applications are implemented. They believe that today's younger generation is more advanced and better at accepting various applications used on their Android.

#### **Test results using the DOI approach.**

Measuring perceptions of users of accounting application technology using the Diffusion of Innovations method focuses on measuring perceptions using indicators of advantage, suitability, complexity, ease of use. In this approach the researcher used four (4) questions.

The first question is: "Do you feel that digital-based accounting will provide better advantages compared to manual methods."

Two research respondents answered that they were doubtful that an Android-based accounting application could provide advantages compared to manual accounting methods. Their perception is that processes carried out using manual methods will have the same methods and results as those based on digital/Android.

Meanwhile, the remaining respondents answered agree and strongly agree. They believe that accounting using digital/Android based applications definitely has a better and more complete display, even though they don't yet have an idea of what the difference is. Because if you use technology it will certainly be more specific and complete, some of them argue. However, there was one respondent who was able to explain a picture of the advantages if accounting was implemented using digital-based applications, apart from the speed of information produced such as profits, other things that could be obtained were increases or decreases in profits. Even though this argument is very simple, researchers can draw the conclusion that their perception or superiority of digital/Android based applications is quite high.

The next question is: "Do you think a digital-based accounting system suits your current way of working and needs." One research respondent answered no, because he

believed that the business he was running did not require accounting records. These respondents think that digital/Android based accounting applications are only for large-scale businesses.

The next question is: "Do you think that digital-based accounting systems are too complicated to use?"

Interview results: Respondents who were in doubt did not have full confidence that digital-based accounting systems were very easy to use or vice versa. This is because respondents do not yet have knowledge and an idea of how accounting is done. And there were two (2) respondents who gave answers that disagreed. Because according to them the accounting process and preparation of financial reports should only be carried out by those with an educational background in accounting or economics.

The final question from the indicator of this approach is: "Do you want to first try using a digital-based accounting system to find out whether it is suitable for your business." The results of the interviews showed that the majority (5 people) of the eight (8) respondents wanted to try using digital-based accounting to apply to their businesses. However, some of them suggest providing assistance for them when they experience difficulties. They do use Android but only limited to the applications that are needed and standard. They have never tried to use useful applications for their business. Apart from agreeing, there are three (3) people who are still unsure about implementing an Android-based accounting application. This is because there has been no delivery of what information results from the accounting process, and how to use it for their business interests. They had heard that when applying for a loan to a bank they would need a financial report for their business, but up to now the eight respondents had no desire to take out a loan from a bank. However, they want to know what and how business financial reports can help develop their business, so they need the right approach to convey this information.

The results of the answers to the main questions based on indicators in the three approaches, namely TAM, UTAUT and DOI, can be summarised as follows:

- a. The Perceived Usefulness indicator shows that almost all respondents recognise the usefulness of using technology.
- b. The Perceived Ease of Use indicator shows that respondents are divided into two groups: some say it is easy to use technology such as digital / android-based accounting applications, while others are doubtful. Indikator *Behavioral intention to Use* diketahui bahwa sebagian memiliki keyakinan atas perilaku untuk mencoba teknologi baru seperti aplikasi akuntansi berbasis digital/android

- c. The performance expectation indicator shows a very good response from respondents, with all respondents giving a positive perception that the use of technology such as digital/android-based accounting applications will improve their business performance.
- d. The Effort Expectancy indicator shows that more respondents have a positive perception that the use of digital /android-based accounting applications is easier to use, where ease refers to the effort involved in using them.
- e. The Social Influence indicator shows that all respondents responded positively that the support conditions around them, such as the widespread use of digital /android-based accounting applications, will give them the confidence to use them.
- f. The Facilitating Condition indicator shows that some respondents responded positively that the assistive devices provided would give them comfort and confidence in using them, while others refused to answer otherwise.
- g. The Relative Advantage indicator shows that most respondents' perceptions are that technology can provide advantages and be a solution.
- h. The Compatibility indicator shows that respondents perceive that the values/experiences/needs must be compatible.
- i. The respondents' complexity indicator shows that respondents are of the opinion that digital /android-based accounting applications are more complex and quite difficult.
- j. The Trialability indicator shows that most respondents are willing to try digital/Android-based applications for their business.

A person's perception is the basis for a decision about a person's behaviour, which has previously formed an attitude. And this attitude will be influenced by several factors, both internal and external to the person. Internal factors may take the form of gender, formal education, informal education (training and workshops), age and so on. These factors are inherent in a person until they become the basis for shaping his or her character. While external factors can be in the form of information seen and heard, friends, family, leaders, regulations, cultural norms and so on. Although these factors are external to a person, it is not uncommon for them to influence a person's decisions or behaviour. The results of this research reveal that there are various individual backgrounds which apparently influence a person's perception. There was one (1) respondent in this study who had a higher education, namely a bachelor's degree, but from the interview results, the positive perception was shown by respondents who only had a high school/vocational school equivalent. There were 3 people who only had a high school/vocational education background or equivalent out of seven (7) people with the same educational background, but they actually had positive

perceptions in almost all the questions asked. This was possible because these 3 respondents had previously known about Android-based accounting applications, even though they had never used them, either for themselves or others. This shows that there are several factors that can influence whether a person's perception of something in front of them is a positive response or not. This is what is called initial information before a perception is formed or processed. Someone can give a negative perception of something but then change to positive when new information comes in.

## **5. DISCUSSION**

The research results revealed that in terms of needs, the majority of respondents still felt they did not need it even though they believed that the use of technology could help in managing their business, especially in terms of finances. This refusal was due to their doubts that using technology would be difficult for them to do, the availability of human resources capable of carrying it out. Although most of them answered that an Android-based accounting application would provide benefits for its users. This condition is an illustration of respondents' inconsistency in responding to the questions asked.

This condition can occur because the information they previously knew or heard influenced the perceptions that emerged. The more positive information regarding the use of digital/Android-based accounting applications, the more positive perceptions will arise from respondents. This is in line with Hohakay's opinion which states that the initial stages of perception are socialization and information. Through outreach and information, the information needed by users of Android-based accounting applications will be delivered. (Hohakay, 2023). Ulfa et al. Ulfa et al revealed the results of their research that entrepreneurs in Poso district who were respondents to their research revealed the condition that entrepreneurs do not yet have awareness and understanding of the importance of the availability of financial reports for their businesses. (Renyanti, Idris, & Samsinar, Analysis of Perceptions of MSME Actors towards the Implementation of SAK EMKM Based Financial Reports in Poso Regency, 2024) This is in line with Aryanto and Farida's research which states that assistance is needed for MSME actors by the government and academics regarding the use of recording applications business finance. (Aryanto & Farida, 2021).

And this research proves that higher education does not guarantee someone will have the desired response. The social influence of society tends to be more influential, this is proven that all respondents will try it if many people around them have tried it and felt the benefits. We cannot deny that this is the character of our society, where they will follow

when someone has done it and benefit from what they have done. This is where the important role of academics, government and organizations is to support increasing knowledge of MSME entrepreneurs regarding the convenience and benefits of using technology such as Android-based accounting applications. Uniformity in implementation and assistance during the initial period of application implementation also determines the success of its implementation. This condition is not in line with the perception stages expressed by Hohakay that educational background will influence a person's perception of new things or new innovations. (Hohakay, 2023) Regarding educational background, ease of use and usefulness of digital accounting applications, Mahrus et al revealed that those who have a non-accounting educational background tend to think that using accounting applications is not easy, even though they have the perception that using this application is useful for business. they. (Mahrus, Almadia, & Jelita, 2020)

The results of research by Fitriyani et al which measured the perceptions of MSME business actors using the TAM and UTAUT approaches showed that perceived usefulness, perceived convenience, user intentions and user attitudes had no effect on the use of digital accounting applications. Meanwhile, indicators of actual technology use also have no effect on the use of digital accounting applications, both for those who have used them and for business actors who have not used them. (Fitrianisa, Dwiharyadi, & Afni, 2023) Meanwhile, in this study it was found that there were positive perceptions of usefulness, benefits of use, attitudes to use, social influence emerged and the desire to use them, but they were not in line with the perception of ease of use, supporting facilities, testing of use. Respondents think there are benefits but are still hesitant to use it based on possible difficulties in using the technology, benefits and efforts are considered not to be in line. This is thought to be because the majority of respondents have never fully received information related to the form and use of new technology, namely digital/Android-based accounting applications. This condition is not in line with Lestari et al's research using indicators of data security, speed, accuracy, variety of reports produced by the application, relevance, accuracy and quality of information. The results reveal that the use of the Lamikro application can be said to be safe, fast, thorough, varied. Relevant, accurate and of high quality so that it has a positive impact on entrepreneurs who use it. No understanding of accounting is required when users start using this application, because of the ease of use of the Lamikro application. (Lestari, Herawati, & Atmadja, 2018) in this research concluded that a complete understanding is not needed to use accounting applications, but the use of the LAMIKRO application is used widely and simultaneously, this is what is called social influence. So it

is natural that even MSME entrepreneurs do not have a good understanding of accounting, but they dare to use it because there is social support from the community or group. This is what is in line with this research, namely that community group support is needed to use it together and support from other groups to help with supervision/assistance when used.

## **6. CONCLUSION**

MSME business actors tend to have a positive perception that using digital accounting applications will provide benefits. They admit the benefits they get from using the application, but there is no positive perception of using it, apart from the perception that it is not easy to use the accounting application for those with education outside of accounting. However, they are willing to use this application if the environment and groups around them have used it and felt the benefits and there is support such as assistance from related parties. This means that the perception of business actors regarding the use of accounting applications is still low, there is a need to disseminate information on the benefits of using it, not just producing financial reports, but other uses such as business forecasting and others.

## **LIMITATION**

The limitation of this research lies in the analytical techniques used. interview techniques tend to minimise respondents' incomprehension of the questionnaire question points. however, if combined with quantitative analysis it will be better, expanding the range of research respondents and the number of responses, may lead to better conclusions.

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