

The Role of Security Perception and Usage Impact of Mobile Accounting Applications

Isna Ardila^{1*}, Masta Sembiring², and Rini Astuti³

^{1,2,3}Universitas Muhammadiyah Sumatera utara

Email Address:

isnaardila@umsu.ac.id*, mastasembiring@umsu.ac.id, riniastuti@umsu.ac.id

*Corresponding Author

Submitted 28-12-2024

Reviewed 20-01-2025

Revised 23-01-2025

Accepted 24-01-2025

Published 31-01-2025

Abstract: This study aims to measure the implementation of the Technology Acceptance Model (TAM) in using Mobile Accounting Applications on smartphones by adding security perceptions as an external variable. This study integrates the variables of perceived usefulness and ease of use to explain the factors influencing technology acceptance. The quantitative survey method analyses the relationship between variables through hypothesis testing. Primary data were obtained from 60 MSME owners in Medan City through online questionnaires and analysed using SmartPLS4 with the SEM model. The results showed that security perceptions affect perceived usefulness and ease of use, which affect attitude. In addition, the attitude positively affects behavioural intention, ultimately affecting the application's actual use. This study provides important insights into the factors influencing the adoption of accounting application technology among MSMEs.

Keywords: Technology Acceptance Model; Mobile Accounting Application; Security Perception.

Abstrak: Penelitian ini bertujuan untuk mengukur penerapan Technology Acceptance Model (TAM) dalam penggunaan Mobile Accounting Application di smartphone, dengan menambahkan persepsi keamanan sebagai variabel eksternal. Penelitian ini mengintegrasikan variabel perceived usefulness dan perceived ease of use untuk menjelaskan faktor-faktor yang mempengaruhi penerimaan teknologi. Metode kuantitatif survei digunakan untuk menganalisis hubungan antar variabel melalui pengujian hipotesis. Data primer diperoleh dari 60 pemilik UMKM di Kota Medan melalui kuesioner daring dan dianalisis menggunakan SmartPLS4 dengan model SEM. Hasil penelitian menunjukkan bahwa persepsi keamanan mempengaruhi perceived usefulness dan perceived ease of use, yang pada gilirannya berpengaruh terhadap attitude. Selain itu, attitude berpengaruh positif terhadap niat berperilaku (behavioral intention), yang akhirnya mempengaruhi penggunaan aktual aplikasi. Penelitian ini memberikan wawasan penting mengenai faktor-faktor yang mempengaruhi adopsi teknologi aplikasi akuntansi di kalangan UMKM.

Kata Kunci: Model Penerimaan Teknologi; Aplikasi Akuntansi Seluler; Persepsi Keamanan.

INTRODUCTION

The development of information technology in the banking and financial sector has created various innovations that facilitate digital financial transactions and management, one of which is the mobile accounting application. This application allows users to monitor and manage their finances more efficiently using mobile devices. However, although mobile accounting applications provide many benefits, the adoption of this technology is not only influenced by its functionality and ease of use but also by the psychological factors of users, especially their perception of the level of application security. Security is critical because it protects users' data and highly sensitive financial information. This perception of security plays a significant role in users' decisions to adopt or reject a technology, including mobile accounting applications.



Based on the Technology Acceptance Model (TAM), the main factors influencing technology acceptance are perceived ease of use and perceived usefulness. However, additional factors such as perceived risk, which involves concerns about potential threats to data and transactions, can also influence users' attitudes toward using the application. Therefore, it is important to understand how perceived security can influence users' attitudes and behaviours toward mobile accounting applications, especially in the context of application use in developing countries with lower security awareness levels.

These business actors do not fully understand the importance of applying accounting science to financial management for micro, small, and medium enterprises. (Son, 2019). Accounting records are one of the supporting elements in determining the success of Micro, Small and Medium Enterprises (Kuttner et al., 2022); (Qubbaja, 2020). By recording accurate accounting transactions, MSMEs can determine the level of profit or loss of the company so that it can be used to determine the growth of MSMEs (Prempeh et al., 2022).

Provide opportunities for MSMEs to increase profits, thus facilitating cash flow monitoring and supporting profit and loss management, tax obligations, and financial reporting. Although maintaining accounting records has significant benefits, many MSMEs do not record financial reports correctly and do not keep these records, failing to produce accounting reports that are orderly, structured, and follow established procedures (Wiyanto, 2023).

There are several reasons why Micro, Small, and Medium Enterprises (MSMEs) often ignore accounting in their operations. Accounting is considered tedious and time-consuming, especially when recording daily business transaction activities. The lack of understanding of accounting causes MSMEs to have difficulty using a manual accounting recording system.

On the other hand, application developers who can improve security features, such as data encryption, two-factor authentication, and protection against malware, can build a higher sense of trust among users (Mannonov & Myeong, 2024). In addition to the security aspect, the impact of using an accounting application on users is also an important variable that influences the adoption rate. Users want to feel the real benefits of using the application in terms of efficiency, ease of use, and added value in their financial management process. The impact of this use is not only limited to the convenience of conducting transactions or financial reporting but also includes saving time, reducing human error, and accessing reports in real time (Albort-Morant et al., 2022).

Users who feel that the mobile application provides significant benefits in increasing productivity and financial accuracy will be more likely to continue using the application. On the other hand, users are likely to stop using it if the application does not meet user expectations or makes it difficult for them to carry out accounting tasks. The impact of this use is closely related to perceived ease of use, which is one of the important factors in technology acceptance theories such as the Technology Acceptance Model (TAM), which indicates that applications that are easy to use are more likely to be accepted by users (Fajriyah et al., 2024).

In the context of mobile accounting applications, perceived security and usage impact are interrelated and play a vital role in driving or inhibiting technology adoption. Further research that combines these two variables can provide a deeper understanding of how these factors interact and influence user behaviour in adopting mobile accounting applications. As a result, application developers and other stakeholders can design more practical and effective solutions that align with user needs and concerns (Almagrashi et al., 2023).



Given the rapid growth of MSMEs today, it is necessary to integrate accounting information technology into financial reporting practices in this sector. (Darmoyo & Weli, 2024). The increasingly developing information technology impacts the accounting recording process in companies. One of the impacts is the main change, namely the shift from a manual recording system to a digital system that can be accessed using digital technology.

Digital accounting applications allow MSME owners to record all financial transactions in detail and practically without requiring in-depth accounting knowledge. Applying accounting through digital technology for Micro, Small, and Medium Enterprises is crucial to achieving competitive advantage in today's digital and global era (Qader et al., 2022).

Technology has changed how we understand the place and workspace in running a formal business, accessing and updating information without being tied to time and place, and it can even be done while travelling. (Le & Cao, 2020). Digital accounting applications are designed to provide convenience, practicality and efficiency, as well as simplification in the accounting recording process, which can automatically produce various types of financial reports (Kartika et al., 2023); (Rahmayanti & Rahmawati, 2020).

By utilising accounting application technology, MSMEs can improve the quality of financial reporting, ultimately improving their performance. Financial reports by Financial Accounting Standards, the results of which are of higher quality and accountability (Suryani et al., 2021).

Some problems have arisen regarding the use of mobile accounting applications, including (1). UMKM players still have concerns about the security and confidentiality of data stored in accounting applications. In particular, the potential for criminal acts that utilise technology, such as hacking or illegal access to application systems, often adds to the anxiety of application users (Wali et al., 2022).

The absence of policies and privacy related to financial information stored in the application could hinder the intention of MSME actors to utilise the accounting application. (Le & Cao, 2020); (Blahušiková et al., 2022); (Fauzi et al., 2023). Supposedly, by using accounting application technology, business people can not only manage all financial aspects in one integrated platform but can also increase the security of financial data stored in the application; (2) The use of accounting applications is often hampered by a lack of understanding of technology so that MSME actors do not understand the menu display or available features and thus have difficulty using the application. This situation directly affects the intention of MSME actors to adopt technology because someone will choose to use technology if the benefits obtained exceed the effort required to use it (Almagrashi et al., 2023).

If someone considers a technology easy and uncomplicated to use, that technology will be in demand. (Wicaksono et al., 2023). In this sense, the development of communication technology allows the government to reach even the most remote populations and accomplish its objectives more rapidly (Klapper & Miller, 2021). Additionally, the current pandemic has impacted almost everyone and everything on the earth. According to (Almekhlafy, 2020) and (Rouf et al., 2022), the current pandemic has sped up the digitisation of financial services. Postadoption IT behaviour intentions are currently a significant area of interest in information system (IS) research.

In the context of using accounting application technology, the Technology Acceptance Model (TAM) provides understanding and explanation regarding the acceptance of a new technology. In 1989, Fred Davis introduced TAM, often used to analyse the acceptance of



information technology and information systems. TAM can predict technology acceptance by emphasising that the perception of usefulness and ease of use are key factors in technology adoption.

Legal tax planning and unlawful tax evasion are two examples of a company's tax avoidance. Tax planning lowers a company's tax liability by making investments and organising operations. The Technology Acceptance Model (TAM) theory has been widely used to understand user acceptance of technology, including in the context of accounting applications (Fakhri et al., 2022). TAM, developed by (Davis, 1989), suggests that two main factors that influence users' decisions to accept technology are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Studies show that these factors greatly influence the adoption of accounting software among accounting professionals and individual users in applying accounting technology. Users tend to be more accepting of accounting applications if they feel that the technology can improve work efficiency (usefulness) and is easy to use (ease of use).

This also applies to the application of cloud-based accounting systems or AI-based accounting software, where user convenience in interacting with the system is a significant factor in the success of the implementation (Fakhri et al., 2022). In addition, applying TAM in accounting applications also considers external factors such as training support, data security, and integration with other existing systems. Further research reveals that TAM can be expanded by considering other variables, such as individual motivation, perceived risk, and social influences that can affect the acceptance of accounting applications (Akhtar et al., 2023).

This study aims to measure and evaluate the technology acceptance model in accepting smartphone accounting applications. Studies evaluating users' behaviour of TAM-based accounting applications show that the perception of usefulness and ease of use are the most common factors MSMEs feel when utilising technology systems and accounting applications (Nurqamarani et al., 2021).

However, these studies have not been seen to quantitatively examine how data security is perceived in using accounting applications. Therefore, this research model uses security variables in TAM by integrating perceived usefulness and ease of use. Thus, this model becomes more comprehensive in explaining various factors influencing technology acceptance in accounting applications.

THEORETICAL REVIEW

Perceived security plays a vital role in shaping the perceived usefulness of mobile accounting applications, as revealed in various studies that show that the security of users' personal data and financial transactions can increase their trust in the application. High perceived security can strengthen users' trust in technology, increasing their assessment of the application's usefulness.

(Akhtar et al., 2023) also, when users feel that an application can protect their sensitive data from external threats, they are more likely to consider the valuable application in their daily lives. In other words, users who feel safe using a mobile accounting application will be more confident that it provides tangible financial management benefits. Conversely, data insecurity can reduce perceived usefulness because users will not feel comfortable utilising the application to its full potential. The development of this hypothesis is based on the technology acceptance model theory, which formulates seven hypotheses designed to determine the perception of MSME actors regarding accepting and using mobile accounting



applications. Perceived usefulness is related to how much confidence a person has in using a particular technology influenced by their perception of security. In general, users of an application technology will feel relieved when they believe that the transactions they make are safe and secure.

The Technology Acceptance Model states that trust in information security can increase perceived usefulness. Increasing the perception of information security significantly increases the perception of the usefulness of digital applications (Alhassan et al., 2020). Perceived security plays a crucial role in shaping users' perceptions of the usefulness of mobile accounting applications. Recent studies, such as those by (Lim et al., 2019), emphasise that users' perceptions of the security of mobile applications significantly impact how they evaluate the application's ability to provide value or usefulness. Specifically, when users feel confident that their financial data is secure and protected from potential threats such as hacking or data breaches, they are more likely to view the application as applicable.

(Apaua & Lallie, 2022) Argue that a strong perception of security fosters trust in the application, leading users to believe it can effectively support their accounting needs, whether for tracking finances, managing budgets, or generating reports. This, in turn, increases the likelihood of the application being utilised regularly in personal or business accounting tasks. In mobile accounting, perceived security is often linked to features such as data encryption, authentication processes, and the app provider's reputation.

A study (Apaua & Lallie, 2022) corroborates this by showing that financial applications' perceived security positively influences their usefulness, particularly in protecting users' sensitive information. When users are assured that the application can safeguard their financial data, they are more inclined to perceive it as an effective tool for managing their accounting activities. This relationship is further reinforced by the findings of (Lim et al., 2019), who highlighted that security concerns are one of the main barriers to adopting mobile accounting applications in small and medium-sized enterprises (SMEs). By ensuring a high level of security, developers can enhance the perceived usefulness of their applications, making them more appealing to a broader range of users.

H1: Perceived security influences the perceived usefulness of mobile accounting applications.

Perceived security influences perceived ease of use of mobile accounting applications, as users tend to feel more comfortable and less inhibited in using the application if they are confident that their data and transactions are secure. Security factors can reduce user concerns, allowing them to focus more on the application experience without fear of potential threats. Guaranteed security creates a more stress-free environment, so users find the application easy to use, even though there may be technical elements that are new to them. Thus, applications that are perceived as secure not only increase user trust but also facilitate the process of application adoption and use. In today's era of increasingly frequent data breaches and cyber threats, the security of using accounting applications is a significant concern.

Good security can reduce user concerns and increase ease of use. Users with a high perception of security tend to feel more comfortable using digital applications. This perception of security significantly impacts individual intentions, especially in using m-payments, due to the high cyber risks that users may face (Akhtar et al., 2023). Perceived



security plays a vital role in shaping users' perceptions of the ease of use of mobile accounting applications.

Recent studies emphasise that users' trust in the security of an application influences how easily they believe they can interact with it. For instance, (Almaiah et al., 2023) found that when users feel confident that their personal and financial data are secure, they are more likely to perceive the application as user-friendly and easy to navigate. This is because security features such as encryption, multi-factor authentication, and secure data storage create a sense of assurance, reducing cognitive load and making users feel more comfortable engaging with the application. As a result, these users perceive the application as easy to use since their primary concerns about potential threats are minimised, allowing them to focus more on the functionality and usability of the app itself.

H2: Perceived security influences perceived ease of use of mobile accounting applications.

Perceived ease of use directly affects the usefulness of mobile accounting applications because when users find an application easy to use, they are more likely to rate it as applicable. The Technology Acceptance Model (TAM) states that ease of use influences perceived usefulness. Users who do not feel burdened or frustrated when using an application will feel its benefits more quickly. An application that is easy to understand and does not require extra effort will allow users to focus more on its functionality, such as financial management and transaction tracking, increasing their perception of the application's usefulness.

Conversely, an application that is difficult to use can prevent users from experiencing actual benefits, even if the application offers valuable features. If an application is easier to access and use, users will likely see it as a tool that supports productivity and work efficiency. Users who feel the application is simple and does not require excessive effort tend to view it as an effective means to achieve more optimal work results. The perception of ease of use of cloud-based accounting software contributes positively to the perception of usefulness and user satisfaction, especially from the Micro, Small and Medium Enterprises sector, who feel that easy-to-use software is more valuable because it can increase efficiency and satisfaction in daily operational activities (Mauricette et al., 2022).

In addition, research by (Chou et al., 2022) suggests that perceived ease of use has a direct, positive influence on perceived usefulness in the case of mobile accounting applications used by small businesses. Their study emphasises that if users can efficiently perform tasks such as entering transactions, checking account balances, or managing invoices without technical hassles, they are more likely to see the app as helpful in improving their accounting practices. This ease of use reduces barriers to adoption and increases the likelihood of the app being viewed as a valuable resource. Furthermore, the smoother the user experience interacting with the application, the higher the perceived usefulness, as users can efficiently carry out accounting activities and gain insights from the data with minimal effort.

H3: Perceived ease of use influences the perceived usefulness of mobile accounting applications.

A user's attitude will accept and utilise an application if they benefit from it. When users realise that the application can improve the quality of their work, their attitudes tend to be more supportive and open to using the application in daily accounting activities. Users who feel significant benefits from financial applications tend to show a more positive



attitude when using them, especially when the application achieves results by the company's goals (Lim et al., 2019). This suggests that perceptions of the usefulness of an application can lead to more supportive attitudes toward its use.

Moreover, the proposed Technology Acceptance Model (TAM) provides a theoretical framework for understanding the impact of perceived ease of use on perceived usefulness (Mannonov & Myeong, 2024). According to TAM, perceived ease of use directly affects perceived usefulness, influencing behavioural intention to use and actual system use. This model has been widely applied in various contexts, including mobile accounting applications, to explain user acceptance and adoption.

H4: Perceived usefulness influences attitude towards using mobile accounting applications.

Perceived usefulness significantly influences users' attitudes towards using mobile accounting applications. The greater the users' perception that the application can help them manage their finances more effectively, the more positive their attitude towards using it. The Technology Acceptance Model (TAM) explains that high perceived usefulness will increase positive attitudes towards technology because users feel the application provides clear added value in their daily lives.

Users who feel that mobile accounting applications can make it easier to manage their finances, such as monitoring expenses or planning a budget, will tend to develop a supportive and open attitude towards using the application. Conversely, if the application does not provide significant benefits, users may have a negative attitude, which can reduce their intention to use the application continuously. Ease of use is important in optimally forming a positive attitude towards accounting applications. When the application is easy to use, users feel confident and motivated. The results of testing using the Technology Acceptance Model (TAM) show that ease of use is one of the main factors that drives positive user attitudes towards new technology (Ilona & Zaitul, 2021); (Puspita et al., 2021).

H5: Perceived ease of use positively affects attitude towards mobile accounting applications.

Perceived ease of use positively affects attitude toward mobile accounting applications because the more manageable the application, the more positive the user's attitude toward it is (Davis, 1989). The Technology Acceptance Model (TAM) suggests that ease of use significantly shapes attitudes towards technology. When users feel that a mobile accounting application has an intuitive interface, straightforward navigation, and a simple process, they will feel more comfortable and satisfied using it.

This pleasant experience results in a positive attitude, where users are not only open to using the application but are also more likely to continue using it in the long term. Conversely, suppose the application is difficult to understand or has a complex interface. In that case, users may develop a negative attitude and be more reluctant to adopt it, even though the application has a high potential for usefulness.

The optimistic view of users towards accounting information systems significantly drives their intention to use the technology in their daily operational activities. Attitude is important in increasing the desire to adopt new technology in the workplace (Alamin et al., 2020). Users' positive attitudes toward digital accounting applications significantly support their intention to utilise technology to improve performance and ease of use. Expectations of improved performance and ease of use of applications also strengthen users' positive



attitudes, which ultimately encourage them to prefer using applications in accounting-related work.

Recent research (Siswoyo & Irianto, 2023) examined the influence of attitudes on behavioural intentions in using mobile accounting applications among users in Indonesia. Their results showed that positive attitudes towards mobile accounting applications' ease of use and usefulness significantly increased individuals' behavioural intentions to use them. User attitudes formed from previous positive experiences and the perception that this application will facilitate accounting activities are the main driving factors in the decision to adopt the application. This study confirms that attitudes toward technology, influenced by perceived ease and usefulness factors, play an important role in shaping users' behavioural intentions.

Furthermore, research (Rohmah & Martini, 2021) which explored the factors influencing behavioural intentions to use mobile accounting applications in the education sector found that attitudes towards security and personal data protection play an important role in shaping behavioural intentions. Users who feel confident that the application is safe and can protect their data tend to have positive attitudes, increasing their intention to use it. This finding confirms that security factors, ease of use, and benefits are crucial in shaping positive attitudes towards mobile accounting applications and influencing users' behavioural intentions.

H6: Attitude influences behavioural intention to use mobile accounting applications.

Behavioural intention significantly influences the actual use of mobile accounting applications because a firm intention to use an application will usually be followed by real action. The Theory of Planned Behavior (TPB) explains that behavioural intention reflects an individual's desire to carry out behaviour, and a stronger intention often increases the likelihood of the behaviour occurring. In the context of mobile accounting applications, if users have a firm intention to use an application because they find it useful, easy to use, and safe, they are more likely to use it in their daily financial management activities. Conversely, external barriers such as technical problems or lack of time can affect actual use, even if someone intends to use the application.

Therefore, positive intentions are critical in encouraging users to move from intention to accurate and continuous use. Behavioural intention is important in determining how often users use accounting applications. The greater the user's desire to use the application, the more frequently and consistently they use it in their daily accounting practices. A person's behavioural intention reflects a particular way of deciding whether to use accounting software. This behavioural intention can also indicate using digital accounting applications in implementing accounting activities (Almagrashi et al., 2023).

Recent research examining the influence of behavioural intention on the use of mobile accounting applications can be found in a study conducted by (Hapzi Ali et al., 2022), which explored the factors that influence the adoption of financial technology in Indonesia. The study found that behavioural intention, influenced by ease of use, security, and social support, predicts users' actual use of mobile accounting applications.

This study also emphasises the importance of social factors, such as support from friends and colleagues, in shaping behavioural intention to use the application. This is in line with findings from previous studies showing that subjective norms and the desire to be accepted by a social group influence an individual's decision to adopt new technology. Thus, behavioural intention is driven by personal and technical factors and social interactions that



strengthen individuals' tendencies to implement mobile accounting applications in their daily activities.

H7: Behavioral intention influences the actual use of mobile accounting applications.

This model emphasises two main variables, perceived usefulness and ease of use, by adding important security variables in determining user intentions and attitudes towards new technologies. The relationship between these variables is illustrated in the conceptual framework below:

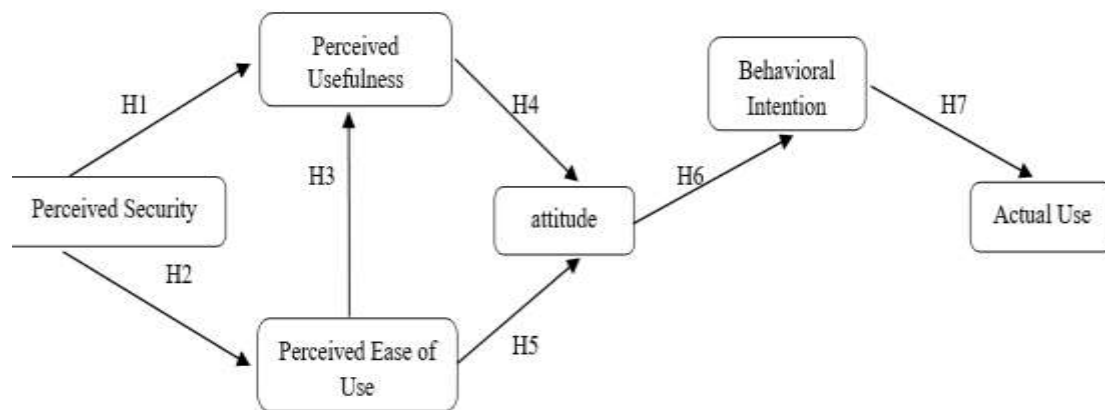


Figure 1. Research Model

METHODS

This study uses a quantitative method with a survey approach to analyse the causal relationship between the variables involved through hypothesis testing. The research process begins with developing the Technology Acceptance Model (TAM) theory, which is then operationalised into hypotheses and concepts and ends with empirical generalisations based on statistical analysis to produce research conclusions.

Primary data were collected through an online questionnaire (Google Form) addressed to MSME owners as respondents. The research population includes MSME actors from various types of businesses in Medan City. The sampling technique uses purposive sampling based on specific criteria, namely: (1) MSME actors who use mobile accounting applications, (2) have at least one employee, and (3) have been running a business for at least three years. This study uses Confirmatory Factor Analysis (CFA), which aims to identify TAM variables that influence the use of mobile accounting applications. Data processing uses the SmartPLS4 application using the Structural Equation Modeling (SEM) model. Model evaluation includes outer model analysis through validity and reliability tests and testing the path coefficient value or t-value to measure the significance of the relationship between constructs in the structural model.

RESULTS

Measurement Model Testing (Outer Model). The stages in model testing using Smart PLS-SEM are to evaluate the measurement model or convergent validity test before

proceeding to the structural model testing stage. Reflective indicators should be removed from the measurement model if they have an outer standard loading value below 0.400. In the outer model, we know two types or kinds of indicator relationships in their constructs, so testing is carried out according to the form of the indicator, namely reflective indicators and formative indicators. The measurement model (Outer Model) is analysed by evaluating the construct validity to determine certain relationships between latent variables and their indicators. This process includes convergent validity and discriminant validity (Ghozali, 2021).

Convergent validity. Outer Model testing is done by evaluating reflective indicators through convergent validity. Values above 0.700 from outer loadings in the PLS Algorithm report in SmartPLS indicate that the relationship between indicators and latent constructs is good and acceptable. This means the value is valid, and the model can be used as data.

Outer loadings display loading factors to show how significant the relationship is between indicators and latent variables. Indicators that measure variables that affect the use of mobile accounting applications in the first stage (first-order CFA) of testing are displayed in the path diagram in the following **Figure 2**:

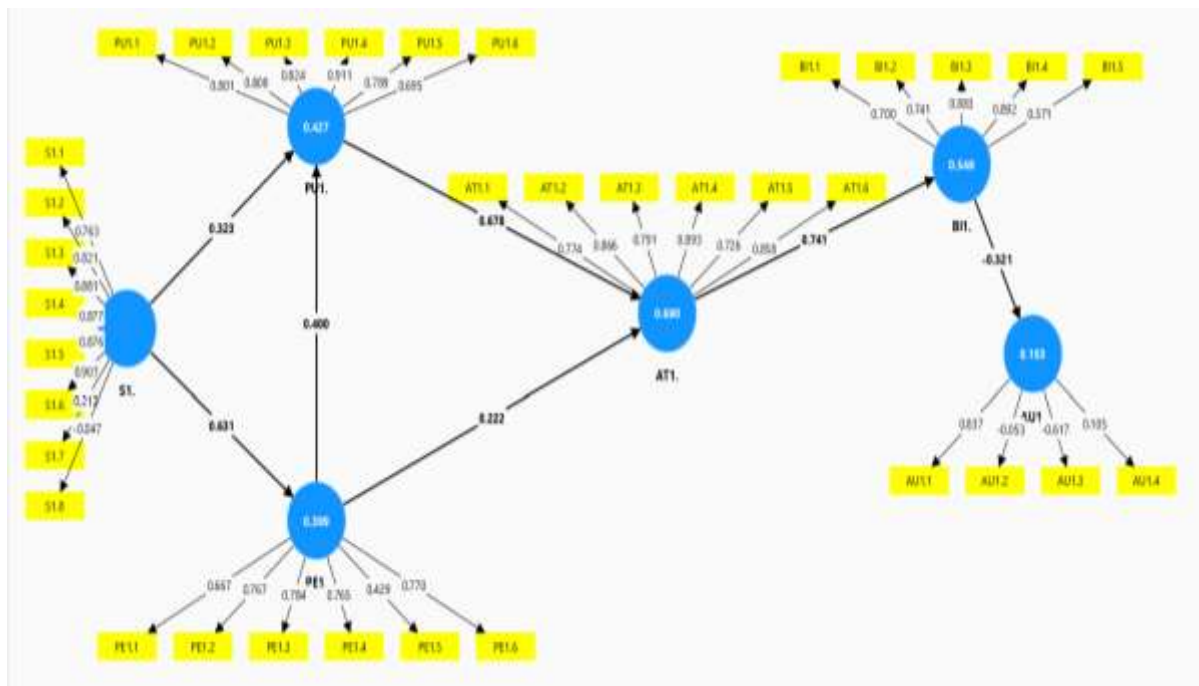


Figure 2. Outer Loading First-Order CFA Model and Values

Figure 2 shows the output of outer loadings for first-order CFA; there are indicators of loading factor values below 0.700. In the security variable (S), indicators S1.7 and S1.8 show low values; in the perceived usefulness variable, indicator PU1.6; in the perceived ease of use variable, indicators PE1.1 and PE1.5; in the behavioural intention variable, indicator BI1.5; and in the actual use variable, indicators AU1.2, AU1.3, and AU1.4. Indicators with outer loading factor values below 0.700 must be removed because the validity requirements for further analysis tests are unmet.

Figure 2 shows outer loadings output results for the first-order CFA obtained from the SmartPLS Algorithm Report; it can be seen that there are several indicators with loading factor values below 0.700, namely for the security variable (S) found in S1.7 and S1.8, the



perceived usefulness variable found in the PU1.6 indicator, the perceived ease of use variable found in the PE1.1 and PE1.5 indicators, the behavioural intention variable found in the BI1.5 indicator, the actual use variable found in the AU1.2, AU1.3, AU1.4 indicators.

The output results of the loading factor show a value of more than 0.700, so the convergent validity for the criterion indicators has been met. All variables have an AVE value of more than 0.500, so the discriminant validity is said to be valid. The reliability test results show a Cronbach alpha value of more than 0.600 and a composite reliability value of more than 0.700. These results mean that the level of reliability of the criterion variables is met. The results can be seen in **Table 1**.

Table 1. Model Measurement Results

Variables	Items	Loading factor	AVE	CR	Cronbach's Alpha
Attitude	AT1	0.776	0.672	0.907	0.901
	AT2	0.868			
	AT3	0.788			
	AT4	0.894			
	AT5	0.721			
	AT6	0.859			
Actual Use	AU1	1,000	0.669	0.843	0.831
	BI1	0.716			
Behavioural Intention	BI2	0.758	0.611	0.790	0.788
	BI3	0.874			
	BI4	0.907			
	PE2	0.759			
Perceived Ease Of Use	PE3	0.811	0.703	0.916	0.895
	PE4	0.768			
	PE6	0.789			
	PU1	0.802			
Perceived Usefulness	PU2	0.828	0.736	0.936	0.928
	PU3	0.849			
	PU4	0.919			
	PU5	0.788			
	S1	0.766			
Perceived Security	S2	0.826	0.736	0.936	0.928
	S3	0.887			
	S4	0.879			
	S5	0.919			
	S6	0.904			

SEM PLS Source 2024

Table 1 shows that the Outer Loading analysis results indicate a good quality measurement model for the variables in this study. All indicators show significant loading factor values, with most indicators above the threshold of 0.700, indicating that these indicators can well reflect their latent variables. For example, for the Attitude variable, indicators such as AT2 (0.868), AT4 (0.894), and AT6 (0.859) have high loading factor values, reflecting the relevance of these indicators in describing user attitudes. The AVE value for this variable is 0.672, indicating that about 0.672 per cent of the indicator's variance can be explained by this variable, with Cronbach's Alpha 0.901 and CR 0.907 indicating excellent reliability and internal consistency. Likewise, Behavioral intention, where indicators such as BI4 (0.907) show strength in measuring user behavioural intentions, with AVE 0.669, Cronbach's Alpha 0.831, and CR 0.843 indicating good



reliability. For the Perceived Ease of Use variable, although the AVE value of 0.611 is slightly lower, indicators such as PE3 (0.811) and PE6 (0.789) still show good quality, with Cronbach's Alpha 0.788 and CR 0.790 which are still within acceptable limits. The Perceived Usefulness variable has an AVE value of 0.703, with the PU4 indicator (0.919), which is very significant, and Cronbach's Alpha 0.895 and CR 0.916, which indicate very high internal consistency. Meanwhile, the Perceived Security variable shows excellent measurement quality, with AVE 0.736 Cronbach's Alpha value of 0.928 and CR 0.936 indicating extreme reliability. Overall, the results of this analysis indicate that the instruments used in this study have high reliability and validity, allowing accurate measurement of factors influencing the use of mobile accounting applications based on the Technology Acceptance Model (TAM).

Hypothesis Testing. Hypothesis testing using bootstrapping on SmartPLS, which produces path coefficient values. The path coefficient values are shown at a 950 per cent confidence level with α 0.050 or 5 per cent and t-statistics values more than 1.960 per cent, then H1, H2, H3, H4, H5, H6 and H7 are accepted.

Table 2. Hypothesis Test Results

Hypothesis	Original Sample (O)	T Statistic (O/STEDEV)	P-Values	Results
H1	0.332	2.120	0.034	Accepted
H2	0.620	6.199	0.000	Accepted
H3	0.381	2,784	0.005	Accepted
H4	0.599	5,832	0.000	Accepted
H5	0.331	2,906	0.004	Accepted
H6	0.751	12.180	0.000	Accepted
H7	-0.262	2,056	0.040	Accepted

DISCUSSION

Perception of security influences mobile accounting applications' usability (*perceived usefulness*). This study shows that the higher the level of perceived security felt by users, the greater their perception of the application's usefulness. Users consider mobile accounting applications more useful if they feel safe using them. Guaranteed security of personal data and financial transactions can increase user trust in the application, strengthening their perception of the benefits or usefulness of the application in facilitating financial management. When users feel that the application is safe, they will be more open to utilising the various features provided because they believe it can provide significant added value without sacrificing their privacy or sensitive data. High perceptions of security help reduce concerns about the risks of using the application, thereby increasing the views of MSME actors on the benefits of mobile accounting applications.

The importance of security perceptions in shaping this perception of usefulness can also be seen from the perspective of technology adoption theory, where risk and uncertainty factors are often the main barriers to the acceptance of new technology. In the context of mobile accounting applications, the perception that the application is safe can reduce concerns about potential threats to personal and financial data, which ultimately increases user confidence in the effectiveness of the application. Conversely, if users doubt the application's security level, they may feel it is not practical enough, even though it has complete features.



This also includes the level of trust in the technology or system in delivering sensitive information securely without the risk of breach or leakage (Pedroso & Gomes, 2020). The results of research conducted by (Hassan & Wood, 2020); (Alalwan et al., 2018) stated that when users feel that mobile accounting applications provide reasonable protection for information and privacy, it will increase their desire to use the application.

Perception of security influences the perception of use (*perceived ease of use*) of mobile accounting applications. This study also found that positive perceptions of security play a role in shaping the perceptions of MSME actors in using mobile accounting application services. When users feel secure that their data is well protected, they feel more comfortable and free to explore various application features without worry. With an increased sense of security, users do not feel hampered by the risk of potential threats to their data or personal information, which, in turn, can improve their experience in using the application.

Ease of use in this context relates to how users can easily and without obstacles utilise the application's features, and a sense of security provides confidence in navigating and using the technology. In addition, a good perception of security can reduce the anxiety or confusion that users may experience when using the application for the first time. When they are confident that the application has adequate protection, they are more likely to find it easy to use, although there may be a learning curve in getting to know its features. In this case, security not only involves protecting data but also creating a sense of confidence that supports the learning process of the application itself.

Therefore, developing precise and reliable security features is very important to increase the perception of ease of use so that users feel more comfortable and it is easy to continue using the mobile accounting application on an ongoing basis. This is supported by research stating that although users initially have concerns regarding the security of the service, these concerns diminish once they try the service and learn that the provider has implemented security measures to protect financial transactions and users' data (Aprilia & Amalia, 2023).

Perceived ease of use (*perceived ease of use*) affects the perceived usefulness of mobile accounting applications. The results of this study indicate that subjective perceptions of ease of use influence a person's view of information technology. An easy-to-use application allows users to quickly understand and utilise various features without feeling burdened by complexity or technical difficulties. A smooth and intuitive user experience creates the perception that the application can provide benefits or added value in financial management activities. Users can focus on the benefits offered without being hampered by a complicated usage process. In other words, the easier the application is to use, the more likely users are to feel the benefits offered by the application.

On the other hand, if a mobile accounting application feels complicated to understand, users may feel frustrated and consider it useless even though it has many features. Perceived ease of use is also closely related to user comfort in carrying out their financial activities, so if they feel the application can help them manage their finances efficiently, they will be more likely to believe that the application has actual usefulness. Therefore, developing a user-friendly interface, intuitive design, and simple and efficient functionality is essential to improving the perceived usefulness of the application. In other words, applications that are easy to use are perceived as more practical, increasing adoption rates and overall user satisfaction. The higher the belief of MSMEs that using mobile accounting applications is easy, the stronger their belief in the benefits of the application. MSMEs have the belief and confidence to operate Android-based accounting applications very clearly and efficiently to



feel the benefits of Android-based accounting applications in increasing user effectiveness (Yusmaniarti & Ekowati, 2019).

Mobile accounting applications are considered easy to use and valuable, thus encouraging users to have a stronger intention to use them (Arifah & Widajantie, 2024). The results of other studies also state that perceived ease of use has an influence on perceived usefulness (Handayani et al., 2023); (Kholid & Asri, 2021); (Rafique et al., 2020).

Perceived usefulness (*perceived usefulness*) influences the attitude toward mobile accounting applications. If users feel that mobile accounting applications can improve efficiency and facilitate their financial management, they are likelier to have a positive attitude toward the application. The perception that the application provides added value in terms of time savings, ease of transactions, or better financial management will encourage users to feel more satisfied and open to using it in the future. This positive attitude plays a significant role in motivating them to continue using the application regularly.

Conversely, suppose users do not feel that the application provides significant benefits or improves their performance in managing their finances. In that case, their attitude toward the application tends to be negative, even if it is easy to use or safe. Therefore, a strong perception of usefulness can create a better attitude toward mobile accounting applications, increasing the adoption and use of the technology.

Users who find the application practical daily will be more open to accepting it as an important tool. So, application developers must focus on improving features that provide clear and tangible benefits to users to ensure a positive attitude toward the application.

From the results of this study, the perception of MSME actors can feel the benefits of using Android-based accounting applications. However, it was considered difficult at the beginning of its use, but MSME actors continue to use it. This study's findings align with previous studies that found that perceived usefulness is essential for an application or technology that can be felt for its benefits. MSME actors will choose to use accounting applications, and of course, it is beneficial for them to improve the quality and accuracy of their business (Najib & Fahma, 2020).

Perceived ease of use (*perceived ease of use*) affects the attitude toward mobile accounting applications. The results of this study indicate that ease of use of mobile accounting applications is an important factor that significantly affects user attitudes. When mobile accounting applications are designed with a simple, intuitive interface that does not require high technical skills, users feel more comfortable and less burdened when using them. This ease of use reduces the frustration or confusion that often arises when interacting with complex technology, making users more likely to develop a positive attitude towards the application.

This positive attitude is important in increasing users' desire to use the application continuously because they feel it provides a pleasant and uncomplicated experience. Conversely, if the application is difficult to use, even though its functions are helpful, users may feel frustrated and develop a negative attitude towards using it. Perceptions of ease of use can affect how users evaluate the application overall because applications that are easy to use tend to provide a greater sense of satisfaction. Users who find it easy to adapt to the application will be more open to exploring other features and using the application regularly.

Therefore, user-friendly design, straightforward navigation, and reducing technical barriers in the application are essential to building positive attitudes and increasing user acceptance of mobile accounting applications. MSME actors believe that operating an Android-based accounting application is very clear and easy to understand, so the attitude of MSME actors will tend to use accounting applications. This study is supported by



research results stating that technology is considered easy to operate and does not require much time or energy, so the technology will be more readily accepted by users (Setiawan & Setyawati, 2020).

Attitude (*attitude*) influences behavioural intention to use mobile accounting applications. Attitude is a feeling of liking or disliking from MSME actors towards Android-based accounting applications. According to the Theory of Planned Behavior, an individual's attitude towards an object or behaviour dramatically determines how much they intend to engage in that behaviour. In the context of mobile accounting applications, if users have a positive attitude towards the application, for example, they feel that the application is easy to use, safe, and provides clear benefits in financial management, they are more likely to have the intention to continue using it.

This positive attitude creates a strong internal drive to make the application part of their financial routine because they believe that this application can meet their needs and facilitate daily financial activities. Conversely, suppose users' attitudes towards mobile accounting applications are harmful, for example. In that case, because they feel that the application is difficult to use, unsafe enough, or does not provide clear benefits, their intention to use it will also be low.

This negative attitude hinders users' willingness to adopt the application, even though the application may have good features. Therefore, to increase users' positive behavioural intention towards mobile accounting applications, developers need to improve aspects that build positive attitudes, such as the application's ease of use, security, and usability. Thus, a positive attitude towards the application will increase the intention to use it, ultimately contributing to a higher application adoption and use level.

This suggests that their beliefs influence MSMEs' attitudes towards using Android-based accounting applications. This study's findings align with previous studies, which stated that MSMEs tend to accept or reject an application based on the belief that its use will provide significant benefits, especially if the risks or negative impacts are considered small or unlikely to occur (Ahmad, 2024).

Behavioural intention (*behavioural intention*) affects the actual use of mobile accounting applications. This study shows that behavioural intention is a sure way of deciding whether to use accounting applications. When someone firmly intends to use a mobile accounting application, they are likelier to implement that intention in real action. This behavioural intention arises based on the individual's perceived ease of use, usefulness, and security. Users committed to using an application because they believe it can help them manage their finances more efficiently will be more motivated to use it regularly. In addition, behavioural intention is often influenced by external factors such as habits, social support, and other environmental factors that encourage individuals to take action.

When the intention to use the application has been formed, individuals are more likely to overcome obstacles or challenges that may arise, such as technical problems or uncertainty about the application's functions, and continue to try to use it in their daily lives. Thus, developing a mobile accounting application that can meet user expectations and needs can increase behavioural intention, increasing the likelihood of actual use of the application. Therefore, positive behavioural intention is an important first step to increasing the actual use of mobile accounting applications. Behavioural intention is the best way to estimate the future use of Android-based accounting applications in every business record and bookkeeping. This study aligns with previous research findings, which state that behavioural intention to use information technology applications directly strengthens the relationship



with users' actual behaviour because the application can support recording transactions and preparing financial reports (Almagrashi et al., 2023).

CONCLUSION

Based on the results of the hypothesis test, it can be concluded that the perception of security as an external variable affects the perceived usefulness and perceived ease of use for using mobile accounting applications, perceived ease of use affects perceived usefulness, perceived usefulness affects attitude, perceived ease of use affects attitude, attitude affects behavioural intention, behavioural intention affects MSME actors towards the actual use of mobile accounting applications. Furthermore, firm behavioural intention is the main predictor of the actual use of the application. Users with a positive intention to use the application tend to overcome obstacles or challenges in the adoption process and use it daily.

Therefore, mobile accounting application developers need to understand and integrate factors that affect the perception of security, ease of use, and usefulness in the design and functionality of their applications. Thus, the application can meet users' financial management needs and increase adoption and broader use, making it a practical and trusted tool in people's digital financial lives.

SUGGESTION. For further research, it is recommended to examine in more depth the external factors that may influence the perception of security, ease of use, and usefulness of mobile accounting applications, such as user culture, technological education level, or demographic characteristics. Further research can expand the sample to include users from various cultural and socio-economic backgrounds to explore whether these factors significantly influence the adoption of mobile accounting applications. In addition, longitudinal research can be conducted to observe how user perceptions and attitudes develop over time and how user experiences of the application change after long-term use.

Furthermore, further research can compare mobile accounting applications with other digital financial applications, such as budgeting or investment applications, to see whether the factors influencing technology acceptance differ significantly between application categories. This research can explore additional features that influence the perception of usefulness or security and their impact on actual use and user satisfaction. Furthermore, further studies can also look at the impact of integrating the latest technologies, such as artificial intelligence (AI) or blockchain, in improving security and ease of use, which can influence the perception and adoption of applications more broadly.

ACKNOWLEDGEMENTS. The author would like to express his deepest gratitude to the University of Muhammadiyah North Sumatra for the financial support provided through the Basic Research Grant program. Gratitude is also addressed to the UMSU Research and Community Service Institute (LP2M), which has provided contributions in the form of information, direction, and facilitation that support the smooth implementation of this Basic Research. Support from both parties is an important foundation for successful research activities.

REFERENCES

Ahmad, A. Y. A. B. (2024). Firm Determinants that Influence Implementation of Accounting Technologies in Business Organizations. *WSEAS Transactions on Business and*



- Economics*, 21, 1–11. <https://doi.org/10.37394/23207.2024.21.1>.
- Akhtar, M. A., Sarea, A., Khan, I., Khan, K. A., & Singh, M. P. (2023). The Moderating Role Of Gamification Toward Intentions To Use Mobile Payments Applications In Bahrain: An Integrated Approach. *PSU Research Review*. <https://doi.org/10.1108/PRR-06-2022-0074>.
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Algharabat, R. S. (2018). Examining Factors Influencing Jordanian Customers' Intentions And Adoption Of Internet Banking: Extending UTAUT2 With Risk. *Journal of Retailing and Consumer Services*, 49(1), 124–138. <https://doi.org/10.1016/j.jretconser.2017.08.026>
- Alamin, A. A., Wilkin, C. L., & Yeoh, W. (2020). The Impact of Self-Efficacy on Accountants' Behavioral Intention to Adopt and Use Accounting Information Systems. *Journal of Information Systems*, 34(3), 31–46. <https://doi.org/10.2308/isys-52617>.
- Albort-Morant, G., Sanchís-Pedregosa, C., & Paredes Paredes, J. R. (2022). Online Banking Adoption In Spanish Cities And Towns. Finding Differences Through TAM Application. *Economic Research-Ekonomika Istrazivanja*, 35(1), 854–872. <https://doi.org/10.1080/1331677X.2021.1945477>.
- Alhassan, M. D., Kolog, E. A., & Boateng, R. (2020). Effect Of Gratification On User Attitude And Continuance Use Of Mobile Payment Services: A Developing Country Context. *Journal of Systems and Information Technology*, 22(4), 353–380. <https://doi.org/10.1108/JSIT-01-2020-0010>.
- Almagrashi, A., Mujalli, A., Khan, T., & Attia, O. (2023). Factors Determining Internal Auditors' Behavioral Intention To Use Computer-Assisted Auditing Techniques: An Extension Of The UTAUT Model And An Empirical Study. *Future Business Journal*, 9(1). <https://doi.org/10.1186/s43093-023-00231-2>.
- Almaiah, M. A., Al-Otaibi, S., Shishakly, R., Hassan, L., Lutfi, A., Alrawad, M., Qatawneh, M., & Alghanam, O. A. (2023). Investigating The Role Of Perceived Risk, Perceived Security And Perceived Trust On Smart M-Banking Application Using SEM. *Sustainability (Switzerland)*, 15(13). <https://doi.org/10.3390/su15139908>.
- Apaua, R., & Lallie, H. S. (2022). *Measuring User Perceived Security of Mobile Banking Applications*. 1–36. <http://arxiv.org/abs/2201.03052>.
- Aprilia, C., & Amalia, R. (2023). Perceived Security and Technology Continuance Theory: An Analysis Of Mobile Wallet Users' Continuance Intention. *Global Business Review*, July. <https://doi.org/10.1177/09721509221145831>.
- ArdilaArifah, R. E., & Widajantie, T. D. (2024). The Effect Of Perceived Ease Of Use, Perceived Usefulness, Perceived Security, And Perceived Credibility Mobile Banking As A Digital Payment On The Financial Management Of Undergraduate Accounting Students At State Universities In Surabaya. *Journal of Economics, Business and Accounting*, 7(4), 7856–7866. <https://doi.org/10.31539/costing.v7i4.10229>.
- Blahušáková, M., Mateášová, M., & Meluchová, J. (2022). New Challenges in Accounting Practice in the Slovak Republic Related to Digitalization. *Proceedings of the International Scientific Conference Hradec Economic Days 2022*, 12(July), 104–116. <https://doi.org/10.36689/uhk/hed/2022-01-010>.
- Darmoyo, S., & Weli. (2024). Adoption And Usage Continuity Model. *Journal of Accounting, Entrepreneurship, and Financial Technology (JAEF)*, 5(2), 119–138. <https://doi.org/10.37715/jaef.v5i2.4655>.
- Fajriyah, M., Budi, U., & Jakarta, L. (2024). Analysis Of The Influence Of System Quality,



- Perception Of Usability, And Perception Of Ease Of Use On User Satisfaction In BWS Mobile Banking With The Technology Acceptance Model (TAM) Approach. 5(9), 1104–1112. <https://doi.org/10.46799/jst.v5i9.1005>.
- Fakhri, M. M., Fadhilatunisa, D., B, Y., Sari, N. R., & Rosidah. (2022). The Use of the Extended Technology Acceptance Model (Tam) To Measure Behavioral Intention Users of Zahir Accounting Software. *Assets: Jurnal Ekonomi, Manajemen Dan Akuntansi*, 12(1), 107–123. <https://doi.org/10.24252/assets.v1i1.29048>.
- Fauzi, Leni Rahmayana, Ika Wulandari, & Bagus Hari Sugiharto. (2023). Digitalisasi Akuntansi di Lakukan Pada Perusahaan UMKM. *Jurnal Aktiva: Riset Akuntansi Dan Keuangan*, 5(1), 43–56. <https://doi.org/10.52005/aktiva.v5i1.179>.
- Ghozali, I. (2021). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26. Edisi 10. Badan Penerbit Universitas Diponegoro.
- Handayani, B. D., Kiswanto, Hajawiyah, A., Harjanto, A. P., & Rahman, M. F. (2023). Analysis of the Use of Accounting Information Technology in MSMEs In Indonesia. *QUALITY, Access to Success*, 24(195). <https://doi.org/10.47134/aaem.v1i4.417>.
- Hapzi Ali, Hamdan, H., & M. Rizky Mahaputra. (2022). Faktor Eksternal Perceived Ease of Use dan Perceived Usefulness pada Aplikasi Belanja Online: Adopsi Technology Accepted Model. *Jurnal Ilmu Multidisplin*, 1(3), 587–604. <https://doi.org/10.38035/jim.v1i3.75>.
- Hassan, H. E., & Wood, V. R. (2020). Does Country Culture Influence Consumers' Perceptions Toward Mobile Banking? A Comparison Between Egypt And The United States. *Telematics and Informatics*, 46, 101312. <https://doi.org/10.1016/j.tele.2019.101312>.
- Ilona, D., & Zaitul. (2021). Behavioural Intention To Use Accounting Application: Perceived Ease Of Use As Mediating Variable. *Journal of Management Info*, 7(4), 212–218. <https://doi.org/10.31580/jmi.v7i4.1610>.
- Kartika, D., Ferida, A., & Ardi, N. (2023). Proceedings of the Tegal International Conference on Applied Social Science & Humanities (TICASSH 2022). In *Proceedings of the Tegal International Conference on Applied Social Science & Humanities (TICASSH 2022)* (1). Atlantis Press SARL. https://doi.org/10.2991/978-2-494069-09-1_50.
- Kholid, M. N., & Asri, N. (2021). The Effect of External Variables on Mobile Accounting App Adoption by Student Entrepreneurs. *Journal of Small Business Strategy*, 31(5), 38–49. <https://doi.org/10.53703/001c.29816>.
- Kuttner, M., Mayr, S., Mitter, C., & Duller, C. (2022). Impact Of Accounting On Reorganisation Success: Empirical Evidence From Bankrupt SMEs. *Journal of Accounting and Organizational Change*, 19(6), 24–45. <https://doi.org/10.1108/JAOC-06-2021-0080>.
- Le, O. T. T., & Cao, Q. M. (2020). Examining The Technology Acceptance Model Using Cloud-Based Accounting Software Of Vietnamese Enterprises. *Management Science Letters*, 10(12), 2781–2788. <https://doi.org/10.5267/j.msl.2020.4.032>.
- Lim, S. H., Kim, D. J., Hur, Y., & Park, K. (2019). An Empirical Study of the Impacts of Perceived Security and Knowledge on Continuous Intention to Use Mobile Fintech Payment Services. *International Journal of Human-Computer Interaction*, 35(10), 886–898. <https://doi.org/10.1080/10447318.2018.1507132>.
- Mannonov, K. M. ugli, & Myeong, S. (2024). Citizens' Perception of Blockchain-Based E-Voting Systems: Focusing on TAM. *Sustainability (Switzerland)*, 16(11), 1–19. <https://doi.org/10.3390/su16114387>.



- Mauricette, J., Wells, P. K., & Haar, J. M. (2022). User Perceptions Of Cloud-Based Small Business Accounting Software. *Pacific Accounting Review*, 34(4), 595–613. <https://doi.org/10.1108/PAR-05-2021-0065>.
- Najib, M., & Fahma, F. (2020). Investigating The Adoption Of Digital Payment System Through An Extended Technology Acceptance Model: An Insight From The Indonesian Small And Medium Enterprises. *International Journal on Advanced Science, Engineering and Information Technology*, 10(4), 1702–1708. <https://doi.org/10.18517/ijaseit.10.4.11616>.
- Nurqamarani, A. S., Sogiarto, E., & Nurlaeli, N. (2021). Technology Adoption in Small-Medium Enterprises based on Technology Acceptance Model: A Critical Review. *Journal of Information Systems Engineering and Business Intelligence*, 7(2), 162. <https://doi.org/10.20473/jisebi.7.2.162-172>.
- Pedroso, E., & Gomes, C. F. (2020). The Effectiveness Of Management Accounting Systems In Smes: A Multidimensional Measurement Approach. *Journal of Applied Accounting Research*, 21(3), 497–515. <https://doi.org/10.1108/JAAR-05-2018-0059>.
- Prempeh, A., Osei, B., Osei, F., & Kuffour, E. osei. (2022). Accounting Records Keeping and Growth of Small and Medium Enterprises in Kumasi Metropolitan. *Scientific Research*, 10(13), 184–207. <https://doi.org/10.4236/jss.2022.1013015>.
- Puspita Ni Made Ayu Maya, D. A. A. N. B., Ketut, Y. I., & Dodik, A. (2021). The Effect Of Perceived Usefulness, Perceived Ease Of Use, And Organizational Innovativeness On Intention To Use Information System. 3(March), 6. <https://doi.org/DOIhttps://doi.org/10.18551/econeurasia.2021-03>.
- Putra, Y. M. (2019). Analysis of Factors Affecting the Interests of SMEs Using Accounting Applications. *Journal of Economics and Business*, 2(3). <https://doi.org/10.31014/aior.1992.02.03.129>.
- Qader, K. S., Jamil, A. D., Sabah, K. K., Adnan Anwer, S., Ahmed Jawhar, M., Gardi, B., & Abdulrahman, B. S. (2022). The Impact Of Technological Acceptance Model (TAM) Outcome On Implementing Accounting Software. *International Journal of Engineering, Business and Management (IJEBM)*, 6(6), 14–24. <https://doi.org/10.22161/ijebm.6.6.3>.
- Qubbaja, A. A. A. (2020). A Challenge of Accounting Practices on Small and Medium Enterprises (SMEs): Case Study of Palestine. *International Journal of Multidisciplinary Research and Analysis*, 03(12), 310–317. <https://doi.org/10.47191/ijmra/v3-i12-07>.
- Rafique, H., Almagrabi, A. O., Shamim, A., Anwar, F., & Bashir, A. K. (2020). Investigating the Acceptance of Mobile Library Applications with an Extended Technology Acceptance Model (TAM). *Computers and Education*, 145, 103732. <https://doi.org/10.1016/j.compedu.2019.103732>.
- Rahmayanti, A. Y., & Rahmawati, D. (2020). *Digital Accounting for Small to Medium Enterprises Using Mobile Applications*. 426(Icvhe 2018), 172–176. <https://doi.org/10.2991/assehr.k.200331.139>.
- Rohmah, R. S., & Martini, E. (2021). Analisis Niat Konsumen Dalam Menggunakan Qris Di Surakarta Berdasarkan Model Decomposed Theory Of Planned Behavior. *Jurnal Ekonomi Dan Bisnis*, 8(3), 1–13. <https://doi.org/10.37339/e-bis.v6i2.1032>.
- Setiawan, M., & Setyawati, C. Y. (2020). The Influence of Perceived Ease of Use on the Intention to Use Mobile Payment: Attitude toward Using as Mediator. *Journal of Accounting and Strategic Finance*, 3(1), 18–32. <https://doi.org/10.33005/jasf.v3i1.67>.



- Siswoyo, A., & Irianto, B. S. (2023). Analisis Technology Acceptance Model (TAM) Terhadap Pengguna Aplikasi Mobile Banking. *Owner*, 7(2), 1196–1205. <https://doi.org/10.33395/owner.v7i2.1440>.
- Suryani, E., Almanika, S., & Setiawan, A. (2021). Persepsi UKM Terhadap Aplikasi Akuntansi Berbasis Android Dengan Pendekatan Technology Acceptance Model dan Theory of Planned Behavior. *Jurnal UNRAM*, 10(3), 199–214. <https://doi.org/10.29303/jmm.v10i3.665>.
- Wali, K., Karim Darwish, B., & Jabbar Abdulfattah, S. (2022). Security And Confidentiality Of Information Under The Application Of Cloud Accounting Compared To Traditional Accounting. *Journal of Economics and Administrative Sciences*, 28(134), 186–204. <https://doi.org/10.33095/jeas.v28i134.2430>.
- Wicaksono, A. R., Maulina, E., Rizal, M., & Purnomo, M. (2023). Technology Accepted Model (Tam): Applications in Accounting Systems. *Journal of Law and Sustainable Development*, 11(5), 1–16. <https://doi.org/10.55908/sdgs.v11i5.547>.
- Wiyanto, H. (2023). Niat Penggunaan Sistem Cloud Accounting di Kalangan UKM di Indonesia: Kerangka Konseptual Model Unified Theory of Acceptance and Use of Technology (UTAUT) yang Dimodifikasi. *Labs: Jurnal Bisnis Dan Manajemen*, 28(2), 22–26. <https://doi.org/10.57134/labs.v28i2.48>.
- Yusmaniarti, Y., & Ekowati, S. (2019). Laporan Keuangan Koperasi Berbasis Media Excel For Accounting (EFA). *Jurnal Pengabdian Masyarakat Bumi Raflesia*, 2(1). <https://doi.org/10.36085/jpmb.v2i1.294>.

