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ADOPTION AND USAGE CONTINUITY MODEL OF ACCOUNTING MOBILE APPLICATION FOR MSMEs

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Abstract: This research explores the factors that affect the adoption of mobile accounting applications by micro-scale entrepreneurs in Indonesia. It uses the Technology Acceptance Model and Expectation-Confirmation Theory to examine how perceived strategic benefits, performance expectancy, social influence, competitive advantage, effort expectancy, facilitating conditions, and organizational readiness influence the intention to use accounting applications. The target population is Micro, Small, and Medium Enterprises (MSMEs) in Jakarta and its surrounding areas. The data collection method is a survey with a questionnaire, using convenience sampling. The data analysis method is a descriptive method with SPSS software and a structural equation model with partial least square approach with SmartPLS 3. The results show that perceived strategic benefits, performance expectancy, and social influence have a significant positive effect on the intention to use accounting applications, while the other factors do not have a significant effect. This research contributes to the literature on technology acceptance and provides practical implications for accounting application developers and MSMEs.

Keywords: MSMEs, mobile accounting software, adoption, continuance usage

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are vital to Indonesia's economic growth and GDP. Nevertheless, these enterprises encounter numerous challenges, particularly in adopting financial reporting and information technology. The significance of accounting information for the sustainability of MSMEs is underscored by the Small and Medium Enterprise Act No. 9 of 1995 and the

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Taxation Act No. 2 of 2007, both aimed at fostering MSME development in Indonesia.

Effective management of accurate accounting information is paramount for businesses. However, previous research indicates that many MSMEs lack regular and structured financial reporting systems, let alone computer-based applications (Hidayah et al., 2021; Mashuri et al., 2021; Meilisa et al., 2021; Putri et al., 2021; Ria, 2018; Safarudin & Putri, 2021; Suharyono, 2021; Weli, 2019; Windayani et al., 2018; Wiratama et al., 2019). This issue is often due to a lack of accounting knowledge and limited funds, which lead to a need for more awareness regarding the importance of such systems for their businesses (Mashuri et al., 2021; Safarudin & Putri, 2021).

In tandem with the growth of micro-enterprises, there is a pressing need to promote the integration of information technology into financial reporting practices within this sector (Safarudin & Putri, 2021). Adopting a computer-based accounting infrastructure could address the capital funding issue for micro-enterprises (Mashuri et al., 2021). To overcome the cost barriers associated with software procurement, Bank Indonesia collaborates with the Indonesian Institute of Accountants (Ikatan Akuntan Indonesia or IAI) to provide the SiApik accounting application free of charge to MSMEs. This Mobile-based application aligns with accounting standards and is tailored to the needs of MSMEs, facilitating financial record-keeping and performance improvement.

This research sheds light on factors influencing technology acceptance among MSME entrepreneurs, particularly mobile accounting applications. Specifically, to explore the model of attitudes and acceptance exhibited by MSMEs to these systems and identify the factors contributing to their adoption and utilization. Thus, this study addresses the critical issue of financial reporting and technology adoption within the MSME sector in Indonesia, with a particular focus on mobile accounting applications. The study aims to enhance MSMEs' financial management practices and access to funding opportunities by understanding the factors influencing acceptance.

This research model employs the framework of technology acceptance and the expectancy-continuance model while incorporating several variables deemed relevant to the conditions of microbusinesses in Indonesia regarding the use of mobile-based accounting applications. The research outcomes are expected to

provide benefits both theoretically and practically. The theoretical contribution lies in demonstrating the acceptance and continued usage model of a business information system for microenterprises. Meanwhile, the practical contribution is directed towards microbusiness operators and the Indonesian government concerning the development of systems for microenterprises facing capital limitations but requiring improvements in data processing systems.

Adopting Information Technology (IT) among enterprises in Indonesia has predominantly been observed among medium to large-scale businesses, mainly the substantial investment required (Hidayah et al., 2021; Wiratama et al., 2019). This trend has left Micro, Small, and Medium Enterprises (MSMEs) with limited engagement in IT-based data processing operations, cost considerations, and limited computer capabilities (Mashuri et al., 2021; Safarudin & Putri, 2021; Wiratama et al., 2019; Yudantara et al., 2021).

In financial reporting, the implementation of practices among MSMEs in Indonesia varies widely, ranging from non-use to computer-based systems. Many MSMEs abstain from accounting practices, often viewing them as complex and nonessential for their operations (Meilisa et al., 2021). Some MSMEs have employed tools like MS Excel, but technical skills often need to improve, necessitating guidance and training (Ria, 2018; Suharyono, 2021; Yudantara et al., 2021). Surprisingly, many MSMEs, particularly in Central Java, still rely on manual methods for transaction recording and report generation (Kurniawati et al., 2012).

Several factors contribute to MSMEs' reluctance to transition to computer-based applications. Many of these enterprises are family-owned and perceive simple record-keeping and reporting as sufficient for their needs, dissuading them from investing in costly equipment or acquiring additional expertise. Furthermore, a lack of understanding regarding the benefits of accounting and systematic record-keeping discourages business owners from implementing accounting practices (Rawun & Tumilaar, 2019; Windayani et al., 2018).

Despite these challenges, MSMEs require critical financial information for effective business management, particularly in competitive markets. Information such as financial reports, cash positions, inventory levels, and receivables is indispensable for strategic planning and business development. This information is often crucial for decisions related to working capital management and

obtaining bank loans. Given the significant role of MSMEs in Indonesia's GDP, there is a clear imperative for specialized programs to increase the adoption of computer-based financial reporting applications among MSMEs. The availability of free accounting applications, such as SiApik, developed by Bank Indonesia for MSMEs, presents an opportunity to enhance MSMEs management and competitiveness (Yudantara et al., 2021).

Recent research findings suggest that MSMEs intend to utilize accounting applications once they receive education on their usage and benefits. This finding underscores the importance of outreach and educational programs to promote the adoption of Mobile-based accounting applications provided for free to MSMEs (Hidayah et al., 2021; Meilisa et al., 2021; Putri et al., 2021; Ria, 2018; Safarudin & Putri, 2021; Suharyono, 2021; Windayani et al., 2018; Wiratama et al., 2019; Yudantara et al., 2021).

This study employs a survey method supplemented by educational efforts, including disseminating video links to provide information on using accounting applications. Hopefully, the video presentation will give MSMEs complete details on using the Accounting Application, so they are willing to utilize and implement business transaction recording. This research aims to assess the level of acceptance of Mobile-based financial transaction recording applications among MSMEs in Indonesia. Previous studies (Ali et al., 2012; Kholid et al., 2020; Maita et al., 2022; Odeh, 2019) have identified key factors influencing MSMEs' intentions, including perceived benefits, ease of use, social factors, and the environment.

This research model draws from the Expectation-Confirmation Theory (ECT) and the Technology Acceptance Model (TAM), with adaptations to suit the unique conditions of Indonesian MSMEs, who often have limited familiarity with accounting applications. As depicted in Figure 1, the model integrates findings from these studies (Ali et al., 2012; Dhar & Bose, 2023; Kholid et al., 2020; Maita et al., 2022; Odeh, 2019).

The research model presented in Figure 1 is a modification of the results of previous studies conducted on various MSMEs in Indonesia (Hidayah et al., 2021; Meilisa et al., 2021; Putri et al., 2021; Ria, 2018; Safarudin & Putri, 2021; Suharyono, 2021; Windayani et al., 2018; Wiratama et al., 2019; Yudantara et al., 2021). These comprehensive studies collectively reveal that several critical factors significantly influence the adoption of accounting technology among MSMEs.

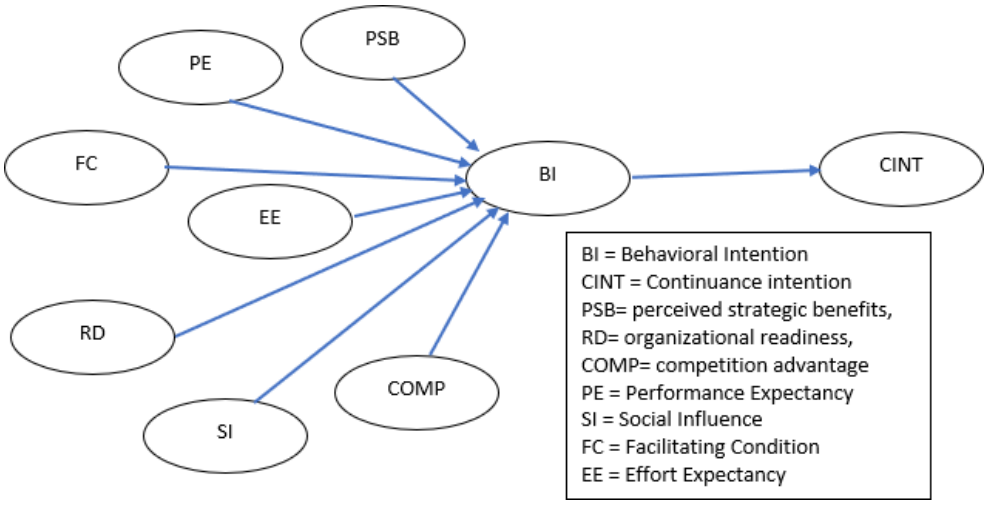

Figure 1 Research Model

Primarily, these studies have identified that MSMEs' perceptions of the benefits, social factors within their business environment, the effort required for implementation, the readiness of business operators, and the availability of necessary facilities all play pivotal roles in shaping their inclination to embrace accounting technology.

As illustrated in Figure 1, the research model encapsulates these key factors, synthesizing the insights from these prior investigations to provide a comprehensive framework for understanding Mobile-based financial transaction recording application usage by MSMEs in Indonesia. Within the framework of the Technology Acceptance Model (TAM) and the Expectation-Confirmation Theory (ECT), perceived benefits, specifically Perceived Strategic Benefit, derived from an application meeting expectations plays a pivotal role in shaping usage intention (Ali et al., 2012). Perceived Strategic Benefit measures the same concept as perceived usefulness in the Technology Acceptance Model. However, within business operations management and decision-making processes, Perceived Strategic Benefit is a more suitable term (Ali et al., 2012).

Considering the constraints in knowledge and financial resources, user-friendly applications significantly contribute to system acceptance and usage (facilitating conditions and effort expectancy). Availability of facilities, ease of

use without requiring extensive effort, and cost-effective implementation all lead to the intention to adopt a new system (Aoun et al., 2010; Kholid et al., 2020; Lutfi, 2022; Maita et al., 2022; Odeh, 2019).

Organizational readiness, particularly relevant for MSMEs, is crucial to adopting applications. It encompasses resource availability for implementation and the organization's attitude toward technological changes (Aziz & Yusof, 2012; Hradecky et al., 2022; Pumplun et al., 2020), including financial resources, technology infrastructure, attitudes, and employee engagement (Ali et al., 2012).

Based on Michael Porter's framework, the concept of competitive advantage is the foundation for companies to shape their business strategies. Information technology is valuable in achieving a competitive edge (Bazini, 2015). In today's dynamic business environment, a competitive landscape necessitates organizations to track market developments and leverage technology continuously; failure to do so risks falling behind tech-savvy competitors. Customer pressure also drives organizations to adopt newer technologies and deliver better and faster services. Therefore, using applications as a competitive tool incentivizes MSMEs to adopt them, especially in today's highly competitive landscape.

Social and environmental factors also play a crucial role in encouraging system adoption. An increasingly conducive environment, facilitated by widespread internet access, enables the rapid dissemination of information, encouraging MSMEs to adopt accounting applications, mainly when they observe their peers implementing such systems (Aoun et al., 2010; Kholid et al., 2020; Maita et al., 2022; Odeh, 2019; Talukder et al., 2013).

Based on the discussion mentioned earlier, the research questions for this study are as follows:

RQ1. Does Perceived Strategic Benefits Influence Behavioral Intention?
RQ2. Does Performance Expectancy Influence Behavioral Intention?
RQ3. Does Facilitating Conditions Influence Behavioral Intention?
RQ4. Does Effort Expectancy Influence Behavioral Intention?
RQ5. Does Organizational Readiness Influence Behavioral Intention?
RQ6. Does Social Influence Behavioral Intention?
RQ7. Does Competitive Advantage Influence Behavioral Intention?
RQ8. Does Behavioral Intention Influence Continuance Intention?

METHOD

The population for this study comprises Micro, Small, and Medium Enterprises (MSMEs) located in Jakarta and its surrounding areas. Data collection will employ convenience sampling, given the extensive distribution of MSMEs across various regions. Data collection using survey method with questionnaire. Questionnaire distribution using a snowball sampling technique. Before completing the questionnaire, respondents will be encouraged to access a video tutorial link on using accounting applications conveniently provided within the questionnaire through Google Forms.

Data analysis will encompass descriptive methods and structural equations, utilizing the Partial Least Squares (PLS) approach. Descriptive analysis will use SPSS software to profile respondents and offer an overview of the study's variables. This study will test the research model using the Partial Least Squares - Structural Equa-

Table 1 The Stages of Testing the Research Model

Phase	Testing	Purpose	Criteria
1	*Measurement/Outer Model*	Evaluate the reliability	C*omposite reliability(CR)* > 0.6
		To test the model's validity to demonstrate that latent constructs predict the measures within the block better than measures from other blocks.	*Convergent Validity:* ● *Outer loadings* each indicator > 0.7 ● *Average variance extracted (AVE)* > 0.5 *Discriminant Validity:* ● Fornell and Larcker Criterion Correlation: If the square root of AVE > correlation between constructs ● Each indicator block has a higher loading for each construct compared to the indicators of other constructs.
2	Structural/Inner Model	Predicting causal relationships between latent variables.	The relationships between variables are determined using significance values and t-statistics (> 1.96 at α = 5%).
		To Assess the predictive power of endogenous variables from the structural model.	*Coefficient of determination (R^2): 0.67 indicates a robust model; 0.33 indicates a moderate model; 0.19 indicates a weak model; < 0.19 indicates no explanatory power.*
		Testing the validation of the endogenous construct model.	*Predictive relevance (Q^2); a value < 0 indicates no predictive relevance; < 0.02 indicates weak predictive model validity; 0.15 indicates moderate predictive model validity; and 0.35 indicates strong predictive model validity.*
3	Model Fit/*GoF Index*	To evaluate how well the estimated model matches the empirical data.	SRMR (standardized root mean square residual) A value < 0.08 indicates a good model fit, or < 0.10 indicates a reasonable fit (Henseler et al., 2014).

Table 2 The Operationalization of Variables

Variable	Item Indicator	Source
Behavioral Intention	BI1. I intend to use an Accounting App in the future BI.2 I will always use an Accounting App for my business recording BI.3 I plan to use an Accounting App frequently	(Kholid et al., 2020)
Continuance intention	CINT1 I Intent to continue using Accounting App. CINT2 Continuing to use the Accounting App is a good idea. CINT3 I will continue to use the Accounting App and leave the manual bookkeeping. CINT4 I am open to new Accounting Apps that are better than the current system.	(Ali et al., 2012)
Perceived strategic benefits	PSB1 Using an Accounting App helps my business to compete. PSB2 Using Accounting App helps me provide adequate customer service. PSB3 Using Accounting App is in line with current business trends.	(Ali et al., 2012)
Performance Expectancy	PE.1 Accounting App is useful for my business bookkeeping PE.2 Using an Accounting App can fasten my business bookkeeping process PE.3 Using an Accounting App can save me time due to the automatic system	(Kholid et al., 2020)
Facilitating Condition	FC.1 I have the necessary devices to use the Accounting App FC.2 I have sufficient knowledge to use the Accounting App FC.3 Information on how to use an Accounting App is easily found	(Kholid et al., 2020)
Effort Expectancy	EE.1 Learning to use Accounting App will be easy for me EE.2 I expect it would be easy for me to become skillful at using Accounting App EE.3 I expect Accounting App to be easy to use	(Kholid et al., 2020)
Organizational readiness	RD1 Financially, I am ready to use the Accounting Application. RD2 I have sufficient technology resources to use an Accounting App. RD3 I have sufficient knowledge to use the Accounting App.	(Ali et al., 2012)
Social Influence	SI.1 People who are important to me think that I should use Accounting App SI.2 People who influenced my behavior think that I should use an Accounting App SI.3 People whose opinions that I value prefer that I use the Accounting App	(Kholid et al., 2020)
Competition	COMP1 My competitors are also using the Accounting App. COMP2: My business will be left behind if I don't use an Accounting App. COMP3 My customers will switch to competitors if we don't use an Accounting App.	(Ali et al., 2012)

tion Model (PLS-SEM) approach with SmartPLS 3 software. The testing process will unfold step by step, commencing with the analysis of the measurement model (outer model), followed by the examination of the structural model (inner model).

Data testing will adhere to the criteria summarized in Table 1 (Sun et al., 2018). For detailed operationalization of variables, refer to Table 2.

All the instruments utilized in this study will employ Likert Scale measurements. The scale options available in the questionnaire range from 1 to 5, with 1 signifying a perceived low level of competence mastery, while 5 represents a high perception.

RESULTS

Measurement/Outer Model

Before testing the hypotheses, this research evaluates the measurement model, following the recommended procedures by Hair Jr. et al. (2017) for assessing PLS-SEM results. The measurement model evaluation encompasses reliability and validity tests of research instruments.

Reliability Testing

The composite reliability method assesses research constructs' reliability. According to established guidelines (Hair et al., 2017; Hair Jr. et al., 2017; Sarstedt et al., 2016; Sun et al., 2018), a research construct possesses good internal consistency reliability if its composite reliability exceeds 0.7.

Convergent Validity Testing

Convergent validity is evaluated based on indicator loading and average variance extracted (AVE). Indicator loading values equal to or greater than 0.708 and AVE values equal to or greater than 0.50 are considered acceptable, following Hair Jr. et al.'s recommendations.

Discriminant Validity Testing

Assessment Discriminant validity is using the Fornell-Larcker criterion. This criterion stipulates that a construct demonstrates good discriminant validity if the square root of AVE for each construct surpasses the correlation between constructs.

Additionally, cross-loading criteria are applied to assess discriminant validity. These criteria indicate that if each indicator block exhibits higher loadings for its

respective construct than for indicators of other constructs, the constructs in this research are considered to have good discriminant validity. For detailed reliability and validity testing results, please refer to Table 3.

Table 3 Internal Consistency Reliability and Convergent Validity

Construct Indicators	Indicator Loading	T Statistics	Composite Reliability	Average Variance Extracted (AVE)
Behavioral intention			0,946	0,854
BI1	0,901	43,532*		
BI2	0,93	68,077*		
BI3	0,94	88,292*		
Continuance intention			0,895	0,682
CINT1	0,874	41,865*		
CINT2	0,842	26,548*		
CINT3	0,84	29,727*		
CINT4	0,741	14,403*		
Competitive advantage			0,917	0,787
COMP1	0,842	19,716*		
COMP2	0,892	40,621*		
COMP3	0,925	56,028*		
Effort expectancy			0,892	0,735
EE1	0,866	31,629*		
EE2	0,91	51,824*		
EE3	0,793	12,581*		
Facilitating conditions			0,856	0,665
FC1	0,817	19,114*		
FC2	0,769	10,432*		
FC3	0,858	31,295*		
Performance expectancy			0,939	0,838
PE1	0,916	51,378*		
PE2	0,919	57,15*		
PE3	0,911	40,587*		
Perceived strategic benefits			0,878	0,706
PSB1	0,871	45,804*		
PSB2	0,871	30,421*		
PSB3	0,776	15,514*		
Organizational readiness				
RD1	0,917	32,117*	0,813	0,688
RD2	0,731	9,864*		
Social influence			0,922	0,797
SI1	0,909	61,347*		
SI2	0,901	38,786*		
SI3	0,868	28,466*		

*Note: *p < 0,001*

All constructs within this study show commendable internal consistency reliability, as the findings summarized in Table 3 conclusively assert. In conclusion, all constructs demonstrate composite reliability values surpassing the established threshold of 0.70. Furthermore, the assessment of convergent validity reveals that all constructs within this study meet the stipulated criteria. Both indicator loading values and Average Variance Extracted (AVE) values exceed the thresholds of 0.708 and 0.50, respectively. This score signifies robust convergent validity for all constructs.

Table 4 Fornell-Larcker Criteria

	Constructs	1	2	3	4	5	6	7	8	9
1	Continuance intention	(0,826)								
2	Behavioral intention	0,879	(0,924)							
3	Competitive advantage	0,533	0,523	(0,887)						
4	Effort expectancy	0,611	0,508	0,268	(0,857)					
5	Facilitating conditions	0,641	0,555	0,385	0,717	(0,815)				
6	Organizational readiness	0,62	0,526	0,31	0,603	0,591	(0,829)			
7	Perceived strategic benefits	0,812	0,709	0,47	0,612	0,659	0,647	(0,840)		
8	Performance expectancy	0,737	0,635	0,351	0,658	0,668	0,659	0,768	(0,915)	
9	Social influence	0,598	0,601	0,764	0,34	0,476	0,422	0,533	0,386	(0,893)

Note: diagonal is the square root of AVE

The next step is to perform discriminant validity tests using the Fornell-Larcker and cross-loading criteria. As demonstrated in Table 3, the square root of AVE for each construct surpasses the correlations between constructs, confirming that each construct possesses strong discriminant validity. The results presented in Table 4 reveal that the loading values for each indicator block about each construct consistently surpass those for indicators of other constructs. This outcome reinforces the conclusion that each construct in this study maintains robust discriminant validity. Furthermore, Table 5 shows that each indicator has a higher correlation value to its variable compared to the correlation to other variables. The results of Table 5 show that the indicators used are valid to explain

each variable proposed in this research. Thus, constructs show good internal consistency reliability, convergent validity and solid discriminant validity. These findings confirm the suitability of the measurement model for this study.

Table 5 Cross Loading

	CINT	BI	COMP	EE	FC	RD	PSB	FE	SI
CINT1	**0,874**	0,799	0,494	0,528	0,530	0,505	0,663	0,587	0,535
CINT2	**0,842**	0,718	0,322	0,500	0,521	0,472	0,666	0,667	0,413
CINT3	**0,840**	0,759	0,570	0,466	0,532	0,543	0,669	0,565	0,593
CINT4	**0,741**	0,611	0,354	0,539	0,545	0,541	0,698	0,633	0,421
BI1	0,796	**0,901**	0,425	0,465	0,477	0,517	0,624	0,610	0,503
BI2	0,826	**0,930**	0,474	0,465	0,505	0,455	0,654	0,539	0,558
BI3	0,814	**0,940**	0,548	0,479	0,554	0,486	0,686	0,611	0,601
COMP1	0,401	0,428	**0,842**	0,153	0,292	0,202	0,303	0,208	0,677
COMP2	0,539	0,477	**0,892**	0,308	0,374	0,314	0,495	0,375	0,660
COMP3	0,472	0,485	**0,925**	0,243	0,354	0,303	0,441	0,342	0,698
EE1	0,564	0,497	0,303	**0,866**	0,620	0,502	0,485	0,540	0,358
EE2	0,569	0,473	0,225	**0,910**	0,642	0,579	0,608	0,627	0,325
EE3	0,405	0,288	0,120	**0,793**	0,585	0,462	0,479	0,526	0,134
FC1	0,512	0,435	0,225	0,588	**0,817**	0,583	0,535	0,553	0,303
FC2	0,422	0,346	0,354	0,562	**0,769**	0,458	0,448	0,480	0,431
FC3	0,605	0,543	0,366	0,607	**0,858**	0,424	0,606	0,589	0,437
RD1	0,605	0,527	0,376	0,529	0,486	**0,917**	0,601	0,527	0,469
RD2	0,392	0,307	0,070	0,482	0,528	**0,731**	0,460	0,615	0,167
PSB1	0,741	0,654	0,475	0,430	0,507	0,569	**0,871**	0,605	0,574
PSB2	0,695	0,610	0,408	0,586	0,686	0,571	**0,871**	0,705	0,429
PSB3	0,600	0,513	0,281	0,543	0,464	0,486	**0,776**	0,632	0,316
PE1	0,672	0,593	0,353	0,560	0,629	0,595	0,665	**0,916**	0,363
PE2	0,686	0,594	0,323	0,635	0,597	0,581	0,720	**0,919**	0,357
PE3	0,666	0,556	0,286	0,613	0,609	0,637	0,724	**0,911**	0,339
SI1	0,511	0,540	0,741	0,246	0,393	0,362	0,431	0,293	**0,909**
SI2	0,546	0,567	0,693	0,347	0,408	0,333	0,522	0,364	**0,901**
SI3	0,546	0,497	0,606	0,318	0,481	0,444	0,474	0,379	**0,868**

Structural Model

The results of the previous measurement model evaluation show that all constructs of this research are valid and reliable, so the next step is to test the structural model. This assessment phase seeks to ascertain how the empirical data substantiate the proposed relationships between constructs.

This study proposes eight research questions and tests them using a p-value with a significance level of 0.05; if the p-value is less than 0.05, the model is declared significant. The model testing results can be seen in the Figure 2.

As depicted in Figure 2, the structural model displays varying degrees of explanatory power for the behavioral intention and continuance intention variables. Specifically, the model explains approximately 59.9% of the variance in behavioral intention and demonstrates a robust explanatory capacity, elucidating 77.3% of the variance in continuance intention (Sun et al., 2018).

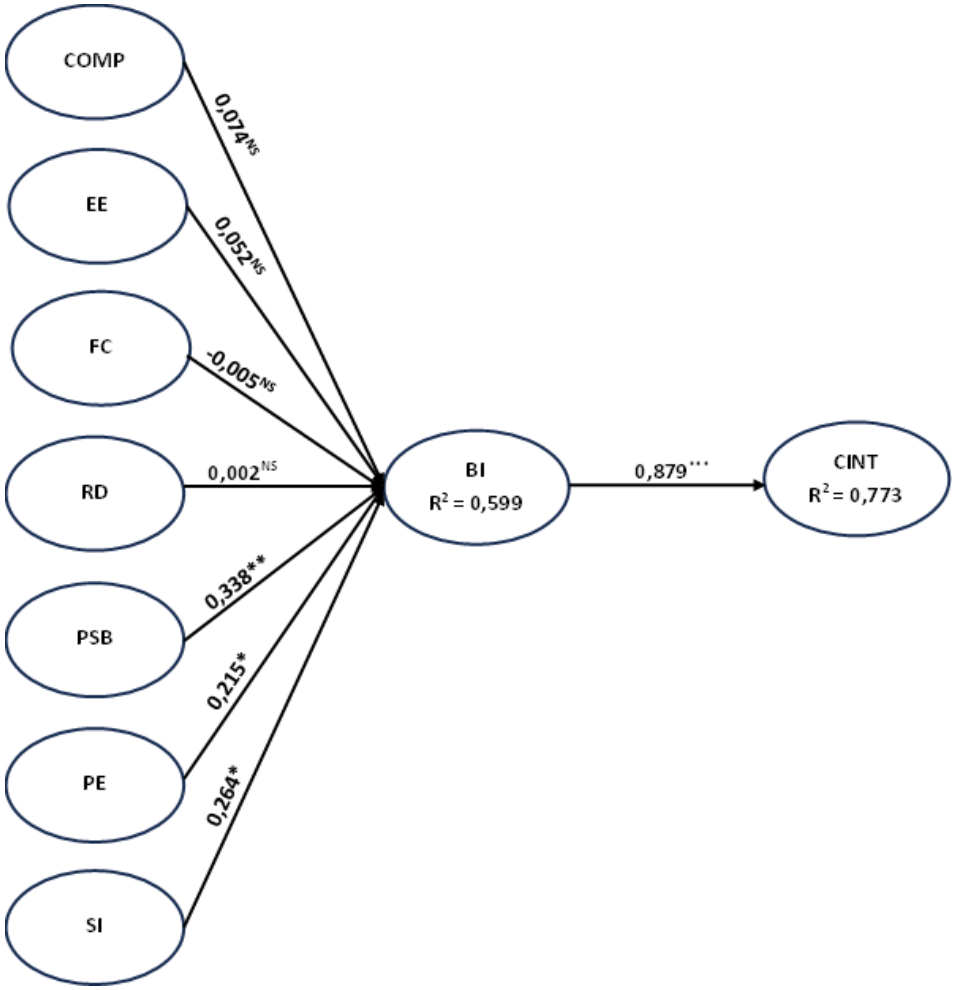

Figure 2 Partial Most Miniature Square Result

The assessment of model fit reveals that the structural model in this research is marginally fitting (Hair Jr. et al., 2017) based on the SRMR (Standardized Root Mean Square Residual) value of 0.087. While this value is slightly higher than the conventional threshold of 0.08, it remains well within the acceptable range, mainly according to the criteria proposed by Henseler et al. (2014), where a value less than 0.10 indicates a good fit. The results of the structural equation analysis, as presented in Figure 2, shed light on the impact of various constructs on behavioral intention and continuance intention:

1. Perceived strategic benefits (β = 0.338, p = 0.001), performance expectancy (β = 0.215, p = 0.032), and social influence (β = 0.264, p = 0.022) exhibit significant and positive impacts on behavioral intention. These findings address RQ1, RQ2, and RQ6, indicating that these factors play crucial roles in shaping behavioral intention.
2. Behavioral intention exerts a significant and positive impact on continuance intention(â= 0.879, p = 0.000), affirming the relationship between these constructs as hypothesized. This result answers RQ8 and highlights the pivotal role of behavioral intention in predicting continuance intention.
3. Competitive advantage (β =0.074, p=0.456), effort expectancy (β =0.025, p=0.569), facilitating conditions (β =-0.005, p=0.964), and organizational readiness (β =0.002, p=0.976) do not demonstrate a statistically significant impact on behavioral intention. This outcome addresses RQ3, RQ4, RQ5, and RQ7, indicating that these factors do not significantly influence behavioral intention in the context of this study.

Furthermore, among the variables influencing behavioral intention, perceived strategic benefits emerge as the most influential, as evidenced by the beta coefficient value.

These findings hold important practical implications for organizations, particularly MSMEs. Recognizing the significance of factors like perceived strategic benefits, performance expectancy, and social influence can aid MSMEs in crafting strategies to enhance their adoption and continued usage of accounting applications. Understanding the limited impact of other factors on behavioral intention provides valuable insights for resource allocation and decision-making within MSMEs.

DISCUSSION

This study explored the attitudes and acceptance model of Micro, Small, and Medium Enterprises (MSMEs) in Jakarta and the surrounding areas towards Mobile-based accounting application systems. The factors considered in this model encompassed perceived strategic benefits, performance expectancy, facilitating conditions, effort expectancy, organizational readiness, social influence, and competitive advantage, all contributing to behavioral intention. Additionally, the study examined the impact of behavioral intention on continuance intention. The study's findings reveal that MSMEs' attitude and acceptance model towards Mobile-based accounting applications is primarily influenced by perceived strategic benefits, performance expectancy, and social influence on behavioral intention. Furthermore, The result indicates that behavioral intention significantly affects continuance intention. However, competitive advantage, effort expectancy, facilitating conditions, and organizational readiness do not exhibit a significant impact.

These results indicate that users consider strategic benefits a crucial factor in promoting the sustainability of MSMEs when adopting Mobile-based accounting applications as a means of innovation and IT improvement. These findings align with prior research (Ali et al., 2012; Dhar & Bose, 2023), which elucidates the relationship between Perceived Strategic Benefit and an individual's decision-making process regarding adopting information technology. Perceived Strategic Benefit reflects the subjective position of how innovation or information technology will positively impact their business processes. This perception encourages rapid technology adoption and sustained use. This study aligns with the research within the framework of TAM, illustrating that the perception of usefulness plays a pivotal role in an individual's intention to adopt information technology, influenced by their perception of ease of use and perceived utility of IT (Al-Okaily, 2022).

The second factor is performance expectancy. In addition to considering strategic benefits, the belief in improved performance resulting from using Mobile-based accounting applications also influences the intention to adopt this technology. These findings are consistent with prior research (Aoun et al., 2010; Kholid et al., 2020; Lutfi, 2022; Maita et al., 2022; Odeh, 2019; Sair & Danish, 2018), which suggests that the use of free Mobile-based accounting applications is associated with advantages such as enhanced efficiency in accounting recording

and the ability to generate financial reports more swiftly. Individuals' convictions regarding how using specific information technology will improve task performance in cording, and financial reporting can significantly impact their intention to adopt the technology.

The third factor contributing to the intention of MSMEs to adopt Mobile-based accounting applications is social influence. These findings are consistent with previous studies (Kholid et al., 2020; Maita et al., 2022; Odeh, 2019; Talukder et al., 2013) but contradict the findings of Lutfi (2022). In this model, social influence encompasses the encouragement within the social environment of MSMEs to utilize specific information technology. The power of individuals surrounding MSMEs has shaped their intention to use information technology, including Mobile-based accounting applications.

However, this study could not establish variables such as competitive advantage, effort expectancy, facilitating conditions, and organizational readiness as determinants of behavioral intention, which contrasts with prior research (Abed, 2020; Pan & Gao, 2021; Sair & Danish, 2018). The disparities in results may arise from variations in the context of system applications, the composition of study samples, or the measurement methods utilized in the respective studies. Furthermore, the outcomes of this study align with earlier research (Ali et al., 2012), which posits that the initial user intention towards technology, determined by perceived usefulness, can influence their future technology usage.

This research contributes to the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) by emphasizing the significance of perceived strategic benefits, performance expectations, and social influence in predicting adoption intentions among SMEs in Indonesia. It underscores the importance of perceived usefulness and social impact in technology acceptance and use, aligning with previous studies (Ali et al., 2012; Lutfi, 2022).

From a managerial perspective, the findings suggest that SMEs in Indonesia should promote perceived strategic benefits, performance expectations, and social influence to enhance their intention to adopt and use technology. Strategies could include providing training, demonstrations, or feedback on the benefits and expectations of technology use, involving influential peers or leaders in the adoption process, or enhancing the perceived benefits of technology use through marketing or branding efforts.

Conclusion, Limitations, and Suggestions

This study has analyzed the attitude and acceptance model of Micro, Small, and Medium Enterprises (MSMEs) in Jakarta and surrounding areas towards Mobile-based accounting application systems. The findings confirm the impact of certain variables on the adoption intentions of MSMEs. Perceived Strategic Benefits, Performance Expectancy, and Social Influence have significantly and positively influenced MSMEs' intention (Behavioral Intention) to adopt Mobile-based accounting applications. MSMEs that perceive strategic benefits, expect improved performance, and are positively influenced by their social environment are more inclined to adopt this technology. However, Competitive Advantage, Effort Expectancy, Facilitating Conditions, and Organizational Readiness do not significantly influence user intention. This result suggests there may be other considerations when adopting Mobile-based accounting applications in the context of MSMEs in the Jakarta area.

However, this research has some limitations. First, the sample size is relatively small, which can limit the generalization ability of the research results. Second, the sampling technique is non-probability sampling, especially purposive sampling, which can cause bias and limit the sample's representativeness. Additionally, the study involved a general sample of MSMEs, which could impact the external validity of the findings. Therefore, readers need to be careful in interpreting and applying the results of this research. Future research could replicate the study with a more extensive and diverse sample using probability sampling methods to improve representativeness. Exploring the effects of other factors, such as trust, compatibility, perceived risk, and personal innovativeness, on technology adoption intentions could also provide valuable insights for future research.

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