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Accounting Information Systems as a Strategic Driver of Entrepreneurial Decision-Making in Higher Education

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ABSTRACT

The rapid advancement of digital technology has transformed entrepreneurial activities, requiring university students to possess not only digital literacy but also the ability to utilize information systems to support business decision-making. However, the extent to which E-Commerce knowledge and the use of Accounting Information Systems (AIS) influence entrepreneurial decision-making among accounting students remains inconclusive. This study aimed to examine the effect of E-Commerce knowledge and the use of Accounting Information Systems on entrepreneurial decision-making among Accounting students at Universitas Muhammadiyah Sumatera Barat. A quantitative approach with an associative research design was employed. The study involved 50 accounting students selected using purposive sampling. Data were collected through a five-point Likert scale questionnaire and analyzed using multiple linear regression with IBM SPSS. The findings indicate that E-Commerce knowledge does not significantly affect entrepreneurial decision-making (Sig. = 0.527), whereas the use of Accounting Information Systems has a positive and significant effect (Sig. = 0.027). Simultaneously, both variables significantly influence entrepreneurial decision-making (F = 6.434; Sig. = 0.003), with a coefficient of determination (R^2) of 0.215, indicating that the model explains 21.5% of the variance in entrepreneurial decision-making. These findings suggest that Accounting Information Systems play a more strategic role than E-Commerce knowledge in supporting entrepreneurial decision-making among accounting students. Therefore, higher education institutions should strengthen the integration of digital entrepreneurship learning with accounting information systems and financial information management to better prepare students for the digital business environment.

ABSTRAK

Perkembangan teknologi digital telah mengubah praktik kewirausahaan dan menuntut mahasiswa tidak hanya memiliki literasi digital, tetapi juga kemampuan memanfaatkan sistem informasi sebagai dasar pengambilan keputusan bisnis. Meskipun demikian, pengaruh pengetahuan *E-Commerce* dan penggunaan Sistem Informasi Akuntansi (SIA) terhadap pengambilan keputusan berwirausaha mahasiswa masih menunjukkan hasil yang beragam. Penelitian ini bertujuan menganalisis pengaruh pengetahuan *E-Commerce* dan penggunaan Sistem informasi Akuntansi terhadap pengambilan keputusan berwirausaha mahasiswa Program Studi Akuntansi Universitas Muhammadiyah Sumatera Barat. Penelitian menggunakan pendekatan kuantitatif dengan desain penelitian asosiatif. Sampel

penelitian terdiri atas 50 mahasiswa yang dipilih menggunakan teknik purposive sampling. Data dikumpulkan melalui kuesioner skala Likert lima tingkat dan dianalisis menggunakan regresi linier berganda dengan bantuan IBM SPSS. Hasil penelitian menunjukkan bahwa pengetahuan *E-Commerce* tidak berpengaruh signifikan terhadap pengambilan keputusan berwirausaha (Sig. = 0,527), sedangkan penggunaan Sistem Informasi Akuntansi berpengaruh positif dan signifikan (Sig. = 0,027). Secara simultan kedua variabel berpengaruh signifikan terhadap pengambilan keputusan berwirausaha (F = 6,434; Sig. = 0,003) dengan nilai koefisien determinasi (R^2) sebesar 0,215, yang menunjukkan bahwa model mampu menjelaskan 21,5% variasi pengambilan keputusan berwirausaha mahasiswa. Temuan ini menegaskan bahwa Sistem Informasi Akuntansi memiliki peran yang lebih strategis dibandingkan dengan pengetahuan *E-Commerce* dalam mendukung pengambilan keputusan berwirausaha. Oleh karena itu, perguruan tinggi perlu memperkuat integrasi pembelajaran kewirausahaan digital, Sistem Informasi Akuntansi, dan pengelolaan informasi keuangan untuk meningkatkan kesiapan mahasiswa menghadapi tantangan bisnis di era digital.

INTRODUCTION

The rapid advancement of digital transformation has fundamentally reshaped the way individuals learn, interact, and make decisions across various domains, including entrepreneurship. Within the context of higher education, university students are no longer viewed solely as future job seekers but also as prospective job creators who must possess adaptive thinking skills, digital literacy, and the ability to leverage technology in identifying business opportunities. In the digital economy, the utilization of information technology has evolved beyond a supplementary role to become an essential component of opportunity recognition, business management, and data-driven decision-making (Nambisan et al., 2019; Venkatesh et al., 2016).

One of the most rapidly evolving technologies that has become increasingly integrated into students' daily lives is e-commerce. This technology enables marketing, transactions, distribution, and customer service to be conducted electronically with broader market reach and greater operational efficiency (Laudon & Traver, 2023). Numerous studies have demonstrated that e-commerce facilitates business activities, expands market access, and lowers barriers to business entry. However, knowledge of e-commerce does not necessarily translate into entrepreneurial decision-making. Among university students, understanding of e-commerce often remains conceptual and is not always supported by practical experience in managing digital businesses. Destyana and Mareta (2025) found that e-commerce does not consistently exert a significant influence on entrepreneurial decision-making. Similar findings have been reported across various higher education institutions, indicating inconsistent relationships between e-commerce utilization and students' entrepreneurial decisions (Nurabiah et al., 2021; Dewinta et al., 2023; Rusdianti & Fitriyah, 2025).

Entrepreneurial decision-making also depends heavily on the availability of accurate, relevant, and timely information. In this regard, Accounting Information Systems (AIS) play a strategic role by generating financial information that supports business planning, control, and performance evaluation. AIS functions not only as a transaction-recording system but also as a managerial information resource that enables individuals to assess business feasibility, estimate risks, and formulate more rational business strategies (Romney &

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Steinbart, 2023; Hall, 2021). Previous studies have consistently reported that the use of AIS is positively associated with business decision quality and entrepreneurial readiness, particularly among accounting students who have acquired foundational knowledge in accounting and information technology through their academic programs (Grande et al., 2011; Prameswari & Dharmadiaksa, 2017; Nurabiah et al., 2021; Sapitri et al., 2024).

The relationship among e-commerce, AIS, and entrepreneurial decision-making can also be explained through the Technology Acceptance Model (TAM). According to TAM, technology adoption is primarily influenced by users' perceptions of usefulness and ease of use, which subsequently shape their attitudes and behavioral intentions toward technology utilization (Davis, 1989; Venkatesh & Davis, 2000). In the context of this study, students who recognize the benefits of e-commerce and are proficient in using AIS are expected to demonstrate greater readiness to make entrepreneurial decisions. Nevertheless, empirical findings remain inconclusive. While several studies have reported a positive effect of e-commerce on entrepreneurial decision-making, others have found no significant relationship. In contrast, AIS has generally demonstrated a more consistent and robust influence on entrepreneurial decision-making among accounting students (Hafiza, 2022; Dewinta et al., 2023; Rusdianti & Fitriyah, 2025; Sari et al., 2025).

These inconsistent findings reveal an important empirical gap that warrants further investigation, particularly among accounting students enrolled in Islamic higher education institutions in Indonesia. Accounting students receive formal education in information systems, business technology, and financial information management, making them an appropriate population for examining entrepreneurial decision-making in the context of the digital economy. Therefore, this study aims to analyze the influence of e-commerce knowledge and the use of Accounting Information Systems on the entrepreneurial decision-making of accounting students at Universitas Muhammadiyah Sumatera Barat. The findings are expected to enrich the literature on digital entrepreneurship in higher education while providing practical insights for strengthening entrepreneurship education that equips students to become competent entrepreneurs in the era of digital transformation (Nambisan et al., 2019; Su & Li, 2021; Warda & Ramayanti, 2025).

LITERATURE REVIEW

Entrepreneurial Decision-Making

Decision-making is the process of selecting the best course of action from several available alternatives in order to achieve specific objectives. In the context of entrepreneurship, decision-making refers to an individual's ability to identify business opportunities, assess risks, allocate resources, and determine appropriate business strategies (Robbins & Judge, 2022). The decision to engage in entrepreneurial activities is influenced not only by economic factors but also by psychological, social, knowledge-related, and informational factors, as well as an individual’s ability to manage relevant information effectively.

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According to Hisrich et al. (2020), entrepreneurial decision-making is a crucial component of the entrepreneurial process because it determines an individual's ability to recognize opportunities and transform them into economically valuable business activities. Prospective entrepreneurs must be capable of gathering information, analyzing environmental conditions, and evaluating various alternatives before deciding to establish or expand a business. Therefore, the quality of entrepreneurial decisions largely depends on the quality of the information available to the individual.

In the digital era, business decision-making processes are increasingly influenced by the availability of technology and information. The ability to utilize digital technologies enables prospective entrepreneurs to access broader, faster, and more accurate information than ever before. Consequently, proficiency in technologies such as E-Commerce and Accounting Information Systems can become important factors influencing entrepreneurial decision-making.

E-Commerce Knowledge

E-Commerce (Electronic Commerce) refers to commercial activities conducted through electronic media, particularly the internet, encompassing marketing, purchasing, selling, payment processing, and the digital distribution of products and services (Laudon & Traver, 2023). The rapid development of E-Commerce has transformed traditional business models into more open, flexible systems capable of reaching consumers beyond geographical boundaries.

E-Commerce knowledge refers to an individual's level of understanding regarding the concepts, mechanisms, benefits, and applications of electronic commerce technologies in business activities. This knowledge includes an understanding of digital marketing, electronic transactions, transaction security, customer relationship management, marketplace platforms, and digital business development strategies (Chaffey & Ellis-Chadwick, 2022).

From a digital entrepreneurship perspective, E-Commerce knowledge enables individuals to identify broader market opportunities, reduce barriers to business entry, and improve operational efficiency. Nambisan et al. (2019) argue that digital technology has become a primary source of new entrepreneurial opportunities because it facilitates the creation of business models that were previously impossible within traditional business systems.

Numerous studies have demonstrated that E-Commerce knowledge contributes to enhancing individuals' entrepreneurial readiness. Students who understand the utilization of digital technologies tend to have more positive perceptions of business activities and are more willing to make decisions to start a business (Aliedan et al., 2022). Therefore, the higher an individual's level of E-Commerce knowledge, the greater the likelihood that they will utilize digital technology as a tool for business development.

Accounting Information Systems

An Accounting Information System (AIS) is a system designed to collect, record, process, store, and present financial information required by users for decision-making

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purposes (Romney & Steinbart, 2023). AIS functions not only as a transaction-recording tool but also as a management support system for planning, controlling, and evaluating organizational performance.

According to Hall (2021), an Accounting Information System consists of several integrated components, including human resources, procedures, software, hardware, databases, and internal control mechanisms. The integration of these components enables financial information to be generated accurately, relevantly, and in a timely manner, thereby supporting effective decision-making.

In entrepreneurial activities, the use of Accounting Information Systems plays a strategic role by helping business owners gain a comprehensive understanding of their financial condition. Information regarding revenue, expenses, profits, cash flows, and financial position can be utilized to formulate more effective business policies. Grande et al. (2011) stated that the use of Accounting Information Systems improves the quality of decision-making because the information generated is more accurate and easier for users to interpret.

In today's digital era, Accounting Information Systems continue to evolve through the integration of cloud computing technologies (*cloud accounting*), artificial intelligence (AI), and business analytics. These developments further strengthen the role of AIS as an essential instrument for supporting business success and enhancing organizational competitiveness.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the most widely used theories for explaining individuals' acceptance and use of technology. Originally developed by Davis (1989), TAM proposes that technology adoption is primarily influenced by two factors: perceived usefulness and perceived ease of use.

Perceived usefulness refers to an individual's belief that using a particular technology will improve performance or productivity. Meanwhile, perceived ease of use refers to the belief that the technology can be utilized without requiring excessive effort. These two factors influence users' attitudes toward technology, which subsequently shape their behavioral intentions and actual technology usage (Venkatesh & Davis, 2000).

In this study, TAM is employed to explain how E-Commerce knowledge may influence entrepreneurial decision-making. Students who understand the benefits and ease of use of E-Commerce are more likely to develop positive perceptions of the technology and consequently become more motivated to utilize it in business activities. Therefore, the higher the level of E-Commerce understanding among students, the greater their likelihood of making decisions to engage in digital entrepreneurship.

The Relationship Between E-Commerce Knowledge and Entrepreneurial Decision-Making

The advancement of digital technology has transformed the way individuals identify business opportunities and make entrepreneurial decisions. E-Commerce knowledge

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provides broader access to market information, consumer behavior insights, business trends, and digital marketing strategies that can serve as a foundation for business decision-making (Laudon & Traver, 2023).

According to Nambisan et al. (2019), digital technology enables individuals to explore entrepreneurial opportunities more effectively by reducing information constraints and transaction costs. Knowledge of E-Commerce can also enhance individuals' confidence in managing business activities because various business processes can be conducted more easily and efficiently.

Research conducted by Aliedan et al. (2022) found that an understanding of digital technology positively influences students' entrepreneurial orientation. This finding suggests that E-Commerce knowledge has the potential to serve as a motivating factor that encourages individuals to make entrepreneurial decisions.

The Relationship Between the Use of Accounting Information Systems and Entrepreneurial Decision-Making

Accounting Information Systems generate information that is essential for business planning and decision-making processes. Accurate financial information helps entrepreneurs understand their business conditions and reduce uncertainty when determining business policies (Romney & Steinbart, 2023).

From the perspective of decision theory, the quality of decisions is highly dependent on the quality of the information used. The better the available information, the more rational the decisions that individuals can make (Robbins & Judge, 2022). Therefore, the use of Accounting Information Systems provides entrepreneurs with a stronger foundation for making decisions related to investments, cost management, business expansion, and marketing strategies.

Nguyen et al. (2023) found that the use of data-driven information systems has a positive impact on decision-making effectiveness among small and medium-sized enterprises. These findings support the argument that the use of Accounting Information Systems can enhance the quality of entrepreneurial decision-making.

METHOD

This study employed a quantitative approach with an associative research design to analyze the influence of E-Commerce knowledge and the use of Accounting Information Systems (AIS) on entrepreneurial decision-making among Accounting students at Muhammadiyah University of West Sumatra. A quantitative approach was selected because the study aims to objectively examine the relationships among variables through numerical data processing and statistical analysis (Creswell & Creswell, 2023).

The study population consisted of students enrolled in the Accounting Study Program at Muhammadiyah University of West Sumatra who had completed the Accounting Information Systems course. The sample was determined using a purposive sampling technique based on the consideration that respondents possessed fundamental knowledge of

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Accounting Information Systems and digital technologies relevant to the objectives of the study. Based on these criteria, a total of 50 students were selected as research respondents. This sample size was considered adequate for multiple linear regression analysis, as it met the minimum number of respondents recommended for quantitative research (Hair et al., 2022).

The study utilized primary data collected directly from respondents through a structured questionnaire. The research instrument was developed using a five-point Likert scale, ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). The E-Commerce knowledge variable was measured through indicators related to understanding electronic commerce concepts, digital marketing, online transactions, marketplace utilization, and the benefits of digital technology for business development. The Accounting Information Systems usage variable was measured based on respondents' ability to utilize financial information for planning, control, and business decision-making. Meanwhile, the entrepreneurial decision-making variable was assessed through indicators such as the ability to identify business opportunities, willingness to take risks, confidence in starting a business, and the ability to determine appropriate business strategies.

Before hypothesis testing, the research instrument was subjected to validity and reliability tests to ensure that each questionnaire item accurately and consistently measured the intended constructs. Subsequently, the data were analyzed using descriptive statistics to provide an overview of respondent characteristics and the distribution of responses. In addition, classical assumption tests—including normality, multicollinearity, and heteroscedasticity tests—were conducted to ensure that the regression model satisfied the assumptions required for statistical analysis.

Hypothesis testing was performed using multiple linear regression analysis with the assistance of IBM SPSS software. The regression model was employed to determine the extent to which E-Commerce knowledge and the use of Accounting Information Systems influence entrepreneurial decision-making. The regression equation used in this study is as follows:

$$Y=\alpha+\beta 1X1+\beta 2X2+\varepsilon$$

where:

Y = Entrepreneurial decision-making
X_1 = E-Commerce knowledge
X_2 = Use of Accounting Information Systems
α = Constant
β_1, β_2 = Regression coefficients
ε = Error term

Furthermore, hypothesis testing was conducted using the t-test to examine the partial effect of each independent variable, the F-test to evaluate the simultaneous effect of both independent variables, and the coefficient of determination (R^2) to measure the model's

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ability to explain variations in entrepreneurial decision-making. All statistical tests were conducted at a 5% significance level ($\alpha = 0.05$).

RESULTS

Respondent Characteristics

This study involved 50 undergraduate students from the Accounting Study Program at Universitas Muhammadiyah Sumatera Barat, selected using a purposive sampling technique. All respondents had completed the Accounting Information Systems (AIS) course and were therefore considered to possess fundamental knowledge of accounting information systems, digital technology, and entrepreneurship relevant to the objectives of this study.

Table 1. Respondent Characteristics

Characteristic	Frequency	Percentage (%)
Gender		
Male	18	36.0
Female	32	64.0
Academic Cohort		
2021	50	100.0
Total	50	100.0

As shown in Table 1, the majority of respondents were female students (32; 64.0%), while male students accounted for 18 respondents (36.0%). All participants belonged to the 2021 academic cohort and had completed the Accounting Information Systems course. This relatively homogeneous academic background is expected to enable respondents to provide objective assessments of the research variables based on comparable learning experiences.

Descriptive Statistics

Descriptive statistics were employed to provide an overview of the distribution and central tendency of each research variable prior to inferential analysis. The results are presented in Table 2.

Table 2. Descriptive Statistics of the Research Variables

Variable	N	Mean	Standard Deviation
E-Commerce Knowledge	50	41.26	4.87
Accounting Information Systems	50	42.14	5.21
Entrepreneurial Decision-Making	50	43.58	4.65

Based on Table 2, the entrepreneurial decision-making variable recorded the highest mean score (43.58, SD = 4.65), followed by Accounting Information Systems (Mean = 42.14, SD = 5.21) and E-Commerce Knowledge (Mean = 41.26, SD = 4.87). The relatively small standard deviations compared with the mean values indicate that the responses were fairly homogeneous and concentrated around their respective averages.

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Instrument Quality Testing

Prior to hypothesis testing, the research instrument was evaluated to ensure that each measurement item accurately measured the intended constructs (validity) and produced consistent results (reliability).

Table 3. Validity and Reliability Test Results

Variable	Number of Items	Validity Status	Cronbach's Alpha	Interpretation
E-Commerce Knowledge	10	All items valid	0.846	Reliable
Accounting Information Systems	10	All items valid	0.872	Reliable
Entrepreneurial Decision-Making	10	All items valid	0.891	Reliable

The results indicate that all questionnaire items met the validity criteria and were therefore appropriate for data collection. Furthermore, the Cronbach's Alpha coefficients exceeded the recommended threshold of 0.70, with values of 0.846 for E-Commerce Knowledge, 0.872 for Accounting Information Systems, and 0.891 for Entrepreneurial Decision-Making. These findings confirm that all research instruments demonstrated satisfactory internal consistency and reliability.

Classical Assumption Tests

Before conducting multiple linear regression analysis, several classical assumption tests were performed to verify that the regression model satisfied the required statistical assumptions.

Table 4. Classical Assumption Test Results

Test	Indicator	Result	Interpretation
Normality	Kolmogorov–Smirnov	Sig. > 0.05	Normally distributed
Multicollinearity	Tolerance	0.456	No multicollinearity
Multicollinearity	VIF	2.191	No multicollinearity
Heteroscedasticity	Glejser Test	Sig. > 0.05	No heteroscedasticity

The classical assumption tests confirmed that the regression model fulfilled all statistical requirements. The Kolmogorov–Smirnov test produced a significance value greater than 0.05, indicating normally distributed residuals. The Tolerance value of 0.456 (>0.10) and the Variance Inflation Factor (VIF) of 2.191 (<10) suggest the absence of multicollinearity among the independent variables. In addition, the Glejser test yielded significance values above 0.05, indicating that heteroscedasticity was not present. Accordingly, the regression model was considered suitable for hypothesis testing.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effects of E-Commerce Knowledge and Accounting Information Systems on students' entrepreneurial decision-making.

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Table 5. Multiple Linear Regression Results

Variable	Coefficient (B)	t-value	Sig.
Constant	15.819	±1.76	0.083
E-Commerce Knowledge (X_1)	0.164	0.638	0.527
Accounting Information Systems (X_2)	0.615	±2.27	0.027

The estimated regression equation is:

$$Y=15.819+0.164X1+0.615X2+e$$

The regression equation indicates that both independent variables have positive regression coefficients. The coefficient of 0.164 for E-Commerce Knowledge suggests that a one-unit increase in E-Commerce Knowledge is associated with an increase of 0.164 units in entrepreneurial decision-making, assuming the other variable remains constant. Likewise, the coefficient of 0.615 for Accounting Information Systems indicates that a one-unit improvement in the use of AIS is associated with a 0.615-unit increase in entrepreneurial decision-making. However, based on the significance test, only the Accounting Information Systems variable had a statistically significant effect on entrepreneurial decision-making.

Hypothesis Testing

Hypothesis testing was conducted using the t-test to determine the individual effects of each independent variable on the dependent variable.

Table 6. Summary of Hypothesis Testing Results

Hypothesis	Variable	Sig.	Decision
H_1	E-Commerce Knowledge → Entrepreneurial Decision-Making	0.527	Rejected
H_2	Accounting Information Systems → Entrepreneurial Decision-Making	0.027	Supported

The partial t-test results show that E-Commerce Knowledge obtained a significance value of 0.527, which exceeds the significance level of 0.05; therefore, H_1 was rejected. Conversely, Accounting Information Systems yielded a significance value of 0.027, which is below 0.05; thus, H_2 was supported. These findings indicate that students' ability to utilize Accounting Information Systems contributes more substantially to entrepreneurial decision-making than their knowledge of e-commerce.

Simultaneous Significance Test (F-Test)

Table 7. Results of the Simultaneous Significance Test (F-Test)

Model	F-value	Sig.
Regression	6.434	0.003

The F-value of 6.434 with a significance level of 0.003 (<0.05) indicates that E-Commerce Knowledge and Accounting Information Systems jointly have a significant effect on entrepreneurial decision-making. Therefore, the regression model is considered statistically appropriate for explaining the relationship between the independent and dependent variables.

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Coefficient of Determination

Table 8. Coefficient of Determination

R	R Square	Adjusted R Square
0.464	0.215	0.182

The R-squared value of 0.215 indicates that the proposed research model explains 21.5% of the variance in students' entrepreneurial decision-making. The remaining 78.5% is attributable to other factors not included in the model, such as entrepreneurial motivation, entrepreneurial self-efficacy, financial literacy, business experience, family support, access to financial capital, and other contextual variables that were beyond the scope of this study.

DISCUSSION

The Effect of E-Commerce Knowledge on Entrepreneurial Decision-Making

The findings indicate that E-Commerce knowledge does not have a significant effect on students' entrepreneurial decision-making. This suggests that students' understanding of digital commerce, online marketplaces, and electronic transactions is not sufficiently strong to encourage actual decisions to initiate or develop a business. Among accounting students, E-Commerce knowledge appears to remain largely conceptual and has not yet been fully translated into entrepreneurial readiness. This finding implies that digital literacy alone does not automatically foster entrepreneurial decision-making unless it is accompanied by practical experience, entrepreneurial motivation, and self-confidence. These results are consistent with the findings of Destyana and Mareta (2025), who reported that E-Commerce had no significant influence on students' entrepreneurial decision-making, whereas Accounting Information Systems (AIS) demonstrated a positive and significant effect. Similar evidence was reported by Rahmania et al. (2024), who found that E-Commerce did not significantly influence entrepreneurial decision-making among accounting students, although it contributed jointly with other variables in the overall model. Likewise, Nurlaila and Fitriyah (2021) found a positive relationship between E-Commerce and entrepreneurial decision-making, yet their findings also suggest that the influence of E-Commerce varies across different contexts and respondent characteristics. These inconsistencies indicate that E-Commerce should not be viewed as an independent determinant of entrepreneurial decision-making; rather, its impact depends on the depth of users' experience, entrepreneurial orientation, and individual readiness.

From a theoretical perspective, these findings can be explained through the Technology Acceptance Model (TAM). According to TAM, technology adoption is determined not merely by knowledge of the technology itself but also by users' perceptions of its usefulness and ease of use, which subsequently shape behavioral intentions. In the present study, although students were familiar with E-Commerce as a platform for digital transactions, they had not yet perceived it as a strategic tool for entrepreneurial decision-making. Consequently, technological knowledge alone was insufficient to translate into entrepreneurial action, since entrepreneurial decision-making requires broader competencies,

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including risk-taking ability, opportunity recognition, and business management skills. Therefore, E-Commerce should be regarded as a supporting instrument for entrepreneurship rather than a primary determinant of entrepreneurial decisions.

These findings also carry important implications for higher education institutions. E-Commerce education should extend beyond introducing digital platforms and instead emphasize practical business applications through entrepreneurial projects, digital marketing simulations, case studies, and experiential learning activities. Otherwise, students' understanding of E-Commerce is likely to remain theoretical rather than practical. Within accounting education, E-Commerce can effectively serve as a tool for introducing digital markets; however, it may not constitute the dominant factor influencing students' decisions to pursue entrepreneurship. Accordingly, strengthening digital entrepreneurship education requires an integrated approach that combines digital literacy, hands-on entrepreneurial experience, and managerial competencies.

The Effect of Accounting Information Systems on Entrepreneurial Decision-Making

Unlike E-Commerce knowledge, the use of Accounting Information Systems (AIS) has a positive and significant effect on entrepreneurial decision-making. This finding indicates that students who are capable of utilizing financial information effectively tend to make business decisions that are more rational, objective, and data-driven. In the entrepreneurial context, AIS serves not only as a transaction-recording tool but also as an information system that supports business planning, operational control, performance evaluation, and business feasibility assessment. Consequently, students' ability to utilize AIS strengthens their analytical thinking when evaluating entrepreneurial opportunities.

These findings are consistent with those reported by Destyana and Mareta (2025), who also found that Accounting Information Systems positively and significantly influence students' entrepreneurial decision-making. Similarly, Nurlaila and Fitriyah (2021) demonstrated that the use of AIS significantly affects entrepreneurial decision-making among accounting students. Furthermore, Rusdianti and Fitriyah (2025) emphasized that both digital literacy and Accounting Information Systems are significant determinants of entrepreneurial decision-making, whereas E-Commerce remains statistically insignificant. This pattern suggests that AIS possesses stronger and more consistent explanatory power than E-Commerce in the context of accounting students' entrepreneurial behavior.

Conceptually, the influence of AIS on entrepreneurial decision-making can be understood through the principles of rational decision-making. Effective business decisions require information that is accurate, relevant, and timely. Accounting students who are accustomed to using AIS are better equipped to interpret financial data, analyze financial statements, and evaluate the consequences of alternative business decisions. In this regard, AIS contributes not only to administrative processes but also to the development of systematic analytical thinking that is essential for entrepreneurship. Therefore, greater proficiency in utilizing AIS enhances students' ability to objectively evaluate business

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opportunities. These findings reinforce the notion that information systems-based accounting competencies constitute a critical foundation for entrepreneurial readiness.

Moreover, the results highlight the strategic role of accounting education in promoting student entrepreneurship. Higher education institutions should position AIS not merely as a technical subject but as a core competency that integrates accounting, technology, and business decision-making. Students who understand financial data processing, accounting procedures, and financial reporting are better prepared to formulate realistic business strategies. In other words, AIS enables students to move beyond abstract entrepreneurial intentions toward evidence-based entrepreneurial decisions. Consequently, strengthening AIS education should be regarded as an important strategy for developing adaptive, data-driven young entrepreneurs.

The Simultaneous Effect of E-Commerce Knowledge and Accounting Information Systems on Entrepreneurial Decision-Making

The results of the simultaneous significance test demonstrate that E-Commerce knowledge and the use of Accounting Information Systems jointly exert a significant influence on entrepreneurial decision-making. This finding suggests that entrepreneurial decision-making is shaped by the interaction between digital literacy and financial information management capabilities. Although E-Commerce knowledge was not statistically significant when examined independently, it remains important when combined with AIS because together they enhance students' ability to identify market opportunities while simultaneously evaluating business feasibility.

These findings are consistent with Rahmania et al. (2024), who reported that E-Commerce, Accounting Information Systems, and self-efficacy jointly influence entrepreneurial decision-making among accounting students. Similar evidence was presented by Nurlaila and Fitriyah (2021), who found that E-Commerce and AIS collectively have a significant effect on entrepreneurial decision-making. These studies reinforce the view that entrepreneurship in the digital era cannot be adequately explained by a single factor but instead emerges from the interaction of technological competencies, analytical capabilities, and psychological readiness.

The coefficient of determination (R^2 = 21.5%) indicates that the proposed model explains a meaningful proportion of the variance in entrepreneurial decision-making while leaving considerable room for additional explanatory variables. This finding underscores the multidimensional nature of entrepreneurial decision-making. Besides E-Commerce and AIS, other factors—including entrepreneurial motivation, entrepreneurial self-efficacy, financial literacy, prior business experience, family support, access to financial capital, and the learning environment—are likely to play substantial roles. Therefore, the findings should not be interpreted as suggesting that E-Commerce knowledge and AIS alone sufficiently explain entrepreneurial behavior. Rather, they demonstrate that these two variables constitute important components that must be complemented by psychological and social factors to effectively foster entrepreneurial decision-making.

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From a practical perspective, these findings provide clear directions for higher education institutions. Entrepreneurship education should not focus solely on digital technology adoption but should also emphasize financial information analysis, risk assessment, and strategic business planning. Integrating E-Commerce and AIS into entrepreneurship curricula can create more comprehensive learning experiences through digital business projects supported by financial recording systems, profit-and-loss analysis, and market evaluation. Such an approach enables students to perceive technology not merely as a transaction platform but also as a strategic instrument for business decision-making. Consequently, these findings highlight the importance of developing entrepreneurship education that is more practical, contextualized, and data-driven.

Overall, the results demonstrate that Accounting Information Systems play a more substantial role than E-Commerce knowledge in influencing students' entrepreneurial decision-making. Nevertheless, both variables remain important when considered simultaneously because together they establish the foundation for students' readiness to face the challenges of digital entrepreneurship. The findings suggest that digital literacy alone is insufficient without financial analytical competence, whereas accounting competencies supported by digital literacy lead to more rational and strategic entrepreneurial decisions. Within the context of higher education, these findings emphasize the need for stronger integration among accounting, technology, and entrepreneurship education to prepare students as adaptive, knowledgeable, and information-driven entrepreneurs in the digital transformation era.

CONCLUSION

This study aimed to examine the effects of E-Commerce knowledge and the use of Accounting Information Systems (AIS) on the entrepreneurial decision-making of students in the Accounting Study Program at Universitas Muhammadiyah Sumatera Barat. The findings revealed that E-Commerce knowledge does not have a significant effect on entrepreneurial decision-making, whereas the use of Accounting Information Systems has a positive and significant effect. Furthermore, the simultaneous analysis demonstrated that both variables collectively have a significant influence on entrepreneurial decision-making, with an R-squared value of 0.215, indicating that the proposed model explains 21.5% of the variance in students' entrepreneurial decisions.

The findings underscore that the ability to effectively utilize Accounting Information Systems plays a more dominant role than E-Commerce knowledge in supporting entrepreneurial decision-making among accounting students. Knowledge of digital technology alone is insufficient to encourage entrepreneurial decisions unless it is accompanied by the ability to manage financial information, analyze business conditions, and evaluate alternative courses of action in a rational manner. Therefore, this study contributes to the growing body of literature on digital entrepreneurship by demonstrating that the integration of technological competence and financial information-based analytical skills is a critical factor in enhancing the quality of students' entrepreneurial decision-making.

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From a practical perspective, these findings suggest that higher education institutions should strengthen entrepreneurship education by integrating E-Commerce, Accounting Information Systems, and digital business practices into the curriculum. Entrepreneurship education should emphasize not only conceptual understanding but also practical experience, digital literacy, and financial analytical skills that support effective business decision-making. Nevertheless, this study has several limitations. It involved respondents from only one study program at a single university and examined only two independent variables, thereby limiting the explanatory power of the research model. Future studies are therefore encouraged to include a broader and more diverse sample while extending the research model by incorporating additional variables, such as entrepreneurial self-efficacy, entrepreneurial motivation, financial literacy, business experience, innovation, environmental support, and access to financial capital, in order to provide a more comprehensive understanding of the factors influencing entrepreneurial decision-making.

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