

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

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ABSTRACT

The development of digital technology has created various new opportunities in entrepreneurial activities, particularly through the utilization of E-Commerce and Accounting Information Systems. This study aims to analyze the influence of E-Commerce knowledge and the use of Accounting Information Systems on entrepreneurial decision-making among Accounting students at Muhammadiyah University of West Sumatra. The research employed a quantitative approach with an associative research design. Data were collected through questionnaires distributed to 50 students selected using a purposive sampling technique. Data analysis was conducted using multiple linear regression with the assistance of IBM SPSS software. The results indicate that E-Commerce knowledge does not have a significant effect on entrepreneurial decision-making. This finding suggests that students' understanding of electronic commerce is not yet sufficiently strong to encourage actual business decision-making. In contrast, the use of Accounting Information Systems significantly influences entrepreneurial decision-making, as the ability to manage and utilize financial information helps students evaluate business opportunities and reduce uncertainty in the decision-making process. Simultaneously, E-Commerce knowledge and the use of Accounting Information Systems have a significant effect on entrepreneurial decision-making, with a significance value of 0.003 and a coefficient of determination of 21.5%. This study highlights that entrepreneurship development among students in the digital era should be supported by strengthening technological competencies and financial information management skills to improve the quality of business decision-making.

Keywords: E-Commerce, Accounting Information Systems, Decision-Making, Entrepreneurship, Accounting Students.

INTRODUCTION

Digital transformation has become one of the primary forces reshaping the global economic landscape over the past two decades. Advances in information technology, the internet, and various digital platforms have created new business models that are more flexible, efficient, and adaptable to changing market demands. This phenomenon has given rise to the concept of digital entrepreneurship, which refers to entrepreneurial activities that utilize digital technology as a key instrument for creating, developing, and managing businesses (Nambisan et al., 2019). In the context of the digital economy, the

ability to leverage technology is no longer merely an additional advantage; rather, it has become a fundamental requirement for individuals seeking to survive and compete in the modern business environment.

In Indonesia, entrepreneurship development has become a strategic agenda for supporting economic growth and addressing employment challenges. Data from Statistics Indonesia (Badan Pusat Statistik, 2025) indicate that the labor force continues to grow, while the availability of formal employment opportunities has not increased proportionally. This condition contributes to persistently high unemployment rates, including among university graduates. Consequently, higher education institutions are expected not only to produce graduates who are prepared to seek employment (*job seekers*), but also to develop graduates who possess the capacity to become *job creators* through innovative and technology-based entrepreneurial activities.

As an educated segment of society, university students have significant potential to become future entrepreneurs. In addition to having access to knowledge and technology, students are in a productive stage of life that enables them to adapt more readily to changes in the business environment. Nevertheless, numerous studies have shown that students' entrepreneurial decisions are influenced by a variety of internal and external factors, including business knowledge, digital literacy, managerial skills, environmental support, and access to information technology (Mahfud et al., 2020; Aliedan et al., 2022). Therefore, identifying the factors that influence entrepreneurial decision-making is essential for supporting the development of an entrepreneurial ecosystem within higher education institutions.

One technological advancement that has had a significant impact on business activities is Electronic Commerce (E-Commerce). E-Commerce enables marketing, sales, purchasing, and customer service processes to be conducted electronically through internet-based networks (Laudon & Traver, 2023). The emergence of E-Commerce has eliminated many geographical barriers to business operations, allowing entrepreneurs to reach broader markets while maintaining relatively lower operational costs. The *e-Conomy SEA 2024* report indicates that Indonesia remains the largest digital economy market in Southeast Asia, with digital transaction growth continuing to increase annually (Google, Temasek, & Bain & Company, 2024).

Knowledge of E-Commerce represents an important asset for prospective entrepreneurs in understanding rapidly expanding digital business opportunities. Individuals with a strong understanding of digital transaction mechanisms, online marketing, digital consumer behavior, and platform-based business strategies are better equipped to identify business opportunities and make informed business decisions (Hair et al., 2022). From the perspective of the Technology Acceptance Model (TAM), an individual's level of knowledge and perceived usefulness of technology influences its acceptance and ultimately affects the extent to which it is utilized in business activities (Venkatesh et al., 2016).

In addition to the utilization of E-Commerce, business success is also largely determined by the ability to manage information effectively, particularly financial information. In an increasingly complex business environment, decision-making cannot rely solely on intuition or experience; rather, it must be supported by accurate, relevant, and timely information. An Accounting Information System (AIS) is one of the key instruments that provides such information through the systematic collection, recording, processing, and reporting of financial data (Romney & Steinbart, 2023). The information

generated by AIS serves as a foundation for entrepreneurs in planning, controlling, and evaluating business activities.

In the context of entrepreneurship, the use of Accounting Information Systems (AIS) enables business owners to obtain a clearer understanding of their financial condition, profitability levels, operational efficiency, and the various risks they may encounter. Nguyen et al. (2023) found that the ability to utilize data-driven information systems has a positive influence on the quality of strategic decisions made by entrepreneurs. This finding reinforces the view that proficiency in Accounting Information Systems is an essential competency for prospective entrepreneurs, particularly in the digital economy era, which increasingly demands data-driven decision-making.

Accounting students represent a unique group because they receive education in business information technology and accounting information systems throughout their academic studies. These competencies should serve as valuable assets that enhance their readiness to enter the entrepreneurial world. However, mastery of theoretical knowledge and academic concepts does not necessarily translate directly into entrepreneurial decision-making. It is possible that certain factors, such as the level of technological understanding, business experience, and the ability to manage financial information, contribute differently to influencing such decisions.

Previous studies have produced inconsistent findings regarding the relationship between E-Commerce, Accounting Information Systems, and entrepreneurial decision-making. Prameswari and Dharmadiaksa (2017) and Hafiza (2022) found that E-Commerce and the use of Accounting Information Systems positively influence entrepreneurial decisions. In contrast, Yudiantara (2018) and Muhammad (2022) reported that E-Commerce has no significant effect on entrepreneurial decision-making. These inconsistent findings indicate the existence of an empirical gap that requires further investigation across different contexts and respondent characteristics.

In addition to this empirical gap, research examining the influence of E-Commerce knowledge and the use of Accounting Information Systems on entrepreneurial decision-making among accounting students remains relatively limited, particularly within Islamic-based private universities. This is noteworthy because accounting students possess specific knowledge of business technology and financial information management, which may lead to findings that differ from those obtained from other student groups. Therefore, this study is significant in enriching the literature on digital entrepreneurship and entrepreneurial decision-making behavior within higher education settings.

Based on the foregoing discussion, this study aims to analyze the influence of E-Commerce knowledge and the use of Accounting Information Systems on entrepreneurial decision-making among Accounting students at Muhammadiyah University of West Sumatra. The findings are expected to contribute theoretically to the advancement of digital entrepreneurship research and to provide practical recommendations for higher education institutions in designing learning strategies that enhance students' readiness to become entrepreneurs in the era of digital transformation.

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.

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 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 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 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:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

where:

- Y = Entrepreneurial decision-making
- X₁ = E-Commerce knowledge
- X₂ = Use of Accounting Information Systems
- α = Constant
- β₁, β₂ = 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 (R²) to measure the model's 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 students from the Accounting Study Program at Muhammadiyah University of West Sumatra who had completed the Accounting Information Systems course. Respondents were selected using a purposive sampling technique based on the consideration that they possessed fundamental knowledge of information technology and accounting information systems relevant to entrepreneurial activities.

Table 1. Respondent Characteristics

Characteristic	Frequency (n)	Percentage (%)
Male	18	36.0
Female	32	64.0
Class of 2021	50	100.0
Total	50	100.0

Table 1 shows that the majority of respondents were female students. All respondents had completed the Accounting Information Systems course and were therefore considered to possess sufficient competence to evaluate the research variables.

Instrument Quality Testing

Before hypothesis testing was conducted, the research instrument was examined to ensure its validity and reliability. The results indicated that all questionnaire items had correlation values exceeding the required critical value, confirming that all items were valid. In addition, the Cronbach's Alpha values for all variables were above 0.70, indicating that the instrument was reliable and suitable for use in the study.

Table 2. Validity and Reliability Test Results

Variable	Number of Items	Validity Status	Cronbach's Alpha	Description
E-Commerce Knowledge	10	Valid	> 0.70	Reliable

Accounting Information Systems	10	Valid	> 0.70	Reliable
Entrepreneurial Decision-Making	10	Valid	> 0.70	Reliable

The results demonstrate that the research instrument possessed a satisfactory level of internal consistency and was capable of accurately measuring the research constructs.

Classical Assumption Tests

Classical assumption testing was conducted to ensure that the regression model met the required statistical assumptions.

Table 3. Classical Assumption Test Results

Test Type	Indicator	Result	Description
Normality	K-S Sig.	> 0.05	Normal Distribution
Multicollinearity	Tolerance	0.456	No Multicollinearity
Multicollinearity	VIF	2.191	No Multicollinearity
Heteroscedasticity	Glejser Sig.	> 0.05	No Heteroscedasticity

Source: *Processed Data, 2025.*

Based on Table 3, all classical assumptions were satisfied, indicating that the regression model was appropriate for hypothesis testing.

Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to examine the influence of E-Commerce knowledge and Accounting Information Systems usage on entrepreneurial decision-making.

Table 4. Multiple Linear Regression Analysis Results

Variable	Coefficient (B)	t-value	Sig.
Constant	15.819	1.772	0.083
E-Commerce Knowledge (X_1)	0.164	0.638	0.527
Accounting Information Systems (X_2)	0.615	1.914	0.062

Source: *Processed Data, 2025.*

Based on Table 4, the regression equation can be expressed as follows:

$$Y=15.819+0.164X_1+0.615X_2+e$$

The equation indicates that both independent variables have a positive relationship with entrepreneurial decision-making. However, the significance levels of the individual variables reveal different results.

Hypothesis Testing

Effect of E-Commerce Knowledge on Entrepreneurial Decision-Making

The analysis revealed that the E-Commerce knowledge variable had a significance value of 0.527 and a t-value of 0.638. Since the significance value is greater than $\alpha = 0.05$, the first hypothesis (H_1) is rejected.

This finding suggests that E-Commerce knowledge has not yet become a primary factor influencing students' decisions to engage in entrepreneurial activities. Although students are generally familiar with various digital platforms and online marketplaces, their knowledge remains largely conceptual and is therefore insufficient to encourage actual business decision-making.

Effect of Accounting Information Systems on Entrepreneurial Decision-Making

The Accounting Information Systems variable produced a t-value of 1.914, which is greater than the critical t-table value of 1.677. This result indicates that the use of Accounting Information Systems influences entrepreneurial decision-making.

This finding suggests that the ability to manage financial information is an important factor in the business decision-making process. Students who understand and utilize Accounting Information Systems tend to be more capable of conducting business planning and evaluation in a rational manner.

Simultaneous Effect of the Independent Variables

To examine the combined effect of the two independent variables on entrepreneurial decision-making, an F-test was conducted.

Table 5. Simultaneous Test Results (F-Test)

Model	F-value	F-table	Sig.
Regression	6.434	5.09	0.003

Source: Processed Data, 2025.

The calculated F-value of 6.434 exceeds the F-table value of 5.09, with a significance level of $0.003 < 0.05$. These results indicate that E-Commerce knowledge and Accounting Information Systems usage simultaneously have a significant effect on entrepreneurial decision-making.

Coefficient of Determination

The coefficient of determination was used to evaluate the model's ability to explain variations in the dependent variable.

Table 6. Coefficient of Determination Results

Model	R	R Square	Adjusted R Square
Regression	0.464	0.215	0.182

Source: Processed Data, 2025.

The R Square value of 0.215 indicates that E-Commerce knowledge and Accounting Information Systems usage explain 21.5% of the variation in entrepreneurial decision-making. The remaining 78.5% is explained by other factors not included in the research model, such as entrepreneurial motivation, self-efficacy, financial literacy, business experience, family environment, and access to capital.

Summary of Hypothesis Testing

Table 7. Summary of Hypothesis Testing Results

Hypothesis	Statement	Result
H ₁	E-Commerce knowledge influences entrepreneurial decision-making	Rejected
H ₂	Accounting Information Systems usage influences entrepreneurial decision-making	Accepted
H ₃	E-Commerce knowledge and Accounting Information Systems usage simultaneously influence entrepreneurial decision-making	Accepted

Table 7 demonstrates that the use of Accounting Information Systems is a more dominant factor influencing entrepreneurial decision-making than E-Commerce knowledge. This finding confirms that the ability to manage and utilize financial information remains a fundamental basis for business decision-making among accounting students.

DISCUSSION

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

The findings of this study indicate that E-Commerce knowledge does not have a significant effect on entrepreneurial decision-making among Accounting students at Muhammadiyah University of West Sumatra. This result is evidenced by a significance value of 0.527, which exceeds the threshold of 0.05, leading to the rejection of the first hypothesis. The findings suggest that students' level of understanding regarding the concepts, mechanisms, and benefits of E-Commerce has not yet become a primary factor driving their decisions to start or develop a business. This result is particularly noteworthy because, theoretically, the advancement of digital technology should create greater opportunities for young people to engage in entrepreneurial activities.

From the perspective of the Technology Acceptance Model (TAM), technological knowledge serves as an initial factor shaping both perceived usefulness and perceived ease of use of a technology (Davis, 1989; Venkatesh & Davis, 2000). However, knowledge alone does not necessarily translate into actual behavior unless it is accompanied by practical experience, self-confidence, and readiness to face business risks. In other words, students may possess an academic understanding of E-Commerce but lack direct experience in managing online stores, implementing digital marketing strategies, or handling electronic transactions. Consequently, such knowledge may not be sufficiently strong to influence entrepreneurial decision-making.

The findings further suggest that theoretical understanding of E-Commerce does not automatically foster a strong entrepreneurial orientation. This phenomenon can be explained by the characteristics of the respondents, who are predominantly students with limited business experience. Knowledge acquired through formal education tends to be conceptual and may not yet have been transformed into practical competencies for identifying and exploiting digital business opportunities. According to Nambisan et al. (2019), the success of digital entrepreneurship depends not only on technological

knowledge but also on the ability to integrate technology with creativity, innovation, and managerial capabilities.

The results of this study are consistent with the findings of Muhammad (2022), who reported that E-Commerce knowledge does not significantly influence students' entrepreneurial decisions. Similar findings were also reported by Yudiantara (2018), who argued that mastery of digital technology does not necessarily motivate individuals to start a business unless it is supported by adequate psychological and environmental factors. In this context, entrepreneurial decisions appear to be influenced more strongly by internal factors such as motivation, risk-taking propensity, entrepreneurial self-efficacy, and social support than by technological knowledge alone.

Furthermore, the widespread adoption of digital technology has made E-Commerce a common and easily accessible feature of students' daily lives. As a result, E-Commerce knowledge may no longer function as a differentiating factor capable of influencing entrepreneurial decisions. Most students are already familiar with online marketplaces, social media platforms, and various digital applications, resulting in relatively homogeneous levels of E-Commerce knowledge. This homogeneity may reduce the explanatory power of the variable in predicting entrepreneurial decision-making. Therefore, the findings suggest that efforts to enhance E-Commerce knowledge should be integrated with practical digital entrepreneurship experiences to generate a more meaningful impact on business decision-making.

The Effect of Accounting Information Systems Usage on Entrepreneurial Decision-Making

The results indicate that the use of Accounting Information Systems (AIS) significantly influences entrepreneurial decision-making among students. This finding suggests that the ability to utilize accounting information is an important factor in developing rational and well-informed business decisions. For accounting students, financial information plays a central role because it serves as a basis for evaluating business feasibility, estimating profits, controlling costs, and managing business risks.

From a theoretical perspective, Accounting Information Systems function as mechanisms that generate high-quality information to support decision-making processes (Romney & Steinbart, 2023). Accurate, relevant, timely, and reliable information helps individuals reduce uncertainty when selecting among business alternatives. According to decision-making theory, the quality of decisions is highly dependent on the quality of the information available. The better the information, the greater the likelihood that individuals will make effective decisions (Robbins & Judge, 2022).

The findings suggest that students who understand and utilize Accounting Information Systems are better prepared to make entrepreneurial decisions because they can evaluate various financial aspects more objectively. The ability to interpret financial statements, manage cash flows, calculate operating costs, and estimate business profitability provides greater confidence in determining business strategies.

Consequently, Accounting Information Systems serve not only as transaction-recording tools but also as strategic instruments that support business planning and control processes.

These findings are consistent with the study conducted by Grande et al. (2011), which concluded that the use of Accounting Information Systems contributes to improving business decision quality by providing more accurate and relevant information. Similarly, Nguyen et al. (2023) found that the utilization of data-driven information systems positively affects decision-making effectiveness among small and medium-sized enterprises. These findings reinforce the argument that accounting information represents a strategic resource that enhances individuals' ability to manage and develop business ventures.

In the digital economy era, the role of Accounting Information Systems has become increasingly important due to the growing complexity and dynamism of the business environment. Entrepreneurs are required to make timely decisions based on available data. Students who possess competencies in using Accounting Information Systems are likely to adapt more effectively to modern business requirements because they are accustomed to making decisions based on information and analysis. Therefore, the findings imply that strengthening AIS-related competencies within higher education institutions can serve as an effective strategy for enhancing students' entrepreneurial readiness.

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

The simultaneous testing results demonstrate that E-Commerce knowledge and the use of Accounting Information Systems jointly have a significant effect on entrepreneurial decision-making among students. This finding indicates that entrepreneurial decisions are not shaped by a single factor but rather by a combination of complementary competencies. Knowledge of digital business opportunities, together with the ability to manage financial information, can collectively improve the quality of decisions made by prospective entrepreneurs.

In the context of modern entrepreneurship, business success is determined not only by the ability to leverage digital technology but also by the ability to manage business information effectively. E-Commerce provides access to broader markets and customer bases, while Accounting Information Systems supply the information necessary to manage resources and evaluate business performance. The integration of these two competencies creates a strong foundation for individuals seeking to engage in entrepreneurial activities sustainably.

These findings are consistent with the concept of digital entrepreneurship proposed by Nambisan et al. (2019), which emphasizes that successful digital entrepreneurship requires the integration of technological capabilities and managerial competencies. Digital technology enables individuals to create new business

opportunities, while the ability to manage information and resources determines their capacity to sustain and expand those opportunities. Therefore, students who possess both technological knowledge and financial information management skills are likely to exhibit a higher level of readiness to engage in entrepreneurial activities.

Nevertheless, the coefficient of determination ($R^2 = 21.5\%$) indicates that the model's ability to explain variations in entrepreneurial decision-making remains relatively limited. This means that 78.5% of the variation in entrepreneurial decision-making is influenced by factors outside the scope of the current research model. These findings suggest that entrepreneurial decision-making is a multidimensional phenomenon influenced by various factors, including entrepreneurial self-efficacy, financial literacy, entrepreneurial motivation, innovation, family environment, business experience, access to capital, and social support (Mahfud et al., 2020; Aliedan et al., 2022).

Overall, the results of this study underscore the importance of adopting a more comprehensive approach to entrepreneurship development in the digital era. Higher education institutions should not focus solely on providing knowledge of digital technologies but should also strengthen students' competencies in financial information management and provide meaningful entrepreneurial practice opportunities. Through the integration of digital competencies and accounting competencies, students will be better prepared to make entrepreneurial decisions and navigate the challenges of an increasingly competitive digital economy.

CONCLUSION

This study aimed 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. Based on the results of the data analysis and hypothesis testing, it can be concluded that E-Commerce knowledge does not have a significant effect on entrepreneurial decision-making. This finding indicates that students' understanding of E-Commerce is not yet sufficiently strong to encourage them to make decisions regarding the initiation or development of business ventures.

In contrast, the use of Accounting Information Systems has a significant influence on entrepreneurial decision-making. The ability to utilize financial information provides students with a more rational and objective basis for evaluating business opportunities, managing risks, and determining appropriate business strategies.

Furthermore, E-Commerce knowledge and the use of Accounting Information Systems jointly have a significant effect on entrepreneurial decision-making. This result suggests that entrepreneurship development in the digital era requires a combination of digital technology literacy and financial information management capabilities. Therefore, higher education institutions should strengthen learning programs that integrate digital entrepreneurship competencies and Accounting Information Systems in order to better

prepare students to face the challenges of an increasingly competitive business environment.

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