

Determinants of Accounting Software Adoption among MSMEs in Padang City: Evidence from the UTAUT Model

Julia Az-zahra¹, Willy Nofranita²

^{1,2}Universitas Muhammadiyah Sumatera Barat, Padang, Indonesia

Email: juliaazzahrha@gmail.com¹, willynofranita@gmail.com²

Open Access Article

Article History

Received: 2025-12-1

Revised: 2025-12-12

Accepted: 2025-12-30

Publish: 2025-12-30

Corresponding author:

Willy Nofranita

willynofranita@gmail.com

License:

This work is licensed under a Creative Commons Attribution 4.0 International License (CC BY 4.0).



ABSTRACT

This study aims to analyze the factors influencing the intention to use accounting software among Micro, Small, and Medium Enterprises (MSMEs) in Padang City by applying the Unified Theory of Acceptance and Use of Technology (UTAUT) model. This research employed a quantitative approach using primary data collected through questionnaires distributed to MSME owners who have used accounting software in managing their business finances. The study involved 100 respondents selected through purposive sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. The results indicate that performance expectancy and facilitating conditions have a positive and significant effect on behavioral intention to use accounting software. In contrast, effort expectancy and social influence do not have a significant effect on the intention to use accounting software. This study contributes empirically to the literature on technology adoption in MSMEs, particularly in the context of accounting software usage, and provides practical implications for software developers and policymakers in promoting the digitalization of financial management among MSMEs.

Keywords: accounting software, UTAUT, behavioral intention, MSMEs, technology adoption

INTRODUCTION

The development of digital technology has brought significant changes to various aspects of economic activities, including business financial management practices. Digital transformation encourages business organizations to adopt various information systems that can improve operational efficiency, the accuracy of transaction recording, and the quality of managerial decision-making. In this context, software-based accounting information systems (accounting software) have become one of the important innovations that enable financial recording and reporting processes to be conducted in a more systematic, faster, and integrated manner (Romney & Steinbart, 2020; Susanto, 2021). For business actors, particularly those in the Micro, Small, and Medium Enterprises (MSMEs) sector, the use of accounting technology functions not only as a tool for

recording transactions but also as a means to enhance transparency, accountability, and professional financial control within business operations.

MSMEs play a strategic role in the national economy because they are able to absorb a large number of workers and serve as a major driver of economic activity at the local level. In Indonesia, the MSME sector contributes more than 60% to the Gross Domestic Product (GDP) and has become one of the main pillars in maintaining national economic stability (Tambunan, 2023). Nevertheless, most MSMEs still face various limitations in managing financial administration, particularly in relation to transaction recording and the preparation of systematic financial statements. Many business actors still record transactions manually or even do not keep records at all, resulting in financial information that is less accurate and difficult to use as a basis for decision-making (Suryani, 2022).

In recent years, the development of digital technology has encouraged the emergence of various accounting applications specifically designed for the needs of MSMEs. Various software such as Zahir Accounting, BukuKas, Moka, Jurnal, and Olsera offer features including automatic transaction recording, inventory management, financial report analysis, and integration with digital payment systems. The presence of these applications is expected to assist MSME actors in managing their business finances more effectively and efficiently (Al-Okaily et al., 2022). In addition, the use of cloud-based accounting software enables business owners to monitor their financial conditions in real time, thereby improving their ability to plan and control business activities.

However, the level of adoption of accounting technology among MSMEs remains relatively low compared to the potential benefits that can be obtained. Various studies indicate that limited digital literacy, a low level of understanding of accounting systems, and inadequate technological infrastructure support are the main factors hindering the adoption of accounting information systems among MSMEs (Kholid et al., 2020; Nugroho & Hidayat, 2023). Furthermore, business actors' perceptions regarding the usefulness of technology, the ease of system use, and social environmental influences also affect decisions to adopt digital technology in business activities.

To understand the behavior of information technology adoption, one of the theoretical models widely used in information systems research is the Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Venkatesh et al. (2003). This model explains that technology acceptance and usage are influenced by four main constructs, namely performance expectancy, effort expectancy, social influence, and facilitating conditions. Performance expectancy describes the extent to which individuals believe that using technology will improve their job performance. Effort expectancy relates to the perceived ease of using the system. Social influence reflects the impact of the social environment on the decision to use technology, while facilitating conditions refer to the availability of resources and infrastructure that support the use of technological systems (Venkatesh et al., 2003; Dwivedi et al., 2019).

Several previous studies have examined the factors influencing the adoption of accounting technology among MSMEs using the UTAUT approach. Kholid et al. (2020) found that performance expectancy and effort expectancy have a significant influence on the intention of MSME actors to use mobile-based accounting applications. Meanwhile, Al-Okaily et al. (2022) reported that the use of cloud-based accounting information systems significantly improves the business performance of MSMEs. Nevertheless, research findings on the determinants of accounting technology adoption among MSMEs still show varying results across different regional contexts and business characteristics, indicating the need for further research to better understand the factors influencing accounting technology adoption among MSMEs in various regions.

Padang City, as the capital of West Sumatra Province, has a considerable number of MSMEs and plays an important role in regional economic activities. According to data from the Padang City Office of Cooperatives and MSMEs, there are more than eleven thousand MSME units operating across various business sectors, including trade, culinary services, and services. However, many business actors have not optimally utilized digital technology in managing their business finances. This condition indicates a gap between the rapid development of digital technology and the level of technology adoption within the MSME sector.

Based on this background, this study aims to analyze the factors influencing the use behavior of accounting software among MSMEs in Padang City by applying the Unified Theory of Acceptance and Use of Technology (UTAUT) approach. Specifically, this research examines the influence of performance expectancy, effort expectancy, social influence, and facilitating conditions on the intention to use accounting software among MSME actors. The findings of this study are expected to contribute theoretically to the development of research on accounting technology adoption among MSMEs and provide practical implications for policymakers, technology developers, and business actors in promoting the digitalization of financial management within the MSME sector.

LITERATURE REVIEW

Accounting Software Adoption in MSMEs

The development of information technology has driven significant transformation in modern accounting practices, particularly through the use of accounting software. Accounting software refers to technology-based systems designed to facilitate the process of recording transactions, processing financial data, and preparing financial reports automatically and in an integrated manner (Romney & Steinbart, 2020). The use of accounting software enables business organizations to improve operational efficiency, minimize recording errors, and provide more accurate and timely financial information to support managerial decision-making (Grande et al., 2011).

In the context of Micro, Small, and Medium Enterprises (MSMEs), the adoption of accounting technology has become increasingly important due to the growing complexity of business activities and the increasing demand for financial transparency.

Digital-based accounting information systems can assist business actors in managing cash flow, monitoring inventory, and preparing financial statements in accordance with applicable accounting standards (Soudani, 2012). Furthermore, the use of accounting software can enhance the ability of MSMEs to obtain access to financing from financial institutions because the financial statements produced become more credible and well-structured (Nugroho & Hidayat, 2023).

However, several studies indicate that the adoption rate of accounting information systems among MSMEs remains relatively low compared to large companies. Limited digital literacy, lack of understanding of technological benefits, and inadequate technological infrastructure are among the factors that hinder the implementation of digital accounting systems in the MSME sector (Al-Okaily et al., 2022). Therefore, it is important to understand the factors that influence MSME actors' decisions to adopt accounting technology.

Unified Theory of Acceptance and Use of Technology (UTAUT)

To understand individual behavior in accepting and using information technology, various theoretical models have been developed in information systems research. One of the most comprehensive models is the Unified Theory of Acceptance and Use of Technology (UTAUT) introduced by Venkatesh et al. (2003). This model integrates eight previous technology acceptance theories, including the Technology Acceptance Model (TAM), the Theory of Planned Behavior (TPB), and the Innovation Diffusion Theory (IDT).

The UTAUT model explains that technology acceptance is influenced by four main constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions. Performance expectancy refers to the extent to which individuals believe that using technology will improve their job performance. Effort expectancy describes the perceived ease of using the technological system. Social influence relates to the impact of the social environment on the decision to use technology, while facilitating conditions reflect the extent to which individuals believe that organizational and technical infrastructure exists to support the use of technology (Venkatesh et al., 2003).

Further studies show that the UTAUT model has strong predictive capability in explaining technology adoption behavior across various contexts, including organizational information systems, e-commerce, and mobile technologies (Dwivedi et al., 2019). Therefore, this model is widely used in research related to digital technology adoption in the MSME sector.

Performance Expectancy and Behavioral Intention

Performance expectancy is defined as the degree to which individuals believe that the use of a particular technology will help improve their job performance or the activities they perform (Venkatesh et al., 2003). In the context of accounting software usage, performance expectancy relates to business actors' perceptions of the benefits of technology in improving the efficiency of financial recording, accelerating the preparation of financial reports, and enhancing the accuracy of financial information.

Various studies have shown that perceptions of technological benefits are an important factor influencing individuals' decisions to adopt information systems. When users believe that a technology can provide tangible advantages in their work activities, the likelihood of using that technology increases (Dwivedi et al., 2019). In the context of MSMEs, the use of accounting software can help business actors manage financial transactions more systematically, monitor financial conditions in real time, and improve their ability to make more accurate business decisions.

Research conducted by Kholid et al. (2020) found that performance expectancy has a significant influence on the intention of MSME actors to use mobile-based accounting applications in Indonesia. Similar findings were reported by Al-Okaily et al. (2022), who found that perceptions of the benefits of cloud-based accounting information systems positively influence technology adoption among MSMEs.

Based on the explanation above, the following hypothesis is proposed: H1: Performance expectancy has a positive effect on behavioral intention to use accounting software among MSMEs.

Effort Expectancy and Behavioral Intention

Effort expectancy refers to the degree of ease perceived by individuals in using a particular technology (Venkatesh et al., 2003). This concept relates to users' perceptions of how easily technological systems can be learned, understood, and used in daily activities.

Ease of use is an important factor in determining the success of information system implementation, particularly for users who have limited technological capabilities. In the context of MSMEs, many business actors do not have a background in accounting or information technology, making the ease of use of accounting software a crucial factor in technology adoption decisions (Grande et al., 2011).

Previous studies indicate that technologies that are easier to use tend to be adopted more quickly by users. When an application is designed with a simple interface, is easy to understand, and does not require complex technical skills, users are more likely to utilize it in their work activities (Dwivedi et al., 2019). Kholid et al. (2020) also found that effort expectancy has a positive effect on MSME actors' intention to use digital accounting applications.

Based on the explanation above, the following hypothesis is proposed: H2: Effort expectancy has a positive effect on behavioral intention to use accounting software among MSMEs.

Social Influence and Behavioral Intention

Social influence refers to the extent to which individuals perceive that important people around them believe they should use a particular technology (Venkatesh et al., 2003). Social influence may come from colleagues, family members, business communities, or professional environments that provide recommendations or social pressure to adopt technology.

In the context of MSMEs, the decision to adopt technology is often influenced by the experiences and recommendations of other business actors who have already used the technology. When business owners observe that a particular technology is widely used and provides benefits to other businesses, their likelihood of adopting the technology increases (Rogers, 2003).

Research on technology adoption indicates that social influence can be an important factor during the early stages of technology use, particularly when users still have limited information regarding the benefits of the system (Dwivedi et al., 2019). Al-Okaily et al. (2022) found that social influence has a positive effect on the intention to use cloud-based accounting information systems among MSMEs.

Based on the explanation above, the following hypothesis is proposed: H3: Social influence has a positive effect on behavioral intention to use accounting software among MSMEs.

Facilitating Conditions and Behavioral Intention

Facilitating conditions refer to individuals' perceptions regarding the availability of resources, infrastructure, and technical support necessary to use technology (Venkatesh et al., 2003). These factors include the availability of technological devices such as computers or smartphones, internet access, and users' ability to operate technological systems.

In the context of accounting software adoption among MSMEs, the availability of supporting facilities plays an important role in influencing technology usage decisions. Without adequate infrastructure support, business actors may experience difficulties in implementing technological systems effectively. In addition, training and technical support also play a significant role in increasing users' confidence in new technologies (Nugroho & Hidayat, 2023).

Previous studies indicate that facilitating conditions have a significant influence on technology usage in various organizational contexts. When users perceive that infrastructure and technical support are adequately available, the likelihood of using the technology increases (Dwivedi et al., 2019). Similar findings were reported by Al-Okaily et al. (2022), who found that facilitating conditions positively influence the use of accounting information systems among MSMEs.

Based on the explanation above, the following hypothesis is proposed: H4: Facilitating conditions have a positive effect on behavioral intention to use accounting software among MSMEs.

METHOD

Research Design

This study employed a quantitative approach aimed at analyzing the factors influencing the intention to use accounting software among Micro, Small, and Medium Enterprises (MSMEs) in Padang City. A quantitative approach was selected because it

enables researchers to empirically examine relationships among variables through statistical analysis (Creswell & Creswell, 2018).

The research model adopted the Unified Theory of Acceptance and Use of Technology (UTAUT) framework developed by Venkatesh et al. (2003). In this study, the model was used to examine the influence of performance expectancy, effort expectancy, social influence, and facilitating conditions on behavioral intention to use accounting software among MSME actors.

Population and Sample

The population of this study consisted of all MSME actors operating in Padang City. According to data from the Office of Cooperatives and MSMEs of Padang City, there are 11,799 registered MSME units. Considering the large population size, this study applied a purposive sampling technique, which involves selecting samples based on specific criteria relevant to the research objectives (Sugiyono, 2019).

The criteria for respondents in this study were MSME actors who had used accounting software in managing their business finances, had used the accounting software for at least three months, and utilized the software for recording business transactions and preparing financial statements.

The sample size was determined using the Slovin formula with a margin of error of 10%, resulting in a total sample of 100 respondents, which was considered representative of the study population.

Data Collection

The data used in this study were primary data obtained directly from respondents through the distribution of questionnaires. The research instrument consisted of closed-ended statements measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The Likert scale was used to systematically measure respondents' perceptions and attitudes toward the variables examined in this study (Hair et al., 2019).

The questionnaires were distributed using two methods: direct distribution through printed questionnaires and online distribution via Google Forms to reach respondents more effectively. The respondents included business owners, managers, or individuals responsible for managing the financial activities of MSMEs.

Measurement of Variables

The variables used in this study consisted of independent variables and a dependent variable. The independent variables included performance expectancy (X1), effort expectancy (X2), social influence (X3), and facilitating conditions (X4), while the dependent variable was behavioral intention (Y).

The measurement indicators were adapted from the UTAUT model developed by Venkatesh et al. (2003). Performance expectancy was measured through respondents' perceptions of the benefits of using accounting software in improving business performance, efficiency of financial recording, and accuracy of financial information. Effort expectancy was measured through the perceived ease of using the technological

system. Social influence was measured based on the influence of the social environment on technology usage decisions, while facilitating conditions were measured through the availability of resources and infrastructure supporting the use of accounting software. Behavioral intention was measured based on the respondents' willingness and intention to continue using accounting software in their business activities.

Data Analysis

The data analysis technique used in this study was Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach, processed using SmartPLS software. The PLS-SEM method was chosen because it is suitable for analyzing complex research models and does not require strict assumptions regarding data distribution (Hair et al., 2019).

The data analysis was conducted in three main stages. First, the outer model evaluation was performed to test the validity and reliability of the research instruments through convergent validity, discriminant validity, composite reliability, and average variance extracted (AVE). Second, the inner model evaluation was conducted to assess the strength of the relationships among latent variables through the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). Third, hypothesis testing was carried out by examining the t-statistics and p-values obtained from the bootstrapping procedure. The hypotheses were considered supported if the t-statistics value exceeded 1.96 and the p-value was less than 0.05 (Hair et al., 2019).

RESULTS AND DISCUSSION

Description of Research Data

The data in this study were obtained through the distribution of questionnaires to Micro, Small, and Medium Enterprise (MSME) actors in Padang City who have used accounting software in managing their business finances. A total of 100 respondents who met the research criteria were successfully collected. The data collection process was conducted using two methods: direct distribution of printed questionnaires and online distribution through Google Forms.

Most respondents completed the questionnaire through the online platform, while the rest responded through printed questionnaires. This indicates that the use of digital media in the data collection process is relatively more effective in reaching respondents, particularly MSME actors who are already accustomed to using digital technology in their business activities.

Descriptive Statistical Analysis

Descriptive statistical analysis was conducted to provide an overview of the characteristics of the research data and respondents' perceptions of the variables examined in this study. This analysis includes the mean, minimum, maximum, and standard deviation values for each research variable.

Table 1. Descriptive Statistics of Research Variables

Variable	N	Mean	Minimum	Maximum	Std. Deviation
----------	---	------	---------	---------	----------------

Behavioral Intention	100	20.91	15	25	1.639
Performance Expectancy	100	24.65	18	30	1.955
Effort Expectancy	100	20.72	15	25	1.645
Social Influence	100	16.34	12	20	1.232
Facilitating Conditions	100	20.68	15	25	1.644

Source: Processed data

Based on Table 1, all analyzed data consisted of 100 respondents. The behavioral intention variable has a mean value of 20.91 with a standard deviation of 1.639. This indicates that most respondents have a relatively high intention to use accounting software.

The performance expectancy variable has the highest mean value of 24.65, indicating that respondents generally have a positive perception of the benefits of accounting software in improving business performance. Meanwhile, the effort expectancy variable has a mean value of 20.72, the social influence variable 16.34, and the facilitating conditions variable 20.68.

The standard deviation values for all variables are smaller than their respective mean values, indicating that the data distribution is relatively homogeneous and the quality of the data in this study can be considered good.

Measurement Model Evaluation (Outer Model)

The measurement model evaluation was conducted to ensure that the indicators used in the study have adequate levels of validity and reliability. This evaluation includes tests of convergent validity, discriminant validity, and reliability.

Measurement Model

The estimation results obtained using SmartPLS software produced a measurement model that illustrates the relationships between latent variables and their indicators.

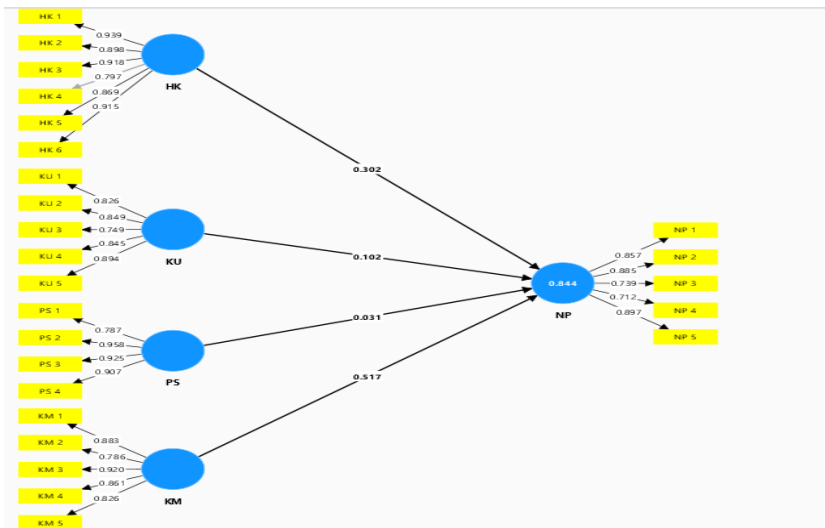


Figure 1. PLS Research Model

The figure shows the relationships between the latent variables performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention, along with the indicators forming each construct.

Convergent Validity

Convergent validity was used to measure the extent to which the indicators have strong correlations with the latent constructs they represent. According to Hair et al. (2019), the acceptable outer loading value is greater than 0.50, while the ideal value is greater than 0.70.

The analysis results show that all indicators have outer loading values above 0.50, and most of them are above 0.70. In addition, the Average Variance Extracted (AVE) values for all variables are above the minimum threshold of 0.50. These results indicate that all indicators in this study meet the criteria for convergent validity.

Discriminant Validity

Discriminant validity was tested using the Fornell–Larcker criterion and cross-loading methods. The results show that the square root of the AVE value for each construct is greater than the correlations between constructs. This indicates that each variable in the research model has good discriminant validity and accurately represents the construct it measures.

Reliability

Reliability testing was conducted using Composite Reliability and Cronbach’s Alpha to ensure the internal consistency of the indicators for each construct.

The results indicate that all variables have Composite Reliability values above 0.70 and Cronbach’s Alpha values above 0.60. Therefore, it can be concluded that all constructs in this study have good reliability and are suitable for structural model analysis.

Structural Model Evaluation (Inner Model)

After the measurement model was confirmed to be valid and reliable, the next step was to evaluate the structural model (inner model) to examine the relationships among latent variables in the study.

Coefficient of Determination (R-Square)

The coefficient of determination was used to measure the ability of the independent variables to explain the dependent variable.

Table 2. R-Square Values

Variable	R-Square	Adjusted R-Square
Behavioral Intention	0.844	0.837

Source: Processed data

The R-square value of 0.844 indicates that performance expectancy, effort expectancy, social influence, and facilitating conditions explain 84.4% of the variation in the intention to use accounting software among MSMEs in Padang City. The remaining 15.6% is explained by other variables outside the research model.

According to Chin (1998), an R-square value above 0.67 can be categorized as a model with strong explanatory power.

Effect Size (f²)

Effect size (f²) analysis was used to measure the contribution of each independent variable to the dependent variable within the structural model.

Table 3. Effect Size (f²) Values

Variable	f ²	Interpretation
Performance Expectancy	0.095	Moderate
Effort Expectancy	0.017	Small
Social Influence	0.001	Very Small
Facilitating Conditions	0.144	Moderate

Source: Processed data

Based on Table 3, facilitating conditions have the largest influence on behavioral intention compared to other variables. Meanwhile, effort expectancy and social influence have relatively small effects in the research model.

Predictive Relevance (Q²)

Predictive relevance was used to measure the predictive capability of the research model. The Q² value was obtained through the blindfolding procedure in the PLS analysis.

The Q-square value of 0.288 indicates that the research model has good predictive capability for the endogenous variable. This value falls into the category of moderate predictive relevance, indicating that the model has a reasonably good ability to predict the behavior of accounting software usage among MSMEs.

Model Fit

The evaluation of model fit was conducted using the Standardized Root Mean Square Residual (SRMR) indicator.

Table 4. Model Fit

Indicator	Value
SRMR	0.091
NFI	0.670

Source: Processed data

The SRMR value of 0.091 indicates that the research model has an acceptable level of fit. According to Hair et al. (2021), SRMR values within the range of 0.08–0.10 can still be categorized as an acceptable model fit.

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS by examining the t-statistic and p-value.

Table 5. Hypothesis Testing Results

Variable Relationship	Coefficient	T-Statistic	P-Value	Decision
-----------------------	-------------	-------------	---------	----------

Performance Expectancy	→	Behavioral Intention	0.302	2.079	0.038	Accepted
Effort Expectancy	→	Behavioral Intention	0.102	1.017	0.309	Rejected
Social Influence	→	Behavioral Intention	0.031	0.218	0.827	Rejected
Facilitating Conditions	→	Behavioral Intention	0.517	2.970	0.003	Accepted

Source: Processed data

The results show that performance expectancy and facilitating conditions have a positive and significant effect on behavioral intention. Meanwhile, effort expectancy and social influence do not have a significant effect on the intention to use accounting software among MSMEs in Padang City.

Discussion

Measurement Model Quality and Research Model Feasibility

Before analyzing the relationships among variables in the structural model, this study first evaluated the quality of the measurement model (outer model) to ensure that all constructs used in the research had adequate levels of validity and reliability. The analysis results indicate that all indicators for the variables performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention have outer loading values above 0.5, with most of them exceeding 0.7. This finding indicates that the indicators have strong correlations with the latent constructs being measured, thereby meeting the criteria for convergent validity as recommended in PLS-SEM analysis (Hair et al., 2019; Hair et al., 2021).

Furthermore, the discriminant validity test using the Fornell–Larcker criterion and cross-loading approaches shows that each construct has a higher correlation with its own indicators than with other constructs. This condition confirms that each variable in the research model has good discriminant capability, allowing each construct to be conceptually interpreted as a distinct variable. Discriminant validity is an important aspect of structural model-based research because it ensures that each construct truly measures different theoretical concepts (Henseler et al., 2015).

In addition, the reliability test results show that all constructs have Composite Reliability values above 0.7 and Cronbach's Alpha values above 0.6. These results indicate that all indicators have a high level of internal consistency, meaning that the research instrument can be considered reliable (Hair et al., 2017). Moreover, the Average Variance Extracted (AVE) values for all variables are above the minimum threshold of 0.5, indicating that the latent variables explain more than 50% of the variance of their indicators (Fornell & Larcker, 1981). Therefore, it can be concluded that the measurement model in this study meets the criteria of validity and reliability and is suitable for structural model analysis.

The evaluation of the structural model (inner model) also shows that the research model has strong explanatory power. The R-square value of 0.844 for the behavioral intention variable indicates that 84.4% of the variation in the intention to use accounting software among MSMEs can be explained by performance expectancy, effort expectancy, social influence, and facilitating conditions. According to Chin (1998), an R-square value above 0.67 can be categorized as a model with strong explanatory capability. Furthermore, the Q-square value of 0.288 indicates that the model has good predictive capability for the endogenous variable (Ghozali & Latan, 2015). These results suggest that the research model used in this study has an adequate level of fit in explaining the behavior of accounting software usage among MSME actors.

The Effect of Performance Expectancy on Behavioral Intention

The results of hypothesis testing indicate that performance expectancy has a positive and significant effect on behavioral intention to use accounting software among MSMEs in Padang City, with a coefficient value of 0.302, a t-statistic value of 2.079, and a p-value of 0.038. These findings indicate that the higher the business actors' perception of the benefits of using accounting software in improving business performance, the greater their intention to use the technology in business activities.

Within the framework of the Unified Theory of Acceptance and Use of Technology (UTAUT), performance expectancy is considered a key determinant in explaining technology acceptance because it relates to users' beliefs that technology can enhance productivity and job performance (Venkatesh et al., 2003). In the context of MSMEs, accounting software can help business actors record transactions more systematically, facilitate the preparation of financial reports, and improve the accuracy of financial information used for business decision-making.

The findings of this study indicate that MSME actors in Padang City tend to consider the practical benefits of technology in managing business finances. When business actors realize that the use of accounting software can improve operational efficiency and the quality of financial management, their tendency to adopt the technology becomes stronger. These findings are consistent with the study conducted by Kholid et al. (2020), which found that performance expectancy significantly influences the intention to use digital accounting applications among MSMEs in Indonesia. Similar findings were also reported by Dwivedi et al. (2019), who stated that perceptions of technological benefits are among the most dominant factors in explaining the acceptance of information systems in various organizational contexts.

Thus, it can be concluded that perceptions of the benefits of accounting software usage play an important role in encouraging MSME actors to adopt technology in managing their business finances.

The Effect of Effort Expectancy on Behavioral Intention

The results of hypothesis testing indicate that effort expectancy does not have a significant effect on behavioral intention to use accounting software, with a coefficient value of 0.102, a t-statistic value of 1.017, and a p-value of 0.309. These results indicate that the perceived ease of using accounting software is not a primary factor influencing MSME actors' intention to use the technology.

Theoretically, effort expectancy relates to users' perceptions of the ease of using a technological system (Venkatesh et al., 2003). However, in the context of this study, the ease of using accounting software does not significantly influence the intention to use it. This finding may indicate that MSME actors place greater emphasis on the benefits of the technology rather than on the ease of system use.

One possible explanation for this finding is that MSME actors who already use accounting software generally possess sufficient levels of digital literacy, so ease of use is no longer a major consideration in technology usage. In addition, many modern accounting applications have been designed with simple and user-friendly interfaces, making ease of use less of a barrier for users.

This finding is also consistent with several previous studies showing that in certain contexts, perceptions of technological benefits often have a stronger influence than perceptions of ease of use in explaining technology adoption behavior (Dwivedi et al., 2019).

The Effect of Social Influence on Behavioral Intention

The results of the study show that social influence does not have a significant effect on behavioral intention to use accounting software, with a coefficient value of 0.031, a t-statistic value of 0.218, and a p-value of 0.827. This finding indicates that the decision of MSME actors to use accounting software is not significantly influenced by pressure or recommendations from the social environment.

In the UTAUT theory, social influence describes the extent to which individuals perceive that important people around them encourage them to use a particular technology (Venkatesh et al., 2003). However, in the context of MSMEs, technology usage decisions are often more individual in nature and based on operational business needs.

The findings of this study indicate that MSME actors tend to decide to use accounting software based on the practical benefits gained from using the technology rather than due to influence from business partners, family members, or the surrounding social environment. This is consistent with the diffusion of innovation theory proposed by Rogers (2003), which states that technology adoption decisions are often influenced by individuals' evaluation of the benefits of an innovation.

In addition, the characteristics of MSMEs, which generally have simple organizational structures, may result in technology usage decisions being primarily determined by the business owner, thereby reducing the role of social influence in the decision-making process.

The Effect of Facilitating Conditions on Behavioral Intention

The results of hypothesis testing indicate that facilitating conditions have a positive and significant effect on behavioral intention to use accounting software, with a coefficient value of 0.517, a t-statistic value of 2.970, and a p-value of 0.003. This coefficient is the largest among all variables in the research model.

These findings indicate that the availability of supporting facilities such as technological devices, internet access, and application system support plays an important role in encouraging MSME actors to use accounting software. In the UTAUT model, facilitating conditions describe the extent to which individuals believe that adequate resources and technical support exist to use a particular technology (Venkatesh et al., 2003).

In the context of MSME digitalization, the availability of technological infrastructure plays a crucial role in encouraging the adoption of information technology. Business actors who have access to digital devices and reliable internet connections are more likely to implement accounting information systems in their business activities.

The findings of this study are consistent with the research conducted by Al-Okaily et al. (2022), which shows that facilitating conditions have a significant influence on the use of cloud-based accounting information systems among MSMEs. In addition, Nugroho and Hidayat (2023) found that the availability of digital infrastructure is an important factor driving digital transformation in the small and medium enterprise sector.

Therefore, the results of this study emphasize that the successful implementation of accounting software in MSMEs depends not only on perceptions of technological benefits but also on the availability of adequate facilities and infrastructure support.

CONCLUSION

This study aims to analyze the factors influencing the intention to use accounting software among Micro, Small, and Medium Enterprises (MSMEs) in Padang City by applying the Unified Theory of Acceptance and Use of Technology (UTAUT) model. Based on the analysis using the PLS-SEM method, the R-square value obtained was 0.844, indicating that the variables of performance expectancy, effort expectancy, social influence, and facilitating conditions are able to explain 84.4% of the variation in the intention to use accounting software.

The results show that performance expectancy and facilitating conditions have a positive and significant effect on the intention to use accounting software among MSMEs. This finding indicates that perceptions of the benefits of technology and the availability of supporting facilities are important factors in encouraging the adoption of accounting software. In contrast, effort expectancy and social influence do not have a significant effect on the intention to use accounting software, suggesting that technology usage decisions are more strongly influenced by perceived benefits and infrastructure support rather than by ease of use or social environmental influence.

These findings highlight that increasing the use of accounting software among MSMEs requires efforts to improve business actors' understanding of the benefits of technology as well as to strengthen access to adequate digital infrastructure.

REFERENCES

- Al-Okaily, M., Al-Okaily, A., Shiyyab, F., & Masadah, W. (2022). Cloud-based accounting information systems usage and its impact on SMEs performance: The post-COVID-19 perspective. *Journal of Financial Reporting and Accounting*, 20(5), 1260–1281.
- Chin, W. W. (1998). The partial least squares approach to structural equation modeling. *Modern Methods for Business Research*.
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (5th ed.). Sage Publications.
- Dwivedi, Y. K., Rana, N. P., Jeyaraj, A., Clement, M., & Williams, M. D. (2019). Re-examining the Unified Theory of Acceptance and Use of Technology (UTAUT). *Information Systems Frontiers*, 21(3), 719–734.
- Fornell, C., & Larcker, D. (1981). Evaluating structural equation models with unobservable variables. *Journal of Marketing Research*.
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares: Konsep, Teknik dan Aplikasi*. Universitas Diponegoro.
- Grande, E. U., Estébanez, R. P., & Colomina, C. M. (2011). The impact of accounting information systems on performance measures. *International Journal of Digital Accounting Research*, 11, 25–43.
- Hair, J. F., et al. (2017). *A Primer on Partial Least Squares Structural Equation Modeling*.
- Hair, J. F., et al. (2019). *Multivariate Data Analysis*.
- Hair, J. F., et al. (2021). *PLS-SEM Using SmartPLS*.
- Hair, J. F., Hult, G. T., Ringle, C. M., & Sarstedt, M. (2019). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (2nd ed.). Sage Publications.
- Henseler, J., Ringle, C., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity. *Journal of the Academy of Marketing Science*.
- Kholid, M. N., Rohman, A., & Chariri, A. (2020). Determinants of mobile accounting application adoption by micro, small and medium enterprises in Indonesia. *Journal of Accounting and Investment*, 21(3), 514–528.
- Nugroho, M., & Hidayat, A. (2023). Digital transformation and accounting information system adoption in SMEs: Evidence from developing countries. *International Journal of Accounting Information Systems*, 49, 100612.
- Rogers, E. M. (2003). *Diffusion of Innovations* (5th ed.). Free Press.
- Romney, M. B., & Steinbart, P. J. (2020). *Accounting Information Systems* (14th ed.). Pearson.

- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Suryani, E. (2022). Financial literacy and accounting practices among micro and small enterprises in Indonesia. *Journal of Entrepreneurship and Business*, 10(2), 135–147.
- Susanto, A. (2021). *Sistem Informasi Akuntansi: Struktur Pengendalian Risiko Pengembangan*. Lingga Jaya.
- Tambunan, T. (2023). *SMEs in Indonesia: Development, Challenges, and Policy Directions*. Routledge.
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425–478.