AN ANALYSIS OF DETERMINANTS OF E-COMMERCE-BASED ACCOUNTING INFORMATION SYSTEMS ADOPTION ON THE PERFORMANCE OF MILLENNIAL MSME IN MEDAN CITY

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ABSTRACT

This study aims to determine the effect of perceived usefulness, perceived ease of use, attitude toward using, and behavioral intention to use the service of e-commerce-based accounting information systems on Millennial MSME performance. The population in this research were all Millennial MSME actors in Medan City. The research sample comprised 46 respondents from this population using the purposive sampling method. According to the findings of this research, perceived usefulness has a positive and significant effect on MSMEs' performance, perceived ease of use has no significant effect on MSMEs' performance, attitude toward using has no significant effect on MSMEs' performance, and behavioral intention to use has no significant effect on MSMEs' performance. However, perceived usefulness, perceived ease of use, attitude toward using, and behavioral intention to use all significantly impact MSMEs' performance. This research highlights the effectiveness of MSME technology acceptance in adopting e-commerce and provides an overview of the condition of MSMEs amid technological advances, as well as empirical evidence to carry out further guidance for MSME actors.

JEL: A22, L81, M41

Keywords: perceived usefulness, perceived ease of use, attitude toward using, behavioral intention to use, e-commerce-based accounting information system, MSME performance.

1. INTRODUCTION

The globalization and modernization trend occurring all over the world at this time is increasingly supporting the critical role of technology in human life. Today's technological advancements impact businesses, notably Micro, Small, and Medium Enterprises (MSMEs), in terms of managing transaction data, which aids in formulating future business strategies (Ristyawan, 2018). The business sector is one of the most affected, with the emergence of an e-commerce-based accounting information system that transforms the entire conventional transaction system into digital-based transactions. E-commerce proliferates worldwide, particularly in Indonesia, and significantly impacts the Indonesian economy. Currently, e-commerce is a rapidly growing technology intertwined with the advancement of economic progress (Palinggi & Limbongan, 2020). According to data recorded by Bank Indonesia, there was a significant increase in the volume of e-commerce transactions, namely 79.38%. In the third quarter of 2019, there were 83.71 million transactions, and in the third quarter of 2020, there were 150.16 million transactions that occurred. The same thing happened to the value of e-commerce transactions, where it was recorded in the third quarter of 2020 that the nominal value of e-commerce transactions reached 70 trillion. This value increased compared to the previous year's quarter of 60 trillion. It is hoped that this trend toward digitalization will extend to MSME actors, who are the backbone of the Indonesian economy. People of productive age, namely the millennial generation, are among those who are highly favored to move MSMEs into the digital world. The role of the millennial generation in bringing MSMEs to the digital world has already begun to be

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seen, as evidenced by the previously described growth of Indonesian e-commerce and a survey conducted by Paypal in seven countries (China, Indonesia, Hong Kong, India, Singapore, the Philippines), as well as Thailand) are as follows:

<table>
<thead>
<tr>
<th>No</th>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>21-30 years old</td>
<td>42%</td>
</tr>
<tr>
<td>2.</td>
<td>31-40 years old</td>
<td>38%</td>
</tr>
<tr>
<td>3.</td>
<td>&gt;41 years old</td>
<td>11%</td>
</tr>
<tr>
<td>4.</td>
<td>11-20 years old</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: Paypal (https://databoks.katadata.co.id/)

From these data, it can be seen that the millennial generation is the most business actor in e-commerce. This phenomenon becomes the following question about the adoption of e-commerce technology by MSME actors, especially Millennial MSMEs. Data from the Ministry of Cooperatives and Small and Medium Enterprises shows that more and more MSMEs are turning to digital marketplaces. In contrast, of the beginning of 2019, only around 8 million MSME players, or 13%, have gone digital, targeted to reach 10 million by the end of 2020.

North Sumatra Province, as one of the largest provinces in Indonesia and having an economic contribution of 67 percent of MSMEs, also contributes to empowering existing MSMEs, especially in the city of Medan, with the launch of the Go Digital MSME program and collaboration and training with digital platforms for providing insight into business in the digital world for MSME actors, especially during the Covid-19 pandemic.

Various internal and external factors undoubtedly influence the continued adoption of e-commerce technology by MSMEs. It impacts MSMEs' sustainability, exceptionally the most basic of which are MSMEs' performance. The adoption of e-commerce technology that continues to increase by MSMEs is undoubtedly based on various factors, both internal and external factors, and also has an influence on the sustainability of MSMEs, incredibly the most basic of which is the performance of MSMEs. The performance of MSMEs determines how a business can continue to grow and last a long time.

Based on a survey conducted by Sitinjak, (2020), it was found that in Medan City MSMEs in 2019, there were still 26.66% whose profit income was still less than 60% of the predetermined target or could be said to have low effectiveness, 13.33% still not efficient in using resources, and 26.66 which have not been able to produce the desired quality. The current survey results show that the performance of MSMEs in Medan has not yet had high performance. Based on a pre-survey conducted by Sitinjak & Sinaga, (2019), of the ten beginner MSMEs, there are only 3 MSMEs that have an efficiency level, and asset turnover speed above the average value is 2.95%. Furthermore, seven other MSMEs are said to have still not failed in managing their business and have not been able to work asset turnover optimally. From the two surveys, it can be concluded that currently, MSMEs in the city of Medan still do not fully have high performance. However, some MSMEs have experienced a significant increase in performance after starting to penetrate the digital world and use technology in business, one of which is e-commerce. This adoption of e-commerce later became a common thread in research on the factors influencing the adoption of the e-commerce-based accounting information system. The TAM (Technology Acceptance Model) theory is widely used in answering the acceptance of technology, based on the results of much previous research. The TAM model analyzes the acceptance of technology using several variables,
An Analysis of Determinants of E-Commerce-Based

including perceived usefulness, perceived ease of use, attitude toward using, and behavioral intention to use.

These constructs have been used in various types of technology acceptance, including communication systems, electronic transaction systems, and accounting information systems. The TAM model's application in the context of information systems is not limited to computer-based technology tools; it has also been demonstrated to be used as a theoretical foundation in analyzing e-commerce adoption (Johar & Awalluddin, 2011).

Several research findings that use TAM in the acceptance of technology, such as research (Suyanto & Kurniawan, 2019), use perceived usefulness, perceived ease of use, and behavioral intention to use in analyzing the acceptance factors of fintech services. The TAM construct was also used in research (Soneka & Phiri, 2019) to analyze the acceptance factors of the e-tax system in Zambia, namely perceived ease of use and perceived usefulness. Several researchers have used the TAM constructs to analyze e-commerce adoption, such as (Kristiyanthi & Dharmadiaksa, 2019), who discovered that perceived usefulness, perceived ease of use, and behavioral intention to use have a positive effect on the use of e-commerce-based accounting information systems.

Based on the previous research findings, the researcher concludes that perceived ease of use, perceived usefulness, attitude toward using, and behavioral intention to use are essential factors in analyzing the adoption of e-commerce-based accounting information systems, the four of which will be independent variables. In addition, the dependent variable, namely the performance of MSMEs, will be included.

This research is expected to provide deeper knowledge about e-commerce-based accounting information systems and their influence on MSME performance and can provide an overview of the condition of MSMEs in the midst of technological advances as well as empirical evidence to be able to carry out further guidance on MSME actors.

2. LITERATURE REVIEW

2.1. Performance of MSME

MSMEs (Micro, Small, and Medium Enterprises) are officially regulated in the Republic of Indonesia Law No. 20 of 2008, which states briefly:

1. Micro Business is a privately owned business/individual business entity with a maximum wealth of IDR 50,000,000 and a maximum annual sale of IDR 300,000,000.

2. Small Business is defined as a privately owned business/individual business entity with assets ranging from IDR 50,000,000 to IDR 500,000,000 and annual sales ranging from IDR 300,000,000 to IDR 2,500,000,000.

3. Medium Business is a privately owned business/individual business entity with assets of IDR 500,000,000 to IDR 10,000,000,000 and sales of IDR 2,500,000,000 to IDR 50,000,000,000.

A series of results obtained during a task, whether by an organization or a person, is called performance. Performance measurement is carried out over a specific period, after which the company's progress is visible and essential information for decision-makers is provided. (Wahyuni Marsdenia & Soenarto, 2018). There are two types of performance: financial performance and non-financial performance. In his research, financial performance is defined by (Fatimah & Azlina,
2021) as a performance measure that includes profitability and short-term goals, whereas non-financial performance focuses on long-term goals. According to (Sartono, 2010) and (Lestari, Purnamasari & Setiawan, 2020), there are several types of ratios used to measure financial performance: (1) Liquidity Ratio; (2) Solvency Ratio; (3) Leverage Ratio; (4) Profitability Ratio.

Financial reports are a crucial source of data for calculating financial ratios within a company and forecasting future financial performance. In this case, the profit margin or profitability ratio is the most commonly used metric for evaluating a company's success over time. (Prastika & Purnomo, 2019).

In measuring the performance of an MSME, not all of the profitability ratio parameters, such as those used by large corporations, can be applied to MSMEs. This is because not all layers of MSMEs have recorded financial statements, and the majority only record gross income (Wibowo, 2013). Return on Assets (ROA) is the profitability ratio used in this research to measure the performance of MSMEs. ROA is a very commonly used profitability ratio in some research, and ROA can also provide a better measure of business profitability, where ROA shows the effectiveness of asset management. To generate income. (Priatna, 2016). Return on Assets (ROA) is a ratio that measures a company's ability to generate profits from its total assets.

\[
\text{ROA} = \frac{\text{Earning after tax}}{\text{Total Assets}} \quad (1)
\]

2.2. Technology Acceptance Model (TAM)

The Technology Acceptance Model, also known as the Technology Acceptance Theory, was proposed by Davis in 1989 as an extension of the Reasoned Theory Action (TRA) model. TAM is a theoretical model for evaluating and accepting new technologies/systems (Davis, 1989). AM predicts new technology acceptance using several constructs, including perceived usefulness, perceived ease of use, attitude toward using, and behavioral intention to use. TAM has essentially evolved, as evidenced by research (Venkatesh & Davis, 1996), (Venkatesh & Davis, 2000), and (Lui & Jamieson, 2003), which collaborate the TAM model with other external factors.

2.3. Adoption of an E-Commerce-Based Accounting Information System

According to Steven A. Moscove (Zamzami, Nusa & Faiz, 2021) the Accounting Information System (AIS) is a component of an organization that collects, categorizes, processes analyzes and reports financial data for third parties to make decisions. Based on existing theory, it is possible to conclude that the accounting information system is a network component of processing financial data for decision making. Furthermore, as technology advances, AIS is increasing computerized in various forms of services or technology, one of which is e-commerce.

Several previous studies have used the TAM model in the adoption of e-commerce, such as the research of Santika & Yadnya (2017) and Idris, Edwards & Mcdonald (2017), which found that perceived usefulness, perceived ease of use, attitude toward using and had a positive and significant effect on the adoption of e-based accounting information systems e-Commerce. In addition, Deananda, Budiastuti & Muid (2020), Indarsin & Ali (2017) and Basak, Govender & Govender (2016), in their research, found that perceived usefulness, perceived ease of use, attitude toward using, behavioral intention to use, and trust had a positive and significant impact on the adoption of e-commerce-based accounting information systems, while risk did not. has an influence on the adoption of e-commerce-based accounting information systems. Several other
An Analysis of Determinants of E-Commerce-Based Studies, such as the research of Grandon & Pearson (2004) and Triandini, Djunaidy & Siahaan, 2013, found two primary constructs in TAM, namely perceived usefulness (perceived usefulness) and perceived ease of use (perceived ease of use), have a significant influence on adoption AIS is based on e-commerce by MSMEs. Another study by Vârzu, Bocean, Rotea & Budică-Iacob (2021) and Barry & Jan (2018) found that the behavioral intention to use construct significantly influences the adoption of e-commerce-based AIS.

Perceived usefulness describes how someone believes using a system/technology will improve their performance. Performance improvement can occur in either the individual or the organization, depending on the importance of the technology being used (Park, Rhoads, Hou & Lee, 2014). Contextualize Perceived Usefulness as a direct indicator of technology adoption, which means that when someone uses technology consistently, the individual's performance improves significantly. For SMEs' adoption of B2B e-commerce, perceived usefulness is derived from the word system usability (Abou-Shouk, Megicks & Lim, 2013), (Ocloo, Xuhua, Akaba, Shi & Worwui-Brown, 2020). It may be evaluated by looking at how B2B e-commerce affects performance metrics, such as speed and productivity (Hussein, Baharudin, Jayaraman & Kiumarsi, 2019).

Perceived benefits are closely related to the perceived benefits of using a system/technology by the user (Ajzen, 1991). Lanlan, Ahmi, Muse & Popoola (2019) in their research, suggest that when someone uses a system and finds that their performance increases, it can be said that the system has excellent benefits. The perceived benefits of a system, especially accounting information systems, can help and improve decision making, competitive advantage, and the success and also the performance of a company (Phornlaphatrachakorn, 2019).

H1: Perceived usefulness influences the performance of millennial MSMEs in Medan City in a positive and significant way.

The ease of use of a system/technology is closely related to how easily users can master it without encountering significant difficulties in its operation (Yang, 2019), (Huang, Huang, Huang & Lin, 2012). If complications/constraints are discovered in using the new system/technology more incredible than the benefits received, the user will be uninterested in using the new technology and return to the old method (Tanujaya, 2020). The ease of use of a system is critical to its success, as it increases the efficiency and performance of users, both organizations and individuals (Rafdinal & Senalasari, 2021), (Alshurafat, Shbail, Obeid, Masadeh, Dahmash & Al-Msiedeen, 2021).

Perceived ease of use is a measure by which a user believes that using an information technology system is free from difficulties in understanding and use (Mahemba & Respati, 2018). When a system is easy to apply or use, a person will start learning and adapting, increasing his performance (Omar, Munir, Kaizan, Noranee & Malik, 2019), (Fahlevi & Alharbi, 2021). Davis (1989) in (Jogiyanto, 2008) stated that if one feels that believe information system is easy to use, then he will use it, which can increase user performance.

H2: The Performance of Millennial MSMEs in Medan City is Influenced by Perceived Ease of Use in a Positive and Significant Way.

A positive attitude encourages people to accept and engage in certain behaviors and vice versa. Attitude toward Using is a term used to describe a person's attitude toward something that
will be done, which can result in acceptance or rejection (Davis, Bagozzi & Warshaw, 1989), (Arias-Oliva, Pelegrín-Borondo, Almahameed & Andrés-Sánchez, 2021). When a person has a positive attitude toward technology, there will be an increase in performance due to behavior (Maliha, Abu Aisheh, Tayeh & Almalki, 2021) and actions taken from the initial attitude (Arghashi & Yuksel, 2022).

Susanty, Miradipta & Jie (2013) said that the attitude towards the use led to an increase in performance, referring to the function of attitude as a guide and facilitator of behavior. The attitude shown by each person towards something can be different, depending on the thoughts and views of the person (Muflih, Abuhammad, Al-Azzam, Alzoubi, Muflih & Karasneh, 2021). A person's attitude toward something strongly relates to specific intentions and behaviors (Nursiah, 2018).

H3: Attitude Toward Using Has a Positive and Significant Effect on the Performance of Millennial MSMEs in Medan City.

Every business activity seeks to increase and maximize profits. Companies should be responsive to environmental changes, particularly information technology, in order to achieve that goal, and companies can't compete without taking action to use information systems (Prastika & Purnomo, 2019). MSMEs' interest in and use of e-commerce is reflected in the adoption of information systems, mainly accounting information systems, that will support MSME performance improvement, one of which is an increase in sales (Nurlinda & Fathimah, 2019).

Ainin, Parveen, Moghavvemi, Jaafar & Shuib (2015) state that the more frequently or intensely a system is used, the more it will impact its performance. The impact of behavioral intention in using an approach was also found by several previous researchers such as Niswah & Legowati (2019) and Beik, Swandaru & Rizkiningsih (2021) in their research on the use of fintech LAZIS, Shen, Ho, Ly & Kuo (2019) and Yunus, Ang & Hashim (2021) in research on learning, (Correa, Rondán-Cataluña, Arenas-Gaitán & Martín-Velicia, 2019) and Altmeyer, Lessel, Jantwal, Muller, Daiber & Krüger (2021) in research on gameful utilization.

H4: Behavioral Intention to Use Influences the Performance of Millennial MSMEs in Medan City in a Positive and Significant Way.

3. RESEARCH METHODS

The approach used in this research is quantitative in the form of an associative, namely, an approach that aims to determine the relationship or influence between two or more variables (Sugiyono, 2015). The design of the research framework can be explained in Figure 1 below.

![Figure 1. Research Framework](image-url)
This research's population consisted of all MSMEs in Medan City. Purposive sampling was used in sampling, a sampling technique followed by specific considerations, or in another sense, purposeful sampling (Ikhsan, Albra, Aziza, Khaddafi, Hayat, Oktaviani & Lesmana, 2018). The MSME object was chosen because MSMEs are interesting to discuss, especially in terms of assets and funding, and are relevant to the topic of e-commerce in today's digital era. Another reason for selecting the Millennial Group MSME object in Medan City is because MSMEs in Medan City have the largest number compared to other cities in North Sumatra Province. This method was chosen because the exact number of Millennial MSMEs in Medan City is unknown. The following are the sampling criteria used in this research: Respondents are Millennials, defined as those born between 1981 and 1996, or between the ages of 25 and 40 in 2021 (Michael, 2019); Respondents have been running a business for at least 2 years; Respondents run their businesses using e-commerce. In summary, the operational definition of variables in this study can be seen in Table 2 below.

<table>
<thead>
<tr>
<th>No</th>
<th>Variables</th>
<th>Definition</th>
<th>Measurement Indicator</th>
<th>Measurement Scale</th>
</tr>
</thead>
</table>
| 1  | Perceived Usefulness       | how a person has confidence that using the system will improve his performance | 1) System can improve work performance  
2) Increasing time efficiency  
3) Increase effectiveness and productivity at work  
4) Improving the quality of work for the better  
5) Streamlining the transaction process  
6) The whole system is helpful in work (Davis, 1989); (Alsabawy, Cater-Steel & Soar, 2016); (Deananda et al., 2020) | Ordinal |
| 2  | Perceived Ease of Use      | a person's belief that when using a system no great effort is needed.     | 1) Easy to understand and accessible system  
2) It doesn't take much effort to use the system  
3) The system is very flexible  
4) Easy to learn system  
5) Ease of work  
6) Overall system easy to use (Davis, 1989); (Susanto & Aljoza, 2015); (Deananda et al., 2020) | Ordinal |
| 3  | Attitude Toward Using      | a form of negative or positive feelings for someone to perform a behavior. | 1) Using the system is a good idea  
2) Using the system is something fun  
3) Using system is a wise decision  
4) Using the system is a positive thing (Davis, 1989); (Gan, Jiao, Liu & Zhang, 2018); (Chuang, Liu & Kao, 2016) | Ordinal |
| 4  | Behavioral Intention to    | a form of interest in someone who tends to keep using a technology.       | 1) Intention to use the system.  
2) Estimate to use the system.  
3) Planning to recommend other users to intend to use it.  
4) Predicting will use the system in the future (Davis, 1989); (Khan & Qutab, 2016); (Faisal & Kraugustefeliana, 2019); | Ordinal |
|    | Use (X4)                   |                                                                           |                                                                                        |                   |
| 5  | MSME Performance           | Financial performance as a measure of performance which includes measures of profitability and short-term goals | Return On Asset (ROA) (Kharuddin, Ashari & Nassir, 2010); (Thanos & Papadakis, 2012); (Wahyuni et al., 2018) | Ratio  |
|    | (Y)                        |                                                                           |                                                                                        |                   |
In this research, data was gathered by distributing questionnaires containing a list of questions about the problem, then distributed to respondents to answer and obtain information. This questionnaire can be distributed using or without the assistance of information media such as social media, Google forms, etc. The questionnaire’s questions will be answered using a rating scale, precisely the Likert scale. Furthermore, the data required for multiple regression analysis is metric data (Hair, Black, Babin & Anderson, 2010), so the use of Likert scale data associated with ratio data does not violate the rule of thumb of multiple linear regression analysis (Hair, Black, Babin & Anderson, 2014).

Multiple linear regression was used to analyze the data. Multiple linear regression analysis is a type of analysis that is used to test the effect of two or more independent variables on one or more dependent variables (Janie, 2012). This analysis model assumes that the dependent variable and its predictor have a straight-line relationship.

Multiple linear regression analysis was used in this research to examine the effect of perceived usefulness, perceived ease of use, attitude toward using, and behavioral intention to use on the performance of Millennial MSMEs in the adoption of an e-commerce-based accounting information system.

The structural equations used in this research are as follows:

\[ Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon \] ................................................................. (2)

Description :
\( \alpha \) = Constants
\( \beta_1, \beta_2, \beta_3, \beta_4 \) = Regression Coefficient
\( X_1 \) = Perceived Usefulness
\( X_2 \) = Perceived Ease of Use
\( X_3 \) = Attitude Toward Using
\( X_4 \) = Behavioral Intention to Use
\( Y \) = Performance of MSME.
\( \varepsilon \) = error term

4. RESULTS AND DISCUSSIONS

The results of descriptive statistical analysis are the results of methods describing research data and the relationships between variables. The following table shows descriptive statistics from this research:

<table>
<thead>
<tr>
<th>Table 3. Descriptive Statistical Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Descriptive Statistical</strong></td>
</tr>
<tr>
<td><strong>N</strong></td>
</tr>
<tr>
<td>------</td>
</tr>
<tr>
<td>Perceived Usefulness</td>
</tr>
<tr>
<td>Perceived Ease of Use</td>
</tr>
<tr>
<td>Attitude Toward Using</td>
</tr>
<tr>
<td>Behavioral Intention to Use</td>
</tr>
<tr>
<td>Y</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
</tr>
</tbody>
</table>

Source : SPSS Primary Data, Processed in 2021
In this research, 46 samples were used in this research, as shown in table 3 above. The Perceived Usefulness (X1) variable had the lowest (minimum) value of 20 and the highest (maximum) value of 30, with an average (mean) value of 26.70 and a standard deviation of 2.475. The lowest (minimum) value in the Perceived Ease Of Use (X2) variable had the lowest (minimum) value of 23, while the highest (maximum) value was 30, with an average value of 26.78 and a standard deviation of 1.825. The lowest value (minimum) in the Attitude Toward Using (X3) variable had the lowest (minimum) value of 14, and the highest value (maximum) is 20, with an average value (mean) of 17.28 and a standard deviation of 1.809.

The lowest (minimum) value in the Behavioral Intention to Use (X4) variable had the lowest (minimum) value of 15, and the highest value was 20. Furthermore, this variable's mean (mean) and standard deviation are 18.15 and 1.633, respectively. The lowest (minimum) value in the UMKM Performance variable (Y) is 0.50, and the highest (maximum) value is 0.90, with this variable having an average value (mean) of 0.68617 and a standard deviation of 0.082414.

Multiple linear regression analysis Janie (2012) is used to test the effect of two or more independent variables on a dependent variable. The following are the results of multiple linear regression in this research:

Table 4. Multiple Regression Test Results

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
</tr>
<tr>
<td>1</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>.344</td>
</tr>
<tr>
<td>Perceived Usefulness</td>
<td>.016</td>
</tr>
<tr>
<td>Perceived Ease of Use</td>
<td>.000</td>
</tr>
<tr>
<td>Attitude Toward Using</td>
<td>.002</td>
</tr>
<tr>
<td>Behavioral Intention to Use</td>
<td>-.005</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Y

Source: SPSS Primary Data, Processed in 2021

Based on table 4 above, it can be concluded that the regression equation is as follows:

\[ Y = 0.344 + 0.016(X1) + 0.000(X2) + 0.002(X3) - 0.005(X4) \]  

The T-Statistic Test is a type of test that determines how much of a variation in the dependent variable can be explained by the independent variable (Indriantoro & Supomo, 2016). If \( t \) count > \( t \) table and the probability value has a significance level of 0.05, the independent variable affects the dependent variable. If \( t \) count < \( t \) table and probability value are more significant than a significance level of 0.05, the independent variable does not affect the dependent variable. The t-statistical test (partial test) results are shown below:

Table 5. T-Statistical Test Results (Partial)

<table>
<thead>
<tr>
<th>Model</th>
<th>Coefficientsa</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>t</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
</tr>
<tr>
<td>Perceived Usefulness</td>
<td>2.470</td>
</tr>
<tr>
<td>Perceived Ease of Use</td>
<td>-.058</td>
</tr>
<tr>
<td>Attitude Toward Using</td>
<td>.197</td>
</tr>
<tr>
<td>Behavioral Intention to Use</td>
<td>-.605</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Y

Source: SPSS Primary Data, Processed in 2021
The result of $t$ table $\alpha = 0.05$ with $df : n-k-1; (46-4-1) = 41$ in the two-way test is 2.020, which can be explained as follows:

1. The Effect of Perceived Usefulness on the Performance of MSMEs

According to table 5, the value of $t$ count on the variable Perceived Usefulness ($X_1$) is 2.470, indicating that $t$ count is more significant than $t$ table, which is $2.470 > 2.020$. When viewed from this perspective, the significance value is less than 0.05, $0.018 < 0.05$. Based on both, it is possible to conclude that the perceived usefulness variable has a partially significant effect on the performance of MSMEs, implying that H1 is accepted.

Perceived usefulness has a positive coefficient value based on the test results. This is where perceived usefulness has a positive impact on MSMEs' performance. Every time the perceived usefulness of one unit changes, the performance of MSMEs improves. Alternatively, it can be concluded that as the perceived usefulness of e-commerce-based AIS grows, so will the performance of MSMEs.

Perceived usefulness is a person's belief that by using the system, they will improve their performance (Davis, 1989). Users' perceptions of the benefits of using a system/technology are closely related to perceived usefulness (Ajzen, 1991). Lanlan et al. (2019) and Cheah & Li (2020) suggests in his research that when someone uses a system and finds that their performance improves, the system has excellent benefits. This research's findings are consistent with those of (Soudani, 2012) who discovered that the perceived benefits of AIS affect company performance. This research's findings are also consistent with Dewi & Mertha (2016), Ben-Zvi (2012), which discovered that perceived usefulness has a positive effect on performance.

2. The Effect of Perceived Ease Of Use on MSME Performance

Based on table 5, the $t$ count value for the Perceived Ease of Use ($X_2$) variable is -0.058, indicating that the $t$ count value is less than the $t$ table value of $-0.058 < 2.020$. When viewed from this perspective, the significance value is more significant than 0.05, which is $0.954 > 0.05$. Based on both, it is possible to conclude that the perceived ease of use variable has no significant effect on the performance of MSMEs, implying that H2 is rejected.

According to the results of the tests, perceived ease of use is not an indicator of the growth of MSME performance. According to the research's findings, the average value of respondents' responses in each variable indicator of perceived ease of use is 4.43, indicating that while overall respondents agree that there is an ease in using e-commerce-based AIS, this does not affect improving MSME performance.

The lack of a significant influence can be explained by the idea that respondents' perceived ease of using e-commerce-based AIS alone cannot affect MSMEs' performance, which is measured by MSMEs' ability to generate profits from the total assets they have. Although ease of use is a person's first step in feeling the benefits or positive impact on an activity, particularly business activities, this research cannot prove this. The findings of this research are consistent with those of (Mahemba & Respati, 2018), (Permana & Setianto, 2019), (Davis & Wiedenbeck, 2001) and (Omar et al., 2019).
3. The Influence of Attitude Toward Using on the Performance of MSMEs

According to table 5, the t count value for the Attitude Toward Using (X3) variable is 0.197, indicating that the t count value is less than the t table value of 0.197 < 2.020. When viewed from this perspective, the significance value is more significant than 0.05, which is 0.845 > 0.05. Based on both, it is possible to conclude that the variable attitude toward using partially has no significant effect on the performance of MSMEs, so H3 is rejected.

According to the research’s findings, the average value of respondents' responses from each indicator of the attitude toward using a variable is 4.16, which is included in the agreed category, indicating that respondents agree that using AIS is based on e-commerce is something good/positive. However, respondents' positive attitude/assessment of using an e-commerce-based AIS does not guarantee that this positive attitude will increase MSMEs' ability to increase their return on assets. This can be explained by the presence of several other factors that can support or mediate attitudes toward use and performance. Askar (2018) and Festus & Ekpete (2012) discovered in his research that attitudes do not directly affect performance but are mediated by system usage, as measured by frequent use times and good responses when problems arise, which can improve performance.

A person's positive attitude or response to a system does not always positively impact performance. Therefore, the findings of this research agree with those of (Susanty et al., 2013) and (Askar, 2018), (Chung, Lee & Kim, 2014) and (Cho, Bonn & Han, 2018).

4. The Effect of Behavioral Intention to Use on the Performance of MSMEs

According to table 5, the t count value for the Behavioral Intention to Use (X4) variable is -0.605, which means that the t count value is less than the t table value of -0.605 < 2.020. The significance value is therefore greater than 0.05, namely 0.549 > 0.05. Based on both, it is possible to conclude that the behavioral intention to use variable has no significant effect on the performance of MSMEs, implying that H4 is rejected.

The behavioral intention to use describes a person's level of interest in performing specific actions (Davis, 1989). A person's intention becomes a powerful construct in determining a person's behavior when doing something. The average value of respondents' responses to indicators of behavioral intention to use is 4.52, which falls into the category of strongly agree, implying that respondents have strong intentions to use AIS based on e-commerce in the future. This is based on the idea that someone's intention to use a system in the future will not necessarily affect performance. However, other factors support this intention to produce increased performance.

The intensity or routine of operating an e-commerce-based AIS is not fully described by a person's interest or intention to reuse technology in the future. This means that MSME actors may continue to use e-commerce-based AIS and even plan to use it in the future for a long time, but this returns to MSME actors' intense use of e-commerce-based AIS in their business activities to increase profitability (Isaac, Abdullah, Ramayah, Mutahar & Alrajawy, 2018). Widodo, Handayani & Saifi (2013) discovered that user behavior and satisfaction with the system influence performance. Intense use of the system, followed by user satisfaction, will affect performance. The findings of this research are consistent with those of Fatihudin, Josua & Holisin, 2020), but not with those of (Oswari, Suhendra & Harmoni, 2008).
Based on the SPSS output in Table 6 above, the F count value is 2.607, indicating that the F count value is greater than the F table value, which is 2.607 > 2.600. Furthermore, the significance value is 0.050, where the value is the same as the significance level, which is 0.05. As a result of these two findings, it is possible to conclude that the variables perceived usefulness, perceived ease of use, attitude toward using, and behavioral intention to use all impact the performance of MSMEs.

5. CONCLUSION

Based on the previously described data analysis and discussion results, the following conclusions can be drawn from this research: Perceived usefulness has a small but significant impact on the performance of MSMEs. However, the Perceived Ease of Use has a minor impact on the performance of MSMEs. Similarly, Attitude Toward Using has no significant effect on the performance of MSMEs. Finally, Behavioral Intention to Use has a minor impact on the performance of MSMEs. Simultaneous Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, and Behavioral Intention to Use significantly impact MSMEs’ performance.

As for the limitations of this study, it does not specify the business fields of MSMEs, so that cannot focus the results. Further research is expected to be able to reach a more comprehensive sample with various instruments so that it is possible to obtain more accurate results and develop independent variables that are distinct or more independent of perceived usefulness, perceived ease of use, attitude toward using, and behavioral intention to use variables, such as variable satisfaction, usage behavior/actual usage, and can reach a larger sample with different instruments for more general research results.

REFERENCES


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