

Effect of Performance Expectations, Effort Expectations, Social Influence, and Facilitation Conditions on Behavioral Intentions in Sharia Entrepreneurship

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Abstract

This study aims to analyse the factors that influence the implementation of AIS in MSMEs in Makassar City using the UTAUT model. The data used is primary data. The sample collection technique using the purposive sampling method was 75 respondents. Analysis using SEM-SmartPLS. The study's results prove that performance expectancy, effort expectancy, social influence, and facilitating conditions significantly affect behavioural intentions. These results can be a consideration for MSME players in improving the implementation of AIS information technology to develop business strategy and performance.

Keywords: *Performance, Effort, Social Influence, facilitating Condition, Behavioural Intention*

Abstrak

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi implementasi SIA pada UMKM di Kota Makassar dengan menggunakan model UTAUT. Data yang digunakan adalah data primer. Teknik pengambilan sampel menggunakan metode purposive sampling sebanyak 75 responden. Analisis menggunakan SEM-SmartPLS. Hasil penelitian membuktikan bahwa ekspektasi kinerja, ekspektasi usaha, pengaruh sosial, dan kondisi yang memfasilitasi berpengaruh signifikan terhadap niat perilaku. Hasil ini dapat menjadi pertimbangan bagi para pelaku UMKM dalam meningkatkan implementasi teknologi informasi SIA untuk mengembangkan strategi dan kinerja bisnis..

Kata-kunci: : Kinerja, Usaha, Lingkungan Sosila, Kondisi Fasilitas, Minat Perilaku

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INTRODUCTION

This information exists be a research study and Telecommunications Technology or ICT is a driving factor that encourages the

development of human lifestyles towards a more modern and practical direction the Internet is a product of the current ICT development that is growing so rapidly and has an impact on human lifestyles, one of which is the shift in human shopping patterns to online shopping (Bhatti et

al. 2020). Along with the increasing interest of Indonesians to use the Internet for shopping, business people can maximize this potential by changing the sales model or developing it into an electronic format or e-commerce. With the development of ICT, the exchange of information, media, and news can occur quickly so that trading activities can be carried out mobile anytime and anywhere (Setyowati, and Supriyanti 2021).

Technology development significantly impacts the company's accounting information system or SIA. MSMEs, or Micro, Small, and Medium Enterprises, must make full use of implementing accounting solutions that streamline business procedures (Putra 2019). MSMEs are one of the keys to the national economy. It is because the organizational structure and human resources in MSMEs are more flexible in adapting to market changes (Mura et al. 2017). MSMEs must adapt and utilize technological advances to maintain and improve their performance. Makassar City is one of the regions in Indonesia with rapid development of MSMEs. MSME players are required to adapt to the global community through information technology. Because the use of information technology has an important role in organizational development. Likewise, if the development of information technology can be applied to the SME sector, it can increase the sector's sales value (Zaelani 2019). Technology adoption is very important in its impact on business continuity.

However, it is up to the business people to embrace this technology's application

(Firdaus et al. 2023). The adoption of technology-based AIS by MSMEs is still low because many users have not felt the ease and benefits of preparing financial reports, which are important for credit applications and evaluating business performance (Christmastuti et al. 2019). The industrial revolution has made human needs dependent information technology. Technology in accounting information systems has developed through the use of accounting software, and companies strive to develop technology in making financial reports to support fast and real-time accounting activities so that companies can make strategic decisions and compete in the world of the business world (Nugraha et al. 2023).

The impact of AIS is data processing that has changed from a manual system to a computer system and the presence of accounting applications that can facilitate the preparation of financial reports (Lestari and Amri 2020). The research results by (Istiarni and Hadiprajitno 2014), (Rukmiyati and Budiarta 2016) (Setyowati and Respati 2017), dan (Raditya, Primasari, and Widianingsih 2020) showed that perceived usefulness has a positive effect on attitudes because the use of accounting applications provides benefits in preparing financial reports. Perceived ease of use positively affects the attitude of using accounting applications in preparing financial reports. Perceived usefulness and attitude positively affect the intention to use accounting applications. The results of (Mustika 2018) and (Febriyani and Suprajitno 2020) state that perceived usefulness is a factor that influences

interest in using the Village Financial System. The results of research by (Handayani and Sudiana 2015), (Rema and Setyohadi 2016), (Hartati 2017) and (Kanthi, Tirtana, and Sulistiyo 2022) Effort Expectancy, Performance Expectancy, Social Influence, and Facilitating Conditions all favorably impact behavior intention.

The problems in using the MSME financial accounting information system in Makassar City include inputting work plan data that will be carried out in one period and go through many stages passed by individuals. System users consider This complicated and less concise, causing data input errors to still occur frequently because there are stages that have not been filled in. In addition, some data was lost when saved and had to be uploaded. Some of these problems cause the equipment in the system to experience, so it also impacts the interest of business actors to implement information systems in managing MSE finances (Sari et al., 2023).

These various problems encourage more in-depth research on individual interest in entrepreneurship with the implementation of a mandatory and newly implemented financial management information system in Makassar City. The desire of individuals to perform a behaviour by considering the information available and the implications of the actions to be taken is manifested in a behavioural interest. Interest in using information systems will arise if individuals perceive the system to be easy to use and bring benefits. The current study focuses on interest in using financial management

information systems to determine whether the system's presence can encourage the desire for entrepreneurship in Makassar City. The use of a mandatory financial management information system requires considerations from individuals before deciding to use it, such as the assessment of others and the impact of its use on a business. Accounting Information System (AIS)

An accounting information system or AIS is a group of human and financial assets in an organization tasked with supplying financial data and data gathered from gathering and processing an agency's financial transaction data (Lestari and Amri 2020). The development of AIS has been available in digital forms, such as the APIK application provided by Bank Indonesia, which can be used for financial records in MSMEs (Iriyadi, Maulana, and Nurjanah 2018). AIS has various benefits for MSMEs, including as a reference in making decisions, designing business strategies, and evaluating business performance (Latifah et al. 2021).

A brand-new model has been created, called the Unified Theory of Acceptance and Use of Technology (UTAUT) model. that incorporates eight of the most popular beliefs about how technology will be accepted into a single theory (Williams, Rana, and Dwivedi 2015). Performance Expectancy, effort Expectancy, Social determine, and Facilitating Conditions are the four fowners that determine behavioral intention to use technology. UTAUT was initially derived from the Technology Acceptance Model (TAM) by Davis in 1986 (Davis & Venkatesh, 1996) .

Developed a models called the Unified Theory of Acceptance and Use of Technology, commonly referred to by the abbreviation UTAUT (Venkatesh and Zhang 2010). Performance Expectancy is a measure of a person's belief that using a system can help gain benefits in their job performance (Hamzat and Mabawonku 2018). Performance Expectancy is formed based on five variables based on previous theory: Perceived Usefulness, Extrinsic Motivation, Job Fit, Relative Advantage, and Outcome Expectancy. Performance expectancy have a positive and significant effect on the intention to use (Lee and Kim 2021). Some studies related to Performance Expectancy that have been conducted previously include (van Dam et al., 2010) (Verhees et al., 2011), (Hopp & Stephan, 2012), (Agan et al., 2013), (Ratten, 2014), (Invernizzi et al., 2017), and (Santos & Liguori, 2020).

Effort Expectancy is a measure of the ease associated with applying the system. Effort Expectancy comes from the main variables: Complexity, Perceived Ease of Use, and Ease of Use (Venkatesh and Zhang 2010). Venkatesh et al. only apply Perceived Ease of Use and Ease of Use as explanatory fowners , effort Expectancy in the UTAUT models. Some studies related to Effort Expectancy that have been conducted previously include (Jambulingam, 2013), (Kabra et al., 2017), (Sair & Danish, 2018), (Chao, 2019), and (Do Nam Hung et al., 2019).

Social Influence relates to a measure of a person's perception of the importance of believing that he should use the system(Kanthi et al. 2022). Social Influence is formed from the

variables of Social Fowners , Subjective Norms, and Image. Adopted Subjective Norms and Social Fowners as the determining variables of Social Influence in the UTAUT model (Venkatesh and Zhang 2010). Some studies related to Social Influence that have been conducted previously include (Dahl, 2013), (Hu et al., 2019), (Singh et al., 2020) and (Cialdini & Jacobson, 2021)

Facilitating Condition is a person's confidence level about the existence of organizational and technically infrastructure in supporting system use (Kanthi et al. 2022). The Facilitating Conditions variable is formed from three constructs: Perceived Behavioural Control, Facilitating Conditions, and Compatibility (Taherdoost 2018). The constructs used as sub-constructs of Facilitating Conditions in the UTAUT model are only Facilitating Conditions and Perceived Behavioural Control (Handayani and Sudiana 2015). Some studies related to Facilitating conditions that have been conducted previously include (Invernizzi et al., 2017), (Bixter & Rogers, 2019), (Sair & Danish, 2018), (Santos & Liguori, 2020), and (Cialdini & Jacobson, 2021).

Behavioral Intention shows the size of a person who will apply certain technologies in the future. Behavioural Intention is formed from subjective norms concerning that behavior and attitude towards the behaviour (Kanthi et al. 2022). Some studies related to Behavioral Intention that have been conducted previously include (Jambulingam, 2013), (Ratten, 2014), (Kabra et al., 2017), (Jaques et al., 2019), (Santos

& Liguori, 2020) and (Cialdini & Jacobson, 2021).

RESEARCH METHOD

The data used in this research is primary data. *Primary data* is data that MSMEs located in Makassar City who have been running their business for at least two years and are still surviving or operating now and know about accounting applications that MSMEs can use. Hair & Anderson (2014) state that the minimum sample size for SEM analysis is 5-10 times the number of parameters used. Because this study employs the PLS approach, only 75 respondents made up the sample. The data collection technique in this research is a survey. The sampling method uses a purposive sampling method with owner criteria. Analysis using Structural Equation Modelling (SEM) with the Partial Least Square (PLS) approach.

Table 1. Characteristics of Respondents

| Gender | Frequency | percentage |
|-------------|-----------|------------|
| Male | 46 | 62 |
| Female | 29 | 39 |
| Total | 75 | 100 % |
| Age (Years) | | |
| 25-31 | 9 | 12 |
| 32-38 | 25 | 33 |
| 39 > | 43 | 55 |
| Total | 75 | 100 % |

Source: data processed, 2023

The validity test in this study uses convergent validity and discriminant validity tests. In convergent validity, indicators are said to be valid if the Outer Loading value > 0.70 and Average Variance Extracted (AVE) > 0.5 . If the outer loading < 0.70 , this indicator can be

removed from the construct because it does not load into the construct that represents it. Based on the data in Table 2, all question items have a loading value greater than 0.7. These results indicate that all indicators used in this study are valid. Table 2 shows that the composite reliability value for all variables is above 0.70.

Table 2. Reliability

| | Composite Reliability | AVE |
|------------------------|-----------------------|-------|
| Behavioral Intention | 0,989 | 0,957 |
| Effort expectancy | 0,988 | 0,963 |
| Facilitating Condition | 0,984 | 0,954 |
| Performance Expectancy | 0,983 | 0,952 |
| Social Influence | 0,983 | 0,950 |

Source: data processed, 2023

Table 3. Cronbach's Alpha

| Percentage | Cronbach's Alpha |
|-----------------------------|------------------|
| Behavioral Intention | 0,985 |
| Effort expectancy | 0,981 |
| Facilitating Condition | 0,976 |
| Performance Expectancy | 0,975 |
| Social Influence | 0,973 |

Source: data processed, 2023

Cronbach's alpha value is greater than 0.6. Therefore, all constructs in this study are reliable or fulfil the reliability test.

Table 4. R Square

| Variabel | R Square | R Square Adjusted |
|----------------------|----------|-------------------|
| Behavioral Intention | 0,548 | 0,542 |

Source: data processed, 2023

Based on Table 4, it can be seen that the R² value on the Behavioural Intention variable is 0.54, which means that the Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Condition variables can provide a percentage of influence of 54.8% on Behavioural Intention.



Figure 1. PLS-SEM inner model Source: data processed, 2023

In this study, an equation was made based on the model structure drawing, and the following are the results of data processing.

Table 5. Path Coefficient

| Hypothesis | Standard Deviation | T Statistics | P Values |
|-------------|--------------------|--------------|----------|
| H1 PE -> BI | 0,072 | 2,610 | 0,009 |
| H2 EF-> BI | 0,074 | 2,762 | 0,006 |
| H3 SI -> BI | 0,075 | 2,617 | 0,009 |
| H4 FC -> BI | 0,070 | 3,541 | 0,000 |

Source: data processed, 2023

Research Hypothesis Development

Performance Expectancy shows the extent to which a person believes that using the system will help him to benefit in job performance. Performance expectation positively affects interest in using mobile banking (Mahardika and Giantari 2020). Research conducted by (van Dam et al., 2010) (Verhees et al., 2011), (Hopp & Stephan, 2012), (Agan et al., 2013), (Ratten, 2014), (Invernizzi et al., 2017), and (Santos & Liguori, 2020), concluded that performance expectancy affects behavioural intention.

H1: Performance expectancy affects behavioural intention.

Effort expectancy is the system's ease of use. Several studies have shown a significant effect of effort expectancy on interest in technology adoption (Fedorko, Bačik, and Gavurova 2021). Research conducted by (Jambulingam, 2013), (Kabra et al., 2017), (Sair & Danish, 2018), (Chao, 2019), and (Do Nam Hung et al., 2019) concluded that Effort expectancy affects behavioural intention.

H2: Effort expectancy affects behavioural intention.

Multiple research projects have demonstrated that social influence has a major impact on behavioural intention. Additionally, demonstrate that social influence significantly affects behavioural intention when using smartphone apps. (Fedorko et al. 2021). Research conducted by (Dahl, 2013), (Hu et al., 2019), (Singh et al., 2020) and (Cialdini &

Jacobson, 2021), concluded that Social influence affects behavioural intention.

H3: Social influence affects behavioural intention

Several previous studies have concluded that facilitating conditions significantly affect behavioural intention. In addition, some studies also show that facilitating conditions do not significantly affect behavioural intention. Based on research by (Venkatesh and Zhang 2010) facilitating conditions also influence user behaviour. Research conducted by Some studies related to Facilitating conditions that have been conducted previously include (Invernizzi et al., 2017), (Bixter & Rogers, 2019), (Sair & Danish, 2018), (Santos & Liguori, 2020), and (Cialdini & Jacobson, 2021), concluded that Facilitating conditions affects behavioural intention.

H4: Facilitating conditions affects behavioural intention

RESULTS AND DISCUSSION

The results of hypothesis testing using SEM can be seen in Table 5. From the table, the variables Performance Expectancy, Effort Expectancy, Social Influence, and facilitating conditions have a p-value smaller than 0.05, so it can be said that these variables significantly affect behavioral intention. The following explanation of each influence variable is as follows: a). Performance Expectancy significantly affects Behavioural Intentions because the p-value is $0.009 > 0.05$; b). Effort Expectancy significantly affects Behavioural Intentions because the p-value is $0.006 > 0.05$;

c). Social Influence significantly affects Behavioural Intentions because the p-value is $0.009 > 0.05$; and d). Facilitating Conditions significantly affect Behavioural Intentions because the p-value is $0.000 < 0.05$.

DISCUSSION

Performance Expectancy affects Behavioural Intentions. These results are in line with research conducted by (van Dam et al., 2010). (Hopp & Stephan, 2012), (Agan et al., 2013), and (Santos & Liguori, 2020). In this case, performance expectancy positively affect the actor's intention to use accounting applications. Performance expectancy is the and in turn behavior. Based on TPB proposed by Ajzen degree to which an individual believes that using the [8], acceptance of a technology or system is influenced by system will help him or her to attain gains in job behavioral, normative and control beliefs (Verhees et al., 2011),

The first leads performance. According to the fact that this model is a to an attitude towards a certain behavior. Second one combination of previous ones, five factors from previous creates a perception on the social obligation to show that models helped in formation of performance expectancy certain behavior and third one is associated with the variable consisting of perceived usefulness technology control perceived over that behavior. Together these acceptance models, external motivation (motivational three beliefs lead to emergence of a certain behavior. model), job fit (PC utilization model), relative advantages TAM derived from TRA intends to clarify behavior of

innovation diffusion theory and outcome expectations computer utilization and has frequently been used by (social cognition theory (Ratten, 2014), (Invernizzi et al., 2017)

Accounting applications in circulation can accommodate behavioral intentions in using the application fully. With all the processing sophistication provided, accounting applications in circulation for micro, small, and medium-scale businesses do not increase work effectiveness. For micro, small, and medium-scale business owners making records manually is faster and more effective (Hasbi, 2021). Effort Expectancy has a positive effect on Behavioural intention of owners to use accounting applications. This result is in line with research conducted by (Jambulingam, 2013), (Kabra et al., 2017), (Sair & Danish, 2018), (Chao, 2019), and (Do Nam Hung et al., 2019) which concluded that Effort Expectancy affects Behavioural Intentions. In this study, the accounting applications in circulation are quite easy to operate, so they can support MSME business owners to use them. For MSME scale business owners practicing and operating accounting applications can be new knowledge.

They can compare with manual calculation tools that are familiar to use in operational activities. Effort expectancy is the extent of Moon and Kim (2014). According to TAM, perceived convenience perceived for using system. Similar usefulness and perceived ease of use determine constructs in other models and theories from semantic acceptance of a system by a user. Using IDT, Rogers [13] viewpoints are: perceived ease of use

(technology argued that acceptance of a technology by users is acceptance model), complexity PC utilization model and influenced by such characteristics as complexity, relative innovation diffusion theory

Social Influence has a significant effect on Behavioural Intentions in using accounting applications. This result is in line with research conducted by (Dahl, 2013) and (Cialdini & Jacobson, 2021). This study found that the social environment of MSME business owners encourages them to use accounting applications. Caused by a business ecosystem among these business owners that encourages them to use accounting applications; for example, the bank applying for business credit only requires MSME business owners to attach transactions from a savings book without needing to attach financial reports from the application output (Hu et al., 2019),

Stated that by developed to evaluate these characteristics. Social influence, they meant the degree to which an UTAUT is a comprehensive model proposed by individual perceives that other ones are important in relation to user acceptance. It was him and her in using new system. Constructs of subjective produced by combining eight models. Also Sang et al. norms (rational action theory, planned behavior theory, developed a model combining TAM, extended TAM, decomposed planned behavior theory and technology IDT and trust. Their model explained acceptance and acceptance model, social factors (PC utilization model) using of e-government in Cambodia. Quality of service and image (innovation

diffusion theory) were influential and web site design was not regarded by them as in formation of this variable (Singh et al., 2020).

Facilitating Conditions has a positive and significant effect on Behavioural Intentions. These results are in line with research conducted by (Invernizzi et al., 2017), (Bixter & Rogers, 2019), (Sair & Danish, 2018), (Santos & Liguori, 2020), and (Cialdini & Jacobson, 2021), which concluded that Facilitating conditions affect Behavioural Intentions. In this study, MSME owners stated that the facility's conditions had accommodated the behaviour to use accounting applications; accounting applications can now be used with smartphones, making the facilities needed to use the application easy to fulfil MSME.

The social influence has a significant effect on users' refers to the extent to which an individual perceives that behavioral intention. technical and organizational infrastructure required to use intended system are available. The facilitating conditions have a significant effect on constructs of perceived behavioral control planned users' behavior. behavior theory and decomposed planned behavior theory), facilitating conditions (PC utilization model) and H5: The users' behavioral intention has a significant adaptability (innovation diffusion theory).

Although the construct was not initially proposed as direct determinant of behavioural intention in UTAUT because the core concepts in the constructs were largely taken care of by most of effort expectancy items it was earlier established in MPCU, IDT, TPB and DTPB

theories that facilitating condition is a direct determinant of behavioural intention to use technology. This forms the basis for researchers to test a direct causal relationship between the constructs. However, these studies produced contradictory findings. For example, Wang and Yang, (2005) conducted a study on the adoption of online stocking system among Taiwanese investors. Although facilitating condition was seen through the moderating effect of personality traits extraversion, openness, agreeableness, conscientiousness neuroticism, it was found that the influence of facilitating conditions on behavioural intention was stronger for personality trait neuroticism with internet experience.

CONCLUSION

The study's results prove that the variables that significantly influence behavioural intention in adopting AIS for MSMEs are performance expectancy, effort expectancy, social influence, and facilitating conditions. In addition, accounting application provider companies must improve the ease of using the applications they make and make tutorials easily accessible to MSME. The recommendation for future research includes cultural aspects as a moderating variable of the UTAUT model. Another suggestion is to conduct a comparative study of the UTAUT model among different cultures or countries. The second limitation is that social influence does not influence the intention to use M-banking. It shows that even Indonesian has a collectivistic culture, social

pressure does not change the plan to use. Interpretation of the result, it may be because the majority of the respondents are the millennial generation, and they are more individual than the prior generation. Again, the recommendation for future research adds a cultural dimension to the UTAUT model's moderating variable.

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