

# Factors Influencing the Interest of MSME Actors in the Implementation of Mobile-Based Accounting Applications in Bengkalis Regency

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## ABSTRACT

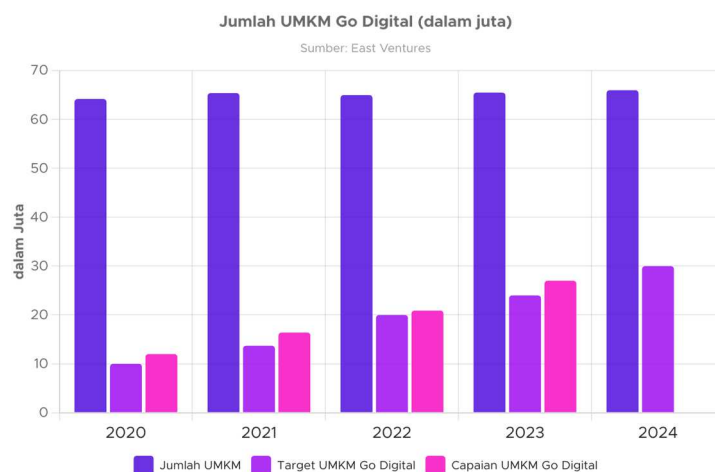
The increase in the number of Micro, Small, and Medium Enterprises (MSMEs) is driven by personal economic pressures such as layoffs, government support through programs such as KUR and PEN as well as easy access to technology, and changes in market needs that utilize digitalization and the quality of local products. The MSME sector is also a major pillar of the economy because it absorbs a large workforce and contributes significantly to GDP. The interest of MSME actors in using mobile-based accounting applications can be explained by the UTAUT theory. The sample in this study was 83 MSMEs in Bengkalis Regency, which are categorized as small and medium enterprises. The data collection technique was carried out through the distribution of closed questionnaires designed based on indicators. Data analysis used Structural Equation Modeling (SEM) to test direct and indirect relationships between variables. The results showed that performance expectations significantly influenced the interest of MSME actors. Effort expectations significantly influenced the interest of MSME actors. Social factors significantly influenced the interest of MSME actors. Facilitating conditions did not significantly influence the interest of MSME actors. Technology anxiety significantly influenced the interest of MSME actors. Risk perception does not have a significant effect on the interest of MSME actors.

**Keywords:** Performance Expectation, Effort Expectation, Facilitating Conditions, Technology Anxiety, Risk Perception.

## I. Introduction

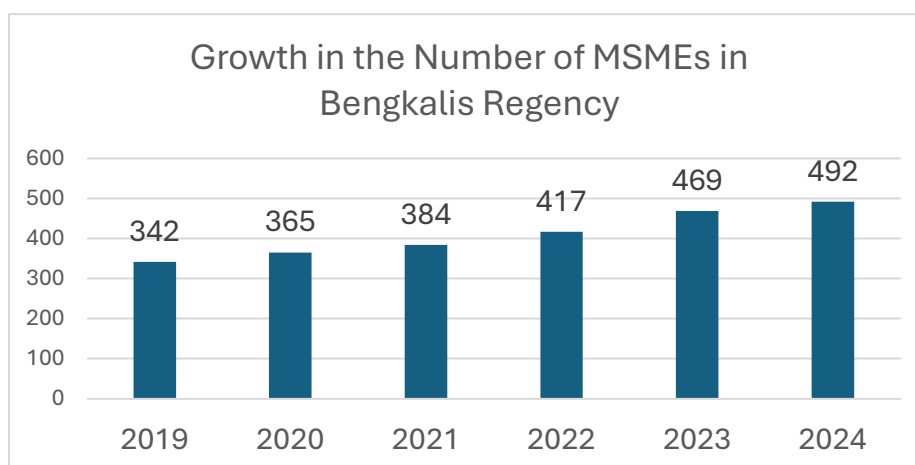
The rapid technological developments of the past few decades have had a significant impact on the financial services industry. This is evident in innovations that combine technology with financial services, known as fintech. On the other hand, technological developments have given rise to new innovations in digital payment processes. According to Bank Indonesia Regulation Number 19/12/PBI/2017 concerning the Implementation of Financial Technology, financial technology is the use of technology in the financial system that produces new products, services, technologies, and/or business models and can impact monetary stability, financial system stability, and/or the efficiency, smoothness, security, and reliability of payment systems. Fintech offers many conveniences compared to conventional financial services. Fintech can help transactions related to lending, buying and selling, and payments become more effective, efficient, and economical (Lalita et al., 2024).

Financial inclusion is a crucial issue in economic development, particularly in developing countries. Financial inclusion refers to equitable access and use of formal financial services by the public, aimed at supporting economic growth and reducing social inequality. The use of financial technology (fintech) has significant potential to drive increased financial inclusion, particularly in the MSME sector. Through more accessible, fast, and efficient solutions, MSMEs can overcome various challenges in financing, transactions, and financial management. However, achieving broader financial inclusion requires collaboration between the government, fintech service providers, and MSMEs themselves to overcome existing obstacles (Aziz et al., 2025).



**Figure 1. Number of MSMEs Going Digital for the Period 2020 – 2024**

Based on Figure 1 above, the number of MSMEs utilizing digital developments has continued to increase over the past five years. The MSME Go Digital program launched by the Indonesian government has yielded impressive results in recent years. The number of MSMEs transitioning to digitalization continues to exceed targets and has consistently increased from 2020 to 2023. This program not only accelerates the business progress of MSMEs but also contributes to the overall growth of the digital economy in Indonesia. The data below shows the growth of MSMEs in Bengkalis Regency from 2019 to 2024, as follows:



**Figure 2. Growth of MSMEs in Bengkalis Regency**

Figure 2 above shows that MSME growth in Bengkalis Regency continues to increase from 2019 to 2024. The increase in the number of Micro, Small, and Medium Enterprises (MSMEs) is driven by personal economic pressures such as layoffs, government support through programs like the Small Business Credit (KUR) and the National Economic Recovery (PEN), ease of access to technology, and changing market needs

that leverage digitalization and the quality of local products. The MSME sector is also a major pillar of the economy, absorbing a large workforce and contributing significantly to GDP.

According to information from the Bengkalis Regency Government's Prokopim (Prokopim) program, the lack of innovation in the use of mobile applications, promotion, and creativity among MSMEs themselves has hindered the advancement and development of our potential, let alone global competition. This is despite the fact that our processed animal products are comparable in quality to those from other regions. ([prokopim.bengkalis.kab.go.id](http://prokopim.bengkalis.kab.go.id)). The involvement of the government and relevant stakeholders in supporting MSMEs in adopting digital marketing reflects a shared commitment to improving the local economy and strengthening MSME competitiveness in an increasingly digitalized market. Indonesia's digital economic potential in 2025 is estimated at USD 146 billion. In the following five years, the contribution of Indonesia's digital economy is projected to increase eightfold, reaching IDR 4,531 trillion ([komdigi.go.id](http://komdigi.go.id), 2022). Strategically building the economic strength of the community through the application of technology and innovation in production, marketing management, and facilitating capital and financial transactions is expected to boost the value of MSME products from Bengkalis Regency.

The interest of MSMEs in using mobile-based accounting applications can be explained through the UTAUT (Unified Theory of Acceptance and Use of Technology) theory developed by Venkatesh, Morris, Davis, & Davis (2003). The UTAUT theory explains that a person's intention to use technology is influenced by several key constructs, namely performance expectancy, effort expectancy, social influence, and facilitating conditions. These four constructs play a crucial role in shaping an individual's interest or behavioral intention towards using a particular technology. The Unified Theory of Acceptance and Use of Technology (UTAUT) is a theory used to predict the level of acceptance and use of information technology by users. In the context of MSMEs in Bengkalis Regency, performance expectancy arises when business owners believe that mobile-based accounting applications can improve their business performance, such as simplifying financial recording, speeding up reporting processes, or increasing transaction accuracy. When these benefits are perceived as tangible, as per Rahman & Supriyanto's (2022) view of interest as a fascination with objects that meet needs, MSMEs' interest in using the application will strengthen. When associated with the interest indicators according to Venkatesh (2003), the four factors in UTAUT function to encourage the formation of three main behaviors: (1) the desire to reuse the application in the future, (2) the desire to make it part of daily business activities, and (3) the desire to use the application as often as possible. MSME actors in Bengkalis Regency who feel the benefits, convenience, social support, and adequate supporting conditions will show a strong tendency to implement accounting applications continuously.

Based on several previous research findings, which have shown inconsistent results, some indicating that variables have an influence and others that they have no effect on interest in using accounting applications. This research is important because low interest in using accounting applications can impact MSME financial management, resulting in less systematic and accurate financial management, and potentially causing difficulties in accessing financial assistance. Through this study, it is hoped that the factors influencing MSME interest will be identified, thereby providing recommendations for local governments, MSME support institutions, and application developers to increase the adoption of accounting technology in Bengkalis Regency.

## II. Literature Review and Hypothesis Development

### 2.1. The influence of performance expectations on the interest of MSME actors

Performance expectations reflect MSME owners' belief that using mobile-based accounting applications can provide tangible benefits to their businesses. When MSME owners see that an application can help speed up transaction recording, reduce calculation errors, and provide more accurate financial reports, the application's utility becomes clearer. In technology acceptance models, this variable is often a key factor in determining whether someone will adopt a technology. In Bengkalis Regency, many MSME owners

still don't fully understand the benefits of using accounting applications. Many still consider manual record-keeping easier and sufficient for their business needs. This lack of knowledge about accounting application features has led to underdeveloped performance expectations for this technology. However, these applications can help improve the effectiveness and efficiency of MSME operations in the long term.

Furthermore, low digital literacy also influences MSME owners' perceptions of the benefits of using accounting applications. MSME owners who lack understanding of modern technology tend to view applications as complicated, thus failing to realize the potential performance improvements that can result from digitalized accounting. This situation reinforces the low interest in using accounting applications in Bengkalis. Given this phenomenon, it's important to assess whether performance expectations significantly influence MSME interest. If MSMEs believe the app will improve their financial management, they'll be more likely to use it. Thus, the following hypothesis can be proposed:

*H1: Performance expectations influence MSMEs' interest in implementing mobile-based accounting applications in Bengkalis Regency.*

## 2.2. The Influence of Effort Expectations on the Interest of MSME Actors

Effort expectations are related to the perceived ease of use of accounting applications by MSMEs. The perception that an application is easy to learn, easy to operate, and not burdensome will increase user interest in adopting it. In technology adoption theory, the higher the perceived ease of use, the higher the person's interest and tendency to use the technology. In reality, many MSMEs in Bengkalis Regency perceive using accounting applications as requiring significant effort. They perceive the applications as complex, time-consuming to learn, and requiring consistent data entry. Fear of inputting errors or misusing application menus leads some MSMEs to feel that the applications increase their workload, rather than simplifying it.

This low effort expectation leads MSMEs to choose to stick with their familiar manual methods. Old habits, perceived as easier and less risky, reinforce resistance to modern accounting technology. Even when applications are designed simply, perceptions of difficulty in using them often arise due to low digital literacy. Given these conditions, it is important to examine whether effort expectations truly determine interest in adopting accounting applications. If MSMEs perceive an application as easy and uncomplicated, they will be more open to using it regularly. Thus, the following hypothesis can be proposed:

*H2: Effort expectations influence MSMEs' interest in implementing mobile-based accounting applications in Bengkalis Regency.*

## 2.3. Social influence on the interests of MSME actors

Social influence is pressure, encouragement, encouragement, or recommendations from others that can influence a person's decision to use a technology. Social environments such as family, friends, business associates, MSME communities, and even local government can play a significant role in encouraging the adoption of mobile-based accounting applications. However, in Bengkalis Regency, the use of accounting applications has not yet become a common practice among MSMEs. Many business owners have not received recommendations, examples, or encouragement from fellow business owners. When those around them do not use accounting applications, they tend to view the technology as unimportant or unimportant.

This low level of social influence is also due to the lack of public awareness from local governments or related institutions regarding the importance of digitalizing MSME finances. The lack of counseling and mentoring prevents MSMEs from feeling externally motivated to use accounting applications. Without significant figures or parties setting an example, MSMEs will find it difficult to change their habits. Given these conditions, social influence is a highly relevant factor to study. If the environment provides positive support,

MSME owners tend to be more interested in adopting technology. Thus, the following hypothesis can be proposed:

*H3: Social factors influence MSMEs' interest in implementing mobile-based accounting applications in Bengkalis Regency.*

#### 2.4. The influence of facilitating conditions on the interest of MSME actors

Facilitating conditions include the availability of facilities, infrastructure, and technical support that enable MSMEs to effectively use accounting applications. These factors include adequate smartphone availability, internet connectivity, training resources, and basic technological knowledge. In Bengkalis Regency, some MSMEs still have limited devices, such as smartphones with low memory or older versions that do not support accounting applications. Furthermore, unstable internet access in some areas is another obstacle that discourages MSMEs from using mobile-based applications that require an online connection. Furthermore, the lack of training and mentoring prevents MSMEs from accessing technical assistance if they encounter difficulties using the applications. This lack of support makes them feel unprepared to implement accounting applications, thus maintaining low interest. Facilitating conditions are an important variable to study because without adequate infrastructure support, MSMEs will struggle to accept and effectively use technology. Therefore, the following hypothesis can be proposed:

*H4: Facilitating conditions influence MSME interest in implementing mobile-based accounting applications in Bengkalis Regency.*

#### 2.5. The influence of technological anxiety on the interest of MSME actors

Tech anxiety is a feeling of fear, worry, or stress experienced by users when faced with new technology. MSMEs who experience anxiety tend to avoid using accounting applications due to fear of making mistakes, data corruption, or the application not working as expected. In Bengkalis, the phenomenon of tech anxiety is quite common, especially among older MSMEs or those with low digital literacy. They often feel nervous when trying new applications and are more comfortable using manual methods. This condition makes them reluctant to try accounting applications even if they are designed with a simple interface. This anxiety also arises from a lack of mentoring and training, which makes MSMEs lack confidence in operating technology. When users feel unfamiliar or afraid to experiment, they will avoid using new technology. Understanding that tech anxiety can be a significant barrier, it is important to assess whether this variable influences interest in adopting accounting applications. Therefore, the following hypothesis can be proposed:

*H5: Tech anxiety influences MSME interest in implementing mobile-based accounting applications in Bengkalis Regency.*

#### 2.6. The influence of risk perception on the interest of MSME actors

Risk perception relates to users' concerns about potential losses or threats that may arise when using accounting applications. These risks include data leaks, system errors, data loss, and uncertainty about the application's security. For many MSMEs in Bengkalis Regency, concerns about data security are the primary reason they are reluctant to use accounting applications. They feel that financial data is sensitive information that should not be stored in digital applications. The perception that applications can crash or be hacked exacerbates their fears, making using technology considered dangerous. Furthermore, low trust in mobile-based applications makes MSMEs unsure that the applications can properly maintain data security. They prefer manual recording, as it is considered safer and less risky. Given this phenomenon, risk perception clearly

has the potential to reduce interest in adopting accounting applications, making it a suitable variable in this study. Therefore, the following hypothesis can be proposed:

*H6: Risk perception influences MSME interest in implementing mobile-based accounting applications in Bengkalis Regency.*

### III. Research Method

This study was conducted on MSME owners who use mobile-based accounting applications in Bengkalis Regency. The population consisted of 492 MSMEs categorized as small and medium enterprises (Sugiyono, 2018). Based on the Slovin formula, a minimum sample size of 83 MSMEs was determined, and all were included to optimize the research results. The study used primary data obtained directly from respondents through questionnaires (Pramiyati et al., 2017). The questionnaire measured variables related to financial literacy and social capital on cooperative sustainability performance, with strategic agility and social innovation as mediating variables, involving respondents such as chairpersons, secretaries, and treasurers of cooperatives in Kuantan Singingi Regency. Data were collected using Google Forms, enabling efficient and accessible distribution (Sugiyono, 2019). Data analysis employed both descriptive and inferential approaches using Structural Equation Modeling (SEM) with SmartPLS. This method is suitable for complex models involving latent variables and allows flexible prediction of relationships between constructs (Hair et al., 2017). PLS-SEM can analyze linear and nonlinear relationships with reflective and formative indicators (Ghozali & Latan, 2018) and is effective for small sample sizes and non-parametric data conditions (Yamin & Kurniawan, 2011).

### IV. Result and Discussion

#### 4.1. Descriptive Statistical Analysis Results

Descriptive statistical analysis in this study was conducted to provide an overview of respondents' perceptions of each variable used. This analysis is an important initial step because it helps researchers understand the data distribution, the tendencies of respondents' responses, and the level of variation emerging from each indicator in the questionnaire. Through descriptive statistics, researchers can identify general patterns and basic characteristics of the data before proceeding to more complex statistical testing. In this study, descriptive statistical analysis was applied to five main constructs: Sustainable Performance, Strategic Agility, Social Innovation, Financial Literacy, and Social Capital. These five constructs are important aspects that contribute to a comprehensive understanding of the phenomenon under study. The table shows the tendencies of respondents' perceptions and the level of variation in the data for each construct, providing a basis for consideration in drawing interpretations and conducting further analysis in the next stage. The results of the descriptive statistical analysis for each variable are presented in full in Table 1.

**Table 1. Descriptive Statistics Results**

	N	Minimum	Maximum	Mean	Std. Deviation
MSME Interest	83	10.00	20.00	15.8193	2.88877
Performance Expectations	83	10.00	20.00	15.6988	2.95385
Effort Expectations	83	10.00	20.00	15.3133	3.11929
Social Conditions	83	2.20	20.00	14.9060	3.96956
Enabling Conditions	83	10.00	20.00	16.4578	2.53416
Technology Anxiety	83	2.00	20.00	9.2410	6.80027
Risk Perception	83	10.00	20.00	15.9036	2.83968
Valid N (listwise)	83				

a. MSME Interest

The average interest score of 15.82 for MSMEs indicates that, in general, MSMEs have a fairly high level of interest in utilizing or adopting new systems, technologies, and practices related to business development. The range of scores from 10 to 20 indicates varied respondent perceptions, but the relatively low standard deviation (2.89) indicates that respondents' answers tend to be homogeneous. This illustrates that most MSMEs in Bengkalis Regency have a strong internal drive to make changes or innovations, so that the potential for implementing new technologies or managerial systems can be well received by the majority of business actors.

b. Performance Expectations

Performance expectations had a mean score of 15.70, indicating that respondents were quite confident that the use of a particular technology or system would provide tangible benefits to their business performance. Although there was variation in perceptions, with a maximum score of 20 and a minimum of 10, the standard deviation of 2.95 indicated a relatively uniform level of perception among respondents. This finding indicates that MSMEs have a strong belief that technology can improve business efficiency and productivity, thus performance expectations can be an important driver in the decision to adopt technology.

c. Effort Expectations

Performance expectations had a mean score of 15.70, indicating that respondents were quite confident that the use of a particular technology or system would provide tangible benefits to their business performance. Although there was variation in perceptions, with a maximum score of 20 and a minimum of 10, the standard deviation of 2.95 indicated a relatively uniform level of perception among respondents. This finding indicates that MSMEs have a strong belief that technology can improve business efficiency and productivity, thus performance expectations can be an important driver in the decision to adopt technology.

d. Social Conditions

The average social influence score of 14.91 indicates that external forces such as recommendations from colleagues, family, the business community, and the MSME community play a significant role in influencing MSMEs' decisions to adopt technology. The relatively high standard deviation of 3.97 indicates significant differences in perspective among respondents. This illustrates that while some MSMEs are easily influenced by their social environment, others tend to be more independent in their decision-making. Thus, social influence can be a supporting factor, but not always a determining factor, in MSMEs' technology adoption.

e. Enabling Conditions

The facilitating conditions variable achieved the highest average value, at 16.46, indicating that MSMEs felt adequately supported by the availability of facilities, infrastructure, technology, and work environment support to facilitate technology use. A standard deviation of 2.53 indicated that perceptions across respondents were relatively consistent. This finding confirms that easy access to devices, internet networks, training, and support from relevant parties play a crucial role in encouraging MSMEs to adopt technology. With adequate conditions, technical and operational barriers can be minimized, making technology easier to implement.

f. Technology Anxiety

Technology anxiety had the lowest mean score, at 9.24, with a very high standard deviation (6.80), indicating that respondents' levels of concern regarding technology use varied widely. The low minimum score (2) and high maximum score (20) reinforce the idea that some MSMEs are very confident, while others still feel anxious or uncomfortable using new technology. In general, the low mean indicates that the majority of respondents are not overly afraid or anxious about technology, so psychological barriers are relatively small in influencing their interest in technology adoption.

g. Risk Perception

The mutation variable had an average value of 15.90, indicating that respondents' perceptions of job transfers or changes in business roles were quite high. With a standard deviation of 2.84, respondents' answers were relatively uniform. This finding indicates that MSMEs are quite adaptive in dealing with changes in roles, work mechanisms, and structural adjustments that occur in their businesses. In the context of technology use, good adaptation to change can be a supporting factor in accelerating the adoption of new systems and increasing MSME operational flexibility.

4.2. Measurement Model (Outer Model)

The design of a structural model of the relationships between latent variables in SEM is based on the research problem formulation or hypothesis. The design of a measurement model (outer model) in SEM is crucial because it is related to whether the indicators are reflective or formative. The following are the structural and measurement models in SEM used in this study.

a. Validity Test Results

Validity testing aims to demonstrate the extent to which a measuring instrument used in a study measures what it purports to measure. Validity testing in this study was conducted using convergent and discriminant validity tests. Discriminant and convergent validity tests are used to evaluate the individual validity of each indicator in relation to its latent variable or construct. Convergent validity tests only assess the substance of the construct. This test indicates how well the measurement results, measuring instrument, and theoretical ideas supporting the existence or validity of each characteristic of the latent variable correspond.

1) Convergent Validity Test

Validity testing aims to demonstrate the extent to which a measuring instrument used in a study measure what it purports to measure. Validity testing in this study was conducted using convergent and discriminant validity tests. Discriminant and convergent validity tests are used to evaluate the individual validity of each indicator in relation to its latent variable or construct. Convergent validity tests only assess the substance of the construct. This test indicates how well the measurement results, measuring instrument, and theoretical ideas supporting the existence or validity of each characteristic of the latent variable correspond.

**Table 2. Convergent Validity Test Results**

Variable	Indicator	Outer loadings	Cutt off	Decision
MSME Interest	Y.1 <- MSME Interest	0.838	0.7	Valid
	Y.2 <- MSME Interest	0.889	0.7	Valid
	Y.3 <- MSME Interest	0.925	0.7	Valid
	Y.4 <- MSME Interest	0.875	0.7	Valid
	Y.5 <- MSME Interest	0.857	0.7	Valid
Performance Expectations	X1.1 <- Performance Expectations	0.897	0.7	Valid
	X1.2 <- Performance Expectations	0.886	0.7	Valid
	X1.3 <- Performance Expectations	0.849	0.7	Valid
	X1.4 <- Performance Expectations	0.908	0.7	Valid
	X1.5 <- Performance Expectations	0.799	0.7	Valid
Effort Expectations	X2.1 <- Effort Expectations	0.944	0.7	Valid
	X2.2 <- Effort Expectations	0.926	0.7	Valid
	X2.3 <- Effort Expectations	0.97	0.7	Valid

	X2.4 <- Effort Expectations	0.976	0.7	Valid
	X2.5 <- Effort Expectations	0.971	0.7	Valid
Social Conditions	X3.1 <- Social Conditions	0.936	0.7	Valid
	X3.2 <- Social Conditions	0.884	0.7	Valid
	X3.3 <- Social Conditions	0.926	0.7	Valid
	X3.4 <- Social Conditions	0.965	0.7	Valid
	X3.5 <- Social Conditions	0.94	0.7	Valid
Enabling Conditions	X4.1 <- Enabling Conditions	0.82	0.7	Valid
	X4.2 <- Enabling Conditions	0.86	0.7	Valid
	X4.3 <- Enabling Conditions	0.906	0.7	Valid
	X4.4 <- Enabling Conditions	0.745	0.7	Valid
	X4.5 <- Enabling Conditions	0.751	0.7	Valid
Technology Anxiety	X5.1 <- Technology Anxiety	0.923	0.7	Valid
	X5.2 <- Technology Anxiety	0.921	0.7	Valid
	X5.3 <- Technology Anxiety	0.919	0.7	Valid
	X5.4 <- Technology Anxiety	0.935	0.7	Valid
	X5.5 <- Technology Anxiety	0.861	0.7	Valid
Risk Perception	X6.1 <- Risk Perception	0.853	0.7	Valid
	X6.2 <- Risk Perception	0.767	0.7	Valid
	X6.3 <- Risk Perception	0.905	0.7	Valid
	X6.4 <- Risk Perception	0.852	0.7	Valid
	X6.5 <- Risk Perception	0.943	0.7	Valid

Table 2 explains that the convergent validity test aims to assess reflective indicators as construct indicators or latent variables by assessing the loading factor of each indicator on the variable. In this test, if the loading factor value is above 0.7, the variable is considered valid. This study shows that all variables exhibit good convergent validity because they are above 0.7. This means that all indicators have met the criteria for convergent validity (Ghozali, 2017). The results of the convergent validity test, which looks at the average variance extracted (AVE) value, can be seen in the following table.

**Table 3. Average Variance Extracted (AVE) Value**

Latent variables	Y	X1	X2	X3	X4	X5	X6
value	0.770	0.755	0.917	0.832	0.671	0.866	0.750

Table 3 shows the Average Variance Extracted (AVE) values for each latent variable in the study. In general, all variables had AVE values above 0.50, meaning each construct was able to explain more than half of the variance in the indicators that measured it. This indicates that all constructs—including MSME Actor Interest (Y), Performance Expectancy (X1), Effort Expectancy (X2), Social Awareness (X3), Facilitating Conditions (X4), Technology Anxiety (X5), and Risk Perception (X6)—had good convergent validity. In other words, the indicators used accurately reflect the variables being measured, thus the measurement model can be declared statistically sound. High AVE values for several variables also indicate that the indicators are consistent and able to explain the constructs strongly.

## 2) Discriminant Validity Test

The results of the discriminant validity test indicate that each indicator has a higher cross-loading value on its own construct compared to other constructs in the model. This condition confirms that each indicator is able to distinguish itself from other constructs, so that each latent variable is assessed as having unique and non-overlapping characteristics. Thus, the measurement model meets the criteria for discriminant validity as suggested by Hulland (1999) and Ghozali (2019), meaning that the indicators used accurately represent the intended construct and do not measure variables other than those intended for measurement. The results of the discriminant validity test can be seen in Table 4 below.

**Table 4. Construct Cross Loading Values**

	Performance Expectations	Effort Expectation	Technology Anxiety	Condition	Interest of MSMEs	Risk Perception	Social
X1.1	0.897	0.711	0.543	-0.012	0.769	-0.129	0.713
X1.2	0.886	0.814	0.636	-0.139	0.778	-0.120	0.785
X1.3	0.849	0.707	0.601	-0.114	0.739	-0.102	0.678
X1.4	0.908	0.768	0.664	-0.083	0.819	-0.167	0.747
X1.5	0.799	0.695	0.545	-0.038	0.716	-0.036	0.743
X2.1	0.803	0.944	0.703	-0.111	0.822	-0.064	0.891
X2.2	0.761	0.926	0.709	-0.071	0.802	-0.112	0.850
X2.3	0.838	0.970	0.677	-0.071	0.882	-0.031	0.892
X2.4	0.839	0.976	0.710	-0.065	0.894	-0.069	0.892
X2.5	0.831	0.971	0.732	-0.100	0.906	-0.091	0.879
X3.1	0.832	0.874	0.730	-0.061	0.871	-0.101	0.936
X3.2	0.806	0.826	0.710	-0.106	0.838	-0.139	0.884
X3.3	0.740	0.854	0.670	-0.067	0.815	0.008	0.926
X3.4	0.791	0.882	0.696	-0.050	0.858	-0.098	0.965
X3.5	0.751	0.839	0.654	0.036	0.813	-0.046	0.940
X4.1	-0.097	-0.080	-0.065	0.820	-0.153	0.580	-0.067
X4.2	0.047	0.017	0.006	0.860	-0.032	0.567	0.061
X4.3	-0.109	-0.122	-0.058	0.906	-0.174	0.553	-0.088
X4.4	0.069	0.006	0.044	0.745	-0.029	0.567	0.054
X4.5	-0.058	-0.020	-0.017	0.751	-0.081	0.502	0.011
X5.1	0.579	0.622	0.923	0.021	0.696	-0.067	0.614
X5.2	0.638	0.681	0.921	-0.080	0.755	-0.101	0.691
X5.3	0.672	0.707	0.919	-0.052	0.783	-0.101	0.714
X5.4	0.652	0.692	0.935	-0.071	0.760	-0.062	0.718
X5.5	0.595	0.652	0.861	-0.045	0.697	-0.111	0.651
X6.1	-0.045	-0.007	0.016	0.597	-0.108	0.853	0.006
X6.2	0.053	0.116	0.097	0.564	0.013	0.767	0.125
X6.3	-0.147	-0.060	-0.053	0.591	-0.143	0.905	-0.066
X6.4	0.012	0.027	0.008	0.630	-0.030	0.852	-0.008
X6.5	-0.139	-0.110	-0.166	0.608	-0.212	0.943	0.119
Y.1	0.655	0.718	0.672	-0.151	0.838	-0.129	0.687
Y.2	0.774	0.782	0.683	-0.144	0.889	-0.075	0.776
Y.3	0.826	0.839	0.774	-0.101	0.925	-0.179	0.884
Y.4	0.780	0.794	0.755	-0.141	0.875	-0.221	0.773
Y.5	0.812	0.810	0.668	-0.163	0.857	-0.173	0.825

Table 4 shows that MSMEs' Interest (Y), Performance Expectations (X1), Effort Expectations (X2), Social (X3), Facilitating Conditions (X4), Technology Anxiety (X5), and Risk Perception (X6) have higher cross-loading values than other constructs. This indicates that the indicators used have met discriminant validity (Ghozali, 2017).

#### b. Reliability Test Results

The construct reliability of the measurement model with reflective indicators can be measured by examining the composite reliability value of the indicator blocks measuring the construct. A construct is considered reliable if the composite reliability value is above 0.70. In general, reliability is measured using Composite Reliability and Cronbach's Alpha. Composite Reliability is the component used to test the reliability of the indicators in a variable. Meanwhile, Cronbach's Alpha is a reliability coefficient that indicates how well items in a set correlate positively with each other (Jogiyanto and Abdillah, 2009). The following composite reliability values are presented in Table 5 below.

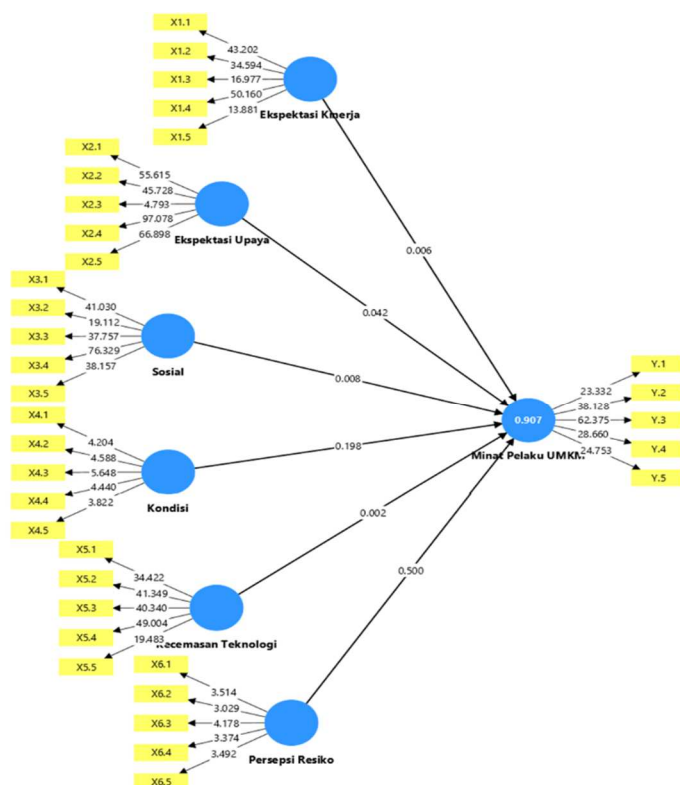
**Table 5. Results of Composite Reliability and Cronbach's Alpha Tests**

	<b>Cronbach's alpha</b>	<b>Composite reliability</b>
MSME Interest	0.925	0.928
Performance Expectations	0.918	0.921
Effort Expectations	0.977	0.979
Technology Anxiety	0.949	0.951
Conditions	0.886	0.982
Risk Perceptions	0.932	0.924
Social	0.961	0.962

Table 5 above shows that the reliability test results show very high Cronbach's Alpha and Composite Reliability values for all research variables, indicating that each construct has strong internal consistency in measuring its indicators. The variables of MSME Actor Interest, Performance Expectation, and Effort Expectation have reliability values above 0.90, indicating that the instrument is highly reliable and stable. Similarly, the variables of Technology Anxiety, Facilitating Conditions, Risk Perception, and Social showed superior reliability values, with some even achieving Composite Reliability approaching or exceeding 1, indicating that the indicators are highly consistent in describing their latent variables. Overall, these results indicate that the research instrument has met the reliability criteria, making it suitable for use in further analysis without concerns about data instability or inconsistency.

#### 4.3. Structural Model (Inner Model)

Testing of the structural model is evaluated by considering the percentage of explained variance, namely by looking at the R2 value for the dependent latent variable using the predictive relevance (Q2) value. The Q2 value ranges from  $0 < Q2 < 1$ , with the closer it is to 1, the better the model. Conversely, if it is below zero, the results indicate that the model lacks predictive relevance. The following is an illustration of the PLS bootstrapping in this study:



**Figure 3. Structural Equation Model with Path Coefficients and P-value**

a. R-Square

The parameter estimation method in SEM is the least squares method. The calculation process is carried out by means of literacy, where literacy will stop when the convergence condition has been reached. The coefficient of determination uses R-squared which shows what percentage of the variation of the endogenous construct/criterion can be explained by the construct hypothesized to influence it (exogenous/predictor). Assessing the structural model or inner model can be seen by using R-square (R<sup>2</sup>) for each endogenous latent variable as the predictive power of the structural model. Changes in the R value can be used to explain the influence of certain exogenous (independent) latent variables on the endogenous (dependent) latent variable whether it has a substantive influence. The results of the R-squared value can be seen in the following table:

**Table 6. Coefficient of Determination**

Variable	R-square
MSME Interest	0.909

Table 6 shows an R-square value of 0.909, indicating that the independent variables used in the research model are able to explain 90.9% of the variation in financial performance. This means that more than half of the changes in financial performance can be explained by factors within the model, while the remaining 9.1% are influenced by variables outside the model. Therefore, the model's explanatory power can be categorized as quite strong, although there are still external factors or other variables that also play a significant role in influencing financial performance but have not been included in the analysis.

b. Prediction Relevance (Q-Square)

In addition to looking at the R-squared measure, the PLS model is evaluated by looking at the Q-square predictive relevance to measure how well the observation values are generated by the model and also its parameter estimates. A Q-square value > 0 indicates the model has predictive relevance, conversely, a Q-square value ≤ 0 indicates the model has less predictive relevance (Ghozali, 2017). The Q-square values in this study can be seen in the following table.

**Table 7. Q-square values**

Variable	R-square
Performance Expectations	0.890

From table 7 above, it is known that the Q-square value of the model is 0.890 which is greater than 0. This means that this research model has a good or excellent observation value.

4.4. Hypothesis Testing

To predict the existence of a causal relationship in SEM, the T-statistic can be seen in the table of path coefficients, p-value, standard errors, and effect sizes for path coefficients. The following is Table 8, which presents the results of the direct effect hypothesis test.

**Table 8. Results of the Direct Effect Hypothesis Test**

Hipotesis	Original sample (O)	T statistics ( O/STDEV )	P values	Information
Performance Expectations -> MSME Interest	0.285	2.640	0.010	Relevant
Effort Expectations -> MSME Interest	0.221	2.498	0.014	Relevant
Social -> MSME Interest	0.273	2.427	0.017	Relevant
Conditions -> MSME Interest	-0.060	1.240	0.218	Not Relevant

Technology Anxiety -> MSME Interest	0.242	3.150	0.002	Relevant
Risk Perceptions -> MSME Interest	-0.039	0.826	0.411	Not Relevant

**Source: SEM Processed Data, 2025**

a. Hypothesis Testing Results 1

The original sample (O) (coefficient) value of 0.285 indicates a positive relationship between Performance Expectations and MSMEs' Interest. This means that the higher the perception of MSMEs that digital systems or technology provide benefits and improve their performance, the greater their interest in using the technology. The T-statistic value of 2.640, which is greater than 1.96, and the p-value of  $0.010 < 0.05$ , indicate that the effect is significant. Thus, it can be interpreted that MSMEs' expectations of increased productivity, efficiency, and ease of work through technology really encourage their interest in adopting the system.

b. Results of Hypothesis 2 Testing

The original sample value (O) (coefficient) = 0.221 indicates a positive influence, meaning that MSMEs will be more interested in using technology if they perceive the technology to be easy to use, uncomplicated, and effortless. With a T-statistic of  $2.498 > 1.96$  and a p-value of  $0.014 < 0.05$ , this relationship is proven significant. This means that perceived ease of use is an important driver for MSMEs' decisions to use digital systems, so the easier the technology is to operate, the higher their interest in using it.

c. Results of Hypothesis Testing 3

The original sample (O) (coefficient) value of 0.273 illustrates that social influence is positive, meaning that the stronger the social encouragement—whether from family, friends, the MSME community, or the business environment—the greater the interest of MSME actors in adopting technology. The T-statistic value of  $2.427 > 1.96$  and the p-value of  $0.017 < 0.05$  indicate that this influence is significant. This indicates that social norms, business environment trends, and group encouragement play a significant role in fostering MSME actors' interest in adopting technology.

d. Hypothesis Testing Results 4

The original sample (O) (coefficient) value is negative (-0.060) indicating the opposite direction of the relationship, but because the value is very small and insignificant, it cannot be concluded that facilitating conditions reduce interest. The T-statistic value of  $1.240 < 1.96$  and p-value of  $0.218 > 0.05$  indicate that this variable does not have a significant influence. Thus, the availability of technical support, facilities, and infrastructure is not strong enough to encourage MSME interest, possibly because MSME actors are used to adapting independently or feel that formal support is not yet very important to them.

e. Hypothesis Testing Results 5

The original sample (O) (coefficient) value of 0.242 indicates a positive effect, which at first glance seems unusual because anxiety typically reduces interest. However, in this context, the positive value can be interpreted as meaning that the more anxious or left behind MSMEs feel by technological developments, the greater their interest in overcoming it by trying to use technology. With a T-statistic of  $3.150 > 1.96$  and a p-value of 0.002, this effect is significant. This means that anxiety about being left behind can encourage MSMEs to adapt to stay competitive.

f. Hypothesis Testing Results 6

The negative original sample (O) (coefficient) value (-0.039) indicates a tendency that the higher the perceived risk, the lower the interest of MSMEs, but because this value is small and insignificant, this conclusion cannot be statistically justified. With a T-statistic of  $0.826 < 1.96$  and a p-value of 0.411, it is clear that risk perception does not affect MSME interest. This indicates that MSMEs may be accustomed to taking risks or assess that the risks of using technology are not too great compared to the benefits.

## V. Conclusion

Based on the research results obtained and the discussions presented in the previous chapters, the following conclusions and research suggestions can be drawn performance Expectations significantly influence MSMEs' Interest. Therefore, it can be interpreted that MSMEs' expectations of increased productivity, efficiency, and ease of work through technology significantly drive their interest in adopting the system. Effort Expectations significantly influence MSMEs' interest. This means that perceived ease is an important driver of MSMEs' decisions to use digital systems, so the easier the technology is to operate, the higher their interest in using it. Social factors significantly influence MSMEs' interest. This indicates that social norms, business environment trends, and group encouragement play a significant role in fostering MSMEs' interest in technology adoption. Facilitating conditions do not significantly influence MSMEs' interest. Therefore, the availability of technical support, facilities, and infrastructure is not strong enough to drive MSME interest, possibly because MSMEs are accustomed to adapting independently or feel that formal support is not yet very important to them. Technology anxiety significantly influences MSMEs' interest. The more MSMEs feel anxious or left behind by technological developments, the greater their interest in overcoming it by trying to use technology. Risk perception does not significantly influence MSMEs' interest. This indicates that MSMEs may be accustomed to taking risks or perceive the risks of using technology as outweighing the benefits.

This study has several limitations. These limitations are as follows: This study only used MSMEs in Bengkalis Regency as the population and sample. Therefore, the results only describe the level of interest of MSMEs in Bengkalis Regency. In this study, data was generated using only one method, namely a questionnaire method based on respondents' perceptions. Therefore, conclusions drawn are based solely on data collected through written questionnaires without additional interview methods. Based on the conclusions and limitations outlined above, the following recommendations are made for this study: Future research could expand the population and sample to include MSMEs in regencies and cities throughout Riau Province. This would provide a clearer understanding of the performance and interest of MSMEs in using mobile-based accounting applications. Future researchers could incorporate a qualitative approach to strengthen the conclusions, as the questionnaire method is prone to respondents' perceptions, which may not reflect the actual situation. This approach could involve direct observation of the research subjects through interviews or oral questioning.

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