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Analysis of Education Level as a Moderating Variable on the Interest in Using Accounting Software for MSMEs in the UTAUT2 Model

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ABSTRACT: The purpose of this study was to analyze the interest in using accounting software for MSME owners by using education level as a moderating variable. The data collection technique uses simple random sampling via Google Forms. The sample of this research is 164 respondents. This research data processing method uses smartPLS with the aim of testing the hypothesis. The results of this study indicate that performance expectations, effort expectations, hedonic motivation, social influence, and education level have a positive and significant effect on interest in using accounting software, while education level does not moderate UTAUT 2 on interest in using accounting software. The results of this study recommend that to increase interest in using accounting software for MSMEs, it is necessary to socialize from the government and accounting software provider companies regarding the importance of using accounting software and the benefits obtained for MSME entrepreneurs to make better financial reporting records.

KEYWORDS: Education level, Interest in use, MSME, Software accounting, UTAUT2

I. INTRODUCTION

In Indonesia, there are various types of businesses, from small to large-scale businesses. One of these entrepreneurs is Micro, Small, and Medium Enterprises (MSMEs). The business sector that is part of MSME has a very important role in the condition of the Indonesian economy (Habibie, 2022). The number of MSMEs for the 2022-2023 period in the DKI Jakarta area is 658.365 reported (Kementerian Koperasi dan UKM, 2021). The use of accounting technology makes doing business much easier because it is more efficient, in terms of time and cost (Baydhia & Haryati, 2021). Based on the results of several surveys and interviews (Sulaeman, 2022) with MSME entrepreneurs, it appears that there are clear differences between economic actors who use technology to manage their finances and those who don't. Questions indicate that most traders are driven by results or turnover obtained and do not manage finances, other entrepreneurs do financial management simply by recording it in the books. Businesses like this use this metric every month as sales success. MSME entrepreneurs who use technology based on an understanding of knowledge in using the technology. The level of education owned by MSME entrepreneurs also has an impact on their understanding of the use of the technology used. The educational level is the level of education that is determined based on the goals of developmental achievements and the possible developmental level. A higher level of education gives more knowledge and applies it to daily behavior and lifestyle. So, with higher education, it is easier to understand the use of accounting information (Nirwana & Purnama, 2019). The advantage of MSME actors who have a high level of education certainly makes it easier for them to operate the technology used. The following is the education level of MSME entrepreneurs, which can be seen in figure 1.

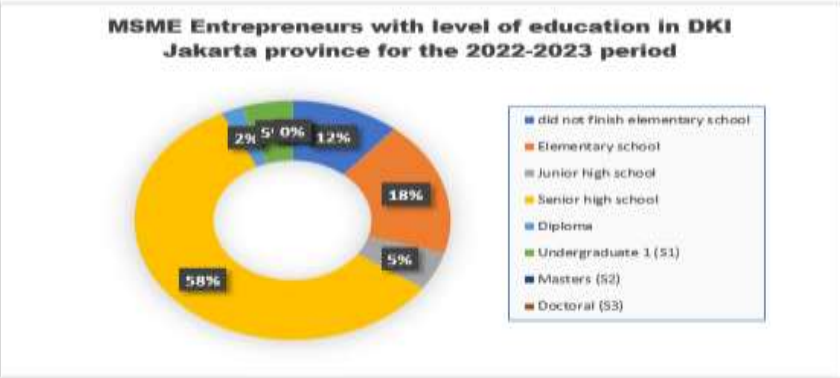

Figure 1. MSME Entrepreneurs with level of education in DKI Jakarta province for the 2022-2023 period
Source : (Kementerian Koperasi dan UKM, 2021)

Based on figure 1, the number of MSME entrepreneurs who have educational levels in the DKI Jakarta area for the 2022-2023 period for entrepreneurs who did not finish elementary school was 73,737 (11%), graduated from elementary school was 119,822 (18%), graduated from junior high school was 34,235 (5%), high school graduates were 381,852 (58%), Diplomas was 14,484 (2%), Bachelor (S1) was 34,235 (5%), Masters (S2) none, and Doctoral (S3) none. It can be concluded that the education level of MSME entrepreneurs in the DKI Jakarta area is dominated by high school graduates (SMA). According to (Martha & Haryati, 2023) MSME entrepreneurs with a high level of education will lead their businesses to better progress because their education level is still low will cause the ability to adapt to be difficult because in fact nowadays people are required to quickly adapt to change. However, that does not mean that MSMEs with low education cannot advance, it's just that the speed of progress is faster when these MSME entrepreneurs have resources with higher education and the ability to do business. One of the problem factors faced by MSME entrepreneurs is the management of financial funds using applications. accountancy. The success of a business is if you can manage finances well. A practical method for dealing with failures in preparing financial reports is by applying good accounting applications to the business being run and being able to manage business money and income (Hayati, 2021). The results of the study (Sulaeman, 2022) support it by stating that the role of accounting applications in financial reporting for MSMEs is reliable. The application presents the menus needed in financial reporting, everything needed to monitor MSME businesses already exists in one application, so that at the end of the period, MSME companies can find out detailed financial reporting. Based on the explanation above, an evaluation approach is needed as a solution. The technology acceptance model that is often used is the unified theory of acceptance and use of technology (UTAUT) which is one of the developments in the field of technology acceptance model (Aprianto, 2022; Mahande & Jasruddin, 2017).

The theoretical basis includes the theoretical background and description of the variables used in this study. The researchers used UTAUT 2 model as the basis for conducting the research. Ventkeshs UTAUT2 model is a further development of the UTAUT model which studies the acceptance and use of technology in a user context (Shafly, 2020). Performance expectancy is the level at individual believes that using the system will help to get benefits or more optimal performance at work (Ardiyanto, 2020). Effort Expectancy is the level of ease of use of the system so that individuals can try to use the system or technology (Rohmatulloh & Nugraha, 2022). Hedonic motivation explains that the surrounding environment influences a person's interest in using technology (Charisma, 2020). Social influence is felt from the support obtained by someone who uses this technology can be expressed as an aspect of social influence. Social factors are very important factors in influencing interest in using technology. The greater the perceived social influence, the greater a person's interest in using this technology (Sunarya, 2022). Habit is defined as the degree to which a person tends to behave automatically due to previous learning (Setiawan & Purwoko, 2020). Interest in use is a desire or intention that arises after technology users feel the technology used. Users will have the intention to use if the attitude of the technology used is positive towards the technology that has been used and technology is felt to have a positive value on their work (Ramadhan, 2019). According to (Kurniawati, 2017) interest in use is a person's desire to try and use an application that can be influenced by many factors other than aspects of the ease and benefits of the application. Usually, users will see and consider how compatible an application is with their lifestyle. Interest in use is also a strength of one's intention to carry out the desired action (Naufaldi & Tjokrosaputro, 2020). In this study, the researcher again wanted to test UTAUT2 on interest in using accounting software. The difference from previous research is to place the education level variable is a moderating variable that moderates the effect of UTAUT2 on interest in using accounting software in MSMEs. This will be the latest discussion in this study and will complement previous research. It is hoped that this research will have a positive impact and significant results in the MSME business. Referring to theoretical understanding and results of previous research. So this research raises the title "Analysis of UTAUT2 factors on the interest in using accounting software in MSMEs with educational level as a moderating variable".

METHODS

In this study, the method used by researchers is a quantitative method, which focuses on collecting numerical data and generalizing it to all groups of people or explaining certain phenomena (Fleetwood, 2023). The sample and population in the study have a very important role. A partial sample of the population with the characteristics to be studied and the total population of units or individuals with the characteristics to be studied (Afiana et al., 2019). In this study, the population used was MSME entrepreneurs in the DKI Jakarta area, and the number of samples adjusted to the conditions there were a total of 164 correspondents. In this study, the data collection technique used was a questionnaire via Google form using a Likert scale of 1 to 5 for respondents whose criteria were MSME entrepreneurs. Based on the model used, namely UTAUT2, there are 5 constructs that are used as independent variables, including performance expectancy, effort expectancy, hedonic motivation, social influence, and habit. Meanwhile, interest in using accounting software is the

dependent variable and is moderated by the level of education. The following is the UTAUT2 model that has been modified by the researchers as shown in figure 2.

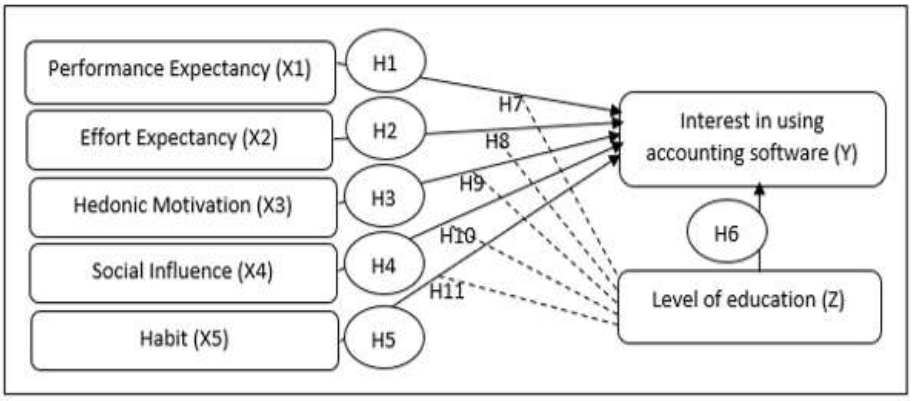

Figure 2 : Research Framework
Source: Author's own compilation

Based on figure 2, The hypothesis that can be tested are :

Table 1. Research hypothesis

NO.	HYPOTESIS
H1	Performance expectations has an influence on interest in using accounting software
H2	Effort expectations has an influence on interest in using accounting software
H3	Hedonic motivation has an influence on interest in using accounting software
H4	Social influence has an influence on interest in using accounting software
H5	Habits has an influence on interest in using accounting software
H6	Level of education has an influence on interest in using accounting software
H7	Level of education moderates the influence of performance expectations on interest in using accounting software
H8	Level of education moderates the influence of effort expectations on interest in using accounting software
H9	Level of education moderates the influence of hedonic motivation on interest in using accounting software
H10	Level of education moderates the influence of social influence on interest in using accounting software
H11	Level of education moderates the influence of habits on interest in using accounting software

Source : Author's own compilation

The PLS-SEM (Partial Least Squares-Structural Equation Modeling) analysis technique was used in this study. The PLS-SEM method analyzes the indicators used as a measuring tool for research variables and confirms theories, concepts, and models that show relationships between variables with the help of the SmartPLS 3 application(Rama & Rahadian, 2022). PLS-SEM analysis methods can be divided into two groups. The measurement model (outer model) and structural model (inner model) are the methods used to analyze PLS-SEM. The measurement model displays the relationship between construct variables and their indicators. The structural model is the model that underlies the path model theory (Paramaeswari & Sarno, 2022). According to (Rohmatulloh & Nugraha, 2022; Utama, 2021) External measurement or model tests use the MTMM (MultiTrait-MultiMethod) approach by testing convergence and discriminant validity. Convergent validity by looking at the Average Variance Extracted (AVE) value. An indicator is said to be valid if it has an AVE value above 0.5. The Discriminant Validity method is to test discriminant validity with reflexive indicators by considering that the cross-loading value for each variable must be > 0.7. Data reliability was tested by looking at Cronbach's Alpha (CA>0.7) and Composite Reliability (CR>0.7). Structural model tests or inner models can be used to predict the causality relationship between variables. This test is used to determine the positive or negative relationship between variables, the test is carried out with the determinant coefficient (R-Square) and Path Coefficient Estimation (Hypothesis Test). The R-Square value < 0.5 is stated to be weak in terms of the independent variable and the dependent variable, conversely if the value is > 0.5 it can be said that the independent variable has a strong

relationship with the dependent variable. Estimate For Path Coefficients looks at the significance of the influence between variables by looking at the t-statistic and p-value, namely through the bootstrapping method. The hypothesis can be said to have a significant positive effect if the t-statistic value is > 1.96 and the p-value is <0.05.

RESULTS AND DISCUSSION

Respondents in this study amounted to 164 respondents with the criteria of MSME entrepreneurs. Respondents consisted of 48.8% male or 79 respondents and 51.8% female or 85 respondents. By age grouping, namely <25 years as much as 15.9% or as many as 26 respondents, 26-30 years as many as 45.7% or as many as 75 respondents, 31-40 years as many as 32.9% or as many as 54 respondents and the rest > 40 years as much 5.5% or as many as 9 respondents. Respondents in this study have different levels of education. The grouping of education levels is Senior High school with 18.3% or as many as 30 respondents, Undergraduate 1 (S1) with as much as 75.6% or as many as 124 respondents, Undergraduate 2 (S2) with as much as 6.1% or as many as 10 respondents. As well as groups based on the length of MSME activities that have been established for under 3 years as many as 51.2% or as many as 84 respondents, for 5-10 years as many as 37.2% or as many as 61 respondents, and those over 10 years established as many as 11.6% or as many as 19 respondents.

Each indicator's relationship to its associated latent variable is evaluated using the outer model validity test. Convergent and discriminant validity of the indicators as well as composite reliability for block indicators were used to evaluate measurement models or outer models with reflexive indicators. Start by examining the unit's validity, which is demonstrated by the loading factor value > 0.5. A loading value between 0.5 and 0.60 is regarded as adequate for research that is in the early stages of constructing a measurement scale. Figure 3 shows that the loading factor provides the suggested value.

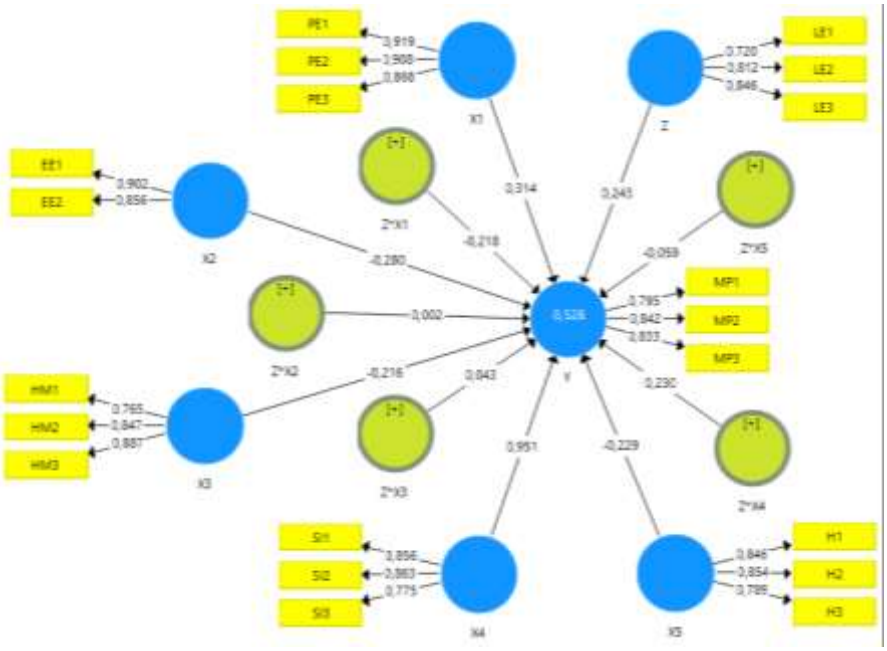

Figure 3: Loading Factor
Source: SmartPLS Processed Data

Tabel 2 : Construct Validity and Reliability

Hypotesis	Cronbach's Alpha	rho-A	Composite	AVE	Decision
PE (X1)	0.881	0.891	0.926	0.808	Accepted
EE (X2)	0.720	0.817	0.827	0.621	Accepted
HM (X3)	0.784	0.815	0.873	0.696	Accepted
SI (X4)	0.781	0.809	0.871	0.692	Accepted
H (X5)	0.777	0.796	0.869	0.689	Accepted
IU (Y)	0.764	0.777	0.863	0.678	Accepted
LE (Z)	0.720	0.754	0.837	0.632	Accepted
LE x PE -> IU	1.000	1.000	1.000	1.000	Accepted
LE x EE -> IU	1.000	1.000	1.000	1.000	Accepted
LE x HM -> IU	1.000	1.000	1.000	1.000	Accepted
LE x SI -> IU	1.000	1.000	1.000	1.000	Accepted
LE x H -> IU	1.000	1.000	1.000	1.000	Accepted

Source: SmartPLS Processed Data

As showns in table 2, the results of the reliability test for all variables using Cronbachs Alpha, rho-A, and composite reliability > 0.7 found all variables to be reliable and meet requirements. Validity testing was done by comparing the square root of AVE of >05 indicating that it also met the requirements and was considered valid. The results also show an adjusted R-square value of 0.528, which indicates that 52.8 % is a significant amount of endogenous variable variation, namely interest in using accounting software is explained by endogenous variables in this study, with the remaining portion explained by other variables not included. in this research. Testing the research hypothesis includes the significance value of each estimated path coefficient which states that there is a significant or insignificant influence between constructs. In addition, all hypothesis tests yielded significant results when the Path Coefficient Estimation method was used to determine the significance of the influence between variables.

Tabel 3 : Hypothesis Test

Hypothesis		Original Sample	T Statistics	P Values	Decision
H1	X1-> Y	0.314	3.331	**0.001**	Accepted
H2	X2-> Y	-0.280	2.103	**0.036**	Accepted
H3	X3-> Y	-0.216	1.986	**0.048**	Accepted
H4	X4-> Y	0.951	3.322	**0.001**	Accepted
H5	X5-> Y	-0.229	1.009	0.313	Not accepted
H6	Z-> Y	0.243	3.180	**0.002**	Accepted
H7	Z x X1 -> Y	-0.218	1.876	0.061	Not accepted
H8	Z x X2 -> Y	0.002	0.013	0.990	Not accepted
H9	Z x X3 -> Y	0.043	0.311	0.756	Not accepted
H10	Z x X4 -> Y	0.230	0.524	0.600	Not accepted
H11	Z x X5 -> Y	-0.059	0.164	0.870	Not accepted

Source: SmartPLS Processed Data

Based on the hypothesis testing results above, it can be described as follows. Proof of H1, the data analysis above shows a T-statistics value of 3.331 or more than the t-table value of 1.96, which means that the effect of performance expectations is proven to have a positive and significant effect on interest in using accounting software. Performance expectations can help increase interest in using accounting software because users feel that using accounting software can help improve performance, especially related to analysis in granting credit, the user's interest in using accounting software will increase. The presentation concluded that performance expectations are one of the factors that influence the desire to use accounting software. The results of this study are in line with the UTAUT Theory which predicts that the performance expectation variable influences the variable interest in using technology so that the use of the UTAUT Theory can be said to be relevant. It can be stated that H1 is accepted.

Proof of H2, data analysis shows that the T-statistics value is 2.103 or more than the t-table value, which is 1.96, which means that the effect of performance expectations is proven to have a positive and significant effect on interest in using accounting software. Effort expectations are one of the factors that influence the desire of MSME entrepreneurs to use accounting software. The use of accounting software is quite clear, easy to understand, and easy to use, thus encouraging individual interest in using the technology system. It can be stated that H2 is accepted.

Proof of H3, the data analysis above shows a T-statistics value of 1,986 or more than the value of the t table, namely 1.96, which means that the influence of hedonic motivation is proven to have a positive and significant effect on interest in using accounting software. The results of this study indicate that pleasure, satisfaction, and interest obtained by respondents when using accounting software, did not affect the intentions and interests of respondents as users in utilizing accounting software. So that respondents will use accounting software only because they feel the application is very useful with the pleasure that will be obtained. Because accounting software can help with financial records. It can be stated that H3 is accepted .

Proving H4, the data analysis above shows a T-statistics value of 3,322 or more than the t table value of 1.96 which means that the influence of social influence has proven to have a positive and significant effect on interest in using accounting software. MSME entrepreneurs feel that they get information or recommendations from people around them, when people in their environment have a tendency to suggest using accounting software, implicitly or explicitly buyers are influenced to try to use it. MSME entrepreneurs seem to be interested in the recommendations and attitudes of their reference group (ie family, friends, colleagues) in formulating

their interest in adopting new technology in the progress of their business. It can be stated that H4 is accepted .

Proving H5, the analysis of the data above shows a T-statistics value of 1.009 or less than the t-table value of 1.96, which means that the influence of habit has not been proven to have a positive and significant effect on interest in using accounting software. It means that someone who is used to using accounting software will increase the intensity of using accounting software. this technology, because it has become a habit and a necessity for individuals to use it. The results of the study are inversely proportional to research (Hasibuan, 2021; Setiawan & Purwoko, 2020; Wilfan & Martini, 2021). It can be stated that H5 is not accepted.

Proof of H6, analysis of the data above shows a T-statistics value of 3,180 or more than the value of the t table, namely 1.96, which means that the effect of education level has proven to have a positive and significant effect on interest in using accounting software. The level of education has a relationship to changes in attitudes and behavior. The more educated you are the easier it is to gather and apply information. Formal education forms value for someone, especially in accepting new things. Education is a factor in how someone uses accounting information with encouragement because the higher the level of education, the more understanding of the use of accounting software will be. It can be stated that H6 is accepted.

Evidence of H7, H8, H9, H10, and H11 shows that the level of education does not moderate Performance Expectations, Effort Expectations, Hedonic Motivation, Social Influence, and Habits on Interest in Using Accounting Software indicated by the T-statistics value which is less than the t-table value of 1.96. The results of this study state that the level of education does not moderate performance expectations, business expectations, hedonic motivation, social influence, and habits on interest in using accounting software. This is also supported by research (Marpaung et al., 2021) which states the level of education is not one of the biggest factors that encourage someone to carry out an activity or use a technology. However, the effectiveness and efficiency of someone who has a high educational background in using a system or technology. Then H7, H8, H9, H10, and H11 are unacceptable.

CONCLUSIONS

This study provides evidence regarding the influence of UTAUT2 factors on interest in using accounting software with level of education as a moderating variable. The results of this research indicate that performance expectations, business expectations, hedonic motivation, social influence, and level of education have a positive and significant effect on interest in using accounting software. However, the level of education is not able to strengthen and cannot moderate the UTAUT2 factors on interest in using accounting software. This research has limitations, namely, this study only took samples in the DKI Jakarta area, and this research has characteristics that may differ from other regions, so it is possible that the results of research cannot be generalized in general. It is recommended for future research to take and disseminate samples from various regions that have various characteristics so as to produce more generalizable conclusions. For future researchers, not only distributing questionnaires in the form of google forms but it is hoped that they can develop research by conducting interviews about constraints that cause the lack of implementation of accounting software in the MSME sector. As well as adding the perceived benefits variable as a moderating variable to complete the model that influences UTAUT2 factors on interest in using accounting software. Because of the perception of benefits, when MSME entrepreneurs decide to use technology it will improve their performance. MSME entrepreneurs who find it easier to use accounting software will find it easier to benefit from this technology to assist in recording better financial reports.

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