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Exploring Accounting Application Adoption among East Java MSMEs through UTAUT Model

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Abstract: This study aims to analyze the factors influencing the behavior of using accounting applications among Micro, Small, and Medium Enterprises (MSMEs) in East Java using the Unified Theory of Acceptance and Use of Technology (UTAUT) model modified with the addition of a trust variable. Data were collected through a survey of 326 respondents using accounting applications and analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach. The results showed that performance expectancy, social influence, and trust significantly influenced behavioral intention, while effort expectancy did not. Facilitating conditions and behavioral intention significantly influenced use behavior. Moderation tests showed that only experience moderated the effect of social influence on behavioral intention, while gender, age, and voluntariness of use did not significantly influence.
Keywords: UTAUT; Accounting Application; Trust, MSME; Use Behavior.

Abstrak: Penelitian ini bertujuan menganalisis faktor-faktor yang memengaruhi perilaku penggunaan aplikasi akuntansi pada pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) di Jawa Timur dengan menggunakan model *Unified Theory of Acceptance and Use of Technology* (UTAUT) yang dimodifikasi dengan penambahan variabel kepercayaan (*trust*). Data dikumpulkan melalui survei terhadap 326 responden pengguna aplikasi akuntansi dan dianalisis menggunakan pendekatan *Partial Least Squares-Structural Equation Modeling* (PLS-SEM). Hasil penelitian menunjukkan bahwa ekspektasi kinerja, pengaruh sosial, dan kepercayaan berpengaruh signifikan terhadap minat keperilakuan, sedangkan ekspektasi upaya tidak berpengaruh signifikan. Kondisi yang memfasilitasi dan minat keperilakuan berpengaruh signifikan terhadap perilaku penggunaan. Uji moderasi menunjukkan bahwa hanya pengalaman yang memoderasi pengaruh pengaruh sosial terhadap minat keperilakuan, sedangkan jenis kelamin, usia, dan kesukarelaan penggunaan tidak berpengaruh signifikan.
Kata Kunci: UTAUT; Aplikasi Akuntansi; Kepercayaan; UMKM; Perilaku Penggunaan.

INTRODUCTION

One of the challenges faced by MSMEs is the lack of structured financial records and the lack of use of an Accounting Information System (AIS). However, using a good system offers several benefits for MSMEs, including accessing bank loans to overcome the difficulties of manual bookkeeping. Therefore, to support their performance improvement more effectively, MSMEs must be encouraged to implement an AIS in their business activities. Management needs to implement AIS technology to ensure that computer-based systems can be utilized to improve employee performance in the financial reporting process. The success of an information system depends on how it is implemented, its user-friendliness, and the utilization of the technology used.

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The level of understanding of accounting or recording financial transactions in Indonesia is still relatively low, as evidenced by the results of the 2022 National Survey of Financial Literacy and Inclusion (SNLIK), which showed that the Indonesian financial literacy index was 49.680 per cent. According to the Financial Services Authority (OJK) (2022), financial literacy is the knowledge, skills, and beliefs that influence a person's financial attitudes and behaviors, improving the quality of decision-making and financial management in order to achieve prosperity. For MSMEs, financial literacy includes the ability to record financial reports, manage debt, and prepare budgets. If MSMEs do not recognize the importance of financial recording in their business activities and believe that financial recording is difficult, this can result in MSMEs not knowing their financial condition and not be able to make the right decisions (Bank Indonesia, 2023; OJK, 2022).

Various financial recording applications for MSMEs are available in Indonesia. Some of these include the Financial Information Recording Application System (SIAPIK), LAMIKRO (Micro Business Accounting Report), Zahir Simply, Buku Warung, Akuntansiku, Accurate, and other accounting applications as part of the Government's efforts to encourage the advancement of MSMEs and support the recording of their financial transactions. These applications can record simple transactions for individual businesses/micro or small businesses digitally. The financial reports generated by these applications can also be used as a basis for credit financing applications from financial institutions, as financial institutions can determine the financial track record of MSMEs and can reduce the potential for asymmetric financial information (Bank Indonesia, 2013; Endit, 2022; Kemenkopukm, 2021; Kominfo, 2018; Wijayanti, 2022).

Between the time of the application's creation and the end of 2021, approximately 17,837 MSMEs adopted the SIAPIK application, 40per cent of which were micro-enterprises in the manufacturing sector. Furthermore, 724 MSMEs using the SIAPIK application successfully obtained financing from banking institutions totaling IDR 18.300 billion (Nurhidayah, 2021). Similarly, the Buku Warung application, an accounting application, has opened up access to financing worth IDR 433.900 billion from 2021 to 2023. Buku Warung has been used by more than 7 million MSMEs and has recorded transaction growth of 140.340 per cent, a 2.400 fold increase after loan disbursement (Sayekti, 2023). This demonstrates that the accounting application utilizes AIS technology and has been utilized by MSMEs to improve their performance and business.

One of the models that can explain the acceptance and use of AIS is the Unified Theory of Acceptance and Use of Technology (UTAUT). The UTAUT model can be used to gain an understanding of information system users' decisions to use a technology. UTAUT states that technology use behavior is actually determined by behavioral intention, which is a measure of the strength of a person's intention to perform a certain behavior and the perceived likelihood of adopting technology depends on the direct impact of four main constructs. The main constructs are performance expectancy, effort expectancy, social influence, and facilitating conditions. These constructs are then moderated by gender, age, experience, and voluntariness of use.

The UTAUT model has been effectively applied in various technology acceptance studies. However, this model does not directly address a key aspect of decision-making, namely individual trust in technology adoption. Trust is a fundamental determinant influencing user behavior and behavioral intention to adopt e-services, and this is crucial for technology users regarding the sensitive personal data contained in applications integrated into their electronics (Hooda et al., 2022; Merhi et al., 2019; Rita & Fitria,

2021). Trust was chosen for this research because some MSMEs still have doubts about accounting applications. This doubt is based on the shift from manual financial recording to digital business finances (malangkota.go.id, 2022). Therefore, trust is a crucial element in reducing complexity and uncertainty in decision-making, and it is less likely that they will perceive the services they use as risky (Ha et al., 2023).

Indonesia's GDP in 2024 was recorded at IDR 22,139 trillion and GDP per capita reached IDR 78.600 million (USD 4,960.300) (Badan Pusat Statistik, 2025). This GDP was partly contributed by Indonesian MSMEs, which currently number around 66 million business actors with a contribution of around 61 per cent or IDR 9,580 trillion (Badan POM, 2024). Then, during 2024, the group of provinces on the island of Java contributed 57.020 per cent to economic performance and recorded economic performance growth of 4.920 per cent (Badan Pusat Statistik, 2025). According to 2024 statistical data, East Java Province contributed 25.070 per cent to the Java Island economy with a growth of 4.810 per cent or only second to DKI Jakarta which reached 29.390 per cent. Meanwhile, West Java ranked third with 22.420 per cent, followed by Central Java with 14.600 per cent, followed by Banten with 6.940 per cent, and Yogyakarta with 1.570 per cent (Kominfo Jatim, 2024). This highlights the importance of MSMEs, which play a significant role in economic growth in Indonesia.

Based on the statistics above, East Java was the second-largest economic contributor on the island of Java in 2024, and MSMEs contributed significantly to East Java's Gross Regional Domestic Product (GRDP). As is well known, East Java has a large number of MSMEs operating in a wide variety of businesses, from clothing, food and beverages, to handicrafts. However, the East Java Cooperatives and SMEs Office (Diskop UKM) revealed obstacles faced by MSMEs in East Java, including the difficulty for business owners in accessing banking financing and the lack of systematic financial reports, even simple ones, for most MSMEs (Diskop UKM Jatim, 2024; Kominfo Jatim, 2024). In fact, if the quality of financial reports is good and meets standards, it will facilitate the public, especially MSMEs, in managing their business process decisions and facilitate their credit application to financial institutions (Fitriani et al., 2022; Saraswati et al., 2023). This is reinforced by a statement from the Head of the Financing Division of the East Java Cooperatives and SMEs Office, that preparing accurate MSME financial reports will enable financing institutions and investors to assess whether the MSME is eligible for loans or additional investment (Diskop UKM Jatim, 2024).

The above description can be concluded that in practice, many MSMEs are reluctant to switch to digital accounting due to perceived difficulty of use (related to effort expectations) and a lack of supporting facilities such as infrastructure (related to facilitating conditions). Therefore, it is hoped that environmental encouragement (social influence) and the belief that using accounting applications can improve business efficiency (related to performance expectations) will be the motivation that can drive this behavioral change. One solution to this problem is to maximize the quality of financial reports generated from the use of accounting applications or digital bookkeeping applications, as these applications can be used as a basis for submitting business capital applications to financial institutions (Bank Indonesia, 2013; Kemenkopukm, 2021).

Several studies have examined accounting application usage behavior using the UTAUT model in MSMEs. The first is the study conducted by Novianti & Aligarh (2025), which used the UTAUT model without moderating variables, but combined it with the TAM model. Similarly, the study conducted by Weli (2024) used the UTAUT model on a

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sample of MSMEs in Greater Jakarta (Jabodetabek) with the addition of organizational readiness, competitive advantage, and perceived strategic benefits, without using UTAUT moderating variables. Furthermore, research conducted by Tambunan (2023) used the UTAUT model and tested it on a sample of MSMEs in the food and beverage sector in West Java, but without moderating variables. Similarly, research conducted by Musa et al. (2019) used the UTAUT model without UTAUT moderation, with the addition of the perceived security construct, and tested it on a sample of MSMEs in Malaysia.

Based on the explanation above, previous studies examining accounting application usage among MSMEs have used varying research models. The full UTAUT model and its moderation variables are rarely used, moderating variables are only partially explored, some studies focus solely on usage intentions, and few examine accounting application usage behavior. Therefore, this study examines the determinants of accounting application usage and the usage behavior of MSMEs more comprehensively. Understanding usage behavior within the context of accounting application using the full UTAUT framework and all its moderation factors can be an important step in identifying appropriate technology implementation strategies for MSMEs.

The addition of the trust construct to this research model and testing it on MSMEs in East Java is also important, as it can serve as a basis for further research and fill the gap in increasing technology use, particularly accounting application AIS in East Java. Previous studies examining trust in the context of application usage among MSMEs include Kholid et al. (2020) on a sample of MSMEs in Medan City, Amelia & Setiawan (2024) on MSMEs in Solo City, and Susanty et al. (2025) in MSMEs in Central Java. Kholid et al. (2020) study used the UTAUT model but did not include moderating variables, did not examine usage behavior, and only focused on behavioral intention. Similarly, the studies by Amelia & Setiawan (2024) and Susanty et al. (2025) did not use all moderating variables or the original UTAUT model. Furthermore, Susanty et al.'s (2025) study focused solely on MSMEs in the textile and garment sector.

Unlike previous studies, the novelty of this study is the use of trust construct tested on a sample of MSMEs in East Java and the use of the complete UTAUT model with all its moderating variables (gender, age, experience, and voluntariness of use). Previous studies have either not used all moderating variables or only used a subset of them in a sample of MSMEs in the context of accounting application use. Moreover, this research was conducted across all MSME sectors in East Java, and did not focus on just one type of business or sector like previous studies, with the aim of generalizing the findings in a more comprehensive manner. Based on the descriptions above, we formulated the research questions in this study, including: (1) What factors influence the behavior of East Java MSMEs in using accounting applications?; (2) How is the correlation between constructs and the moderating variables in the UTAUT model in the context of the use of accounting applications for MSMEs in East Java?

THEORETICAL REVIEW

Unified Theory of Acceptance and Use of Technology (UTAUT). The UTAUT model was developed by Venkatesh, Morris, Davis, and Davis in 2003 to consolidate research related to several previous technology acceptance models. The most prominent models or studies among these models are the TRA or Theory of Reasoned Action, TAM or Technology Acceptance Model, MM or Motivational Model, TPB or Theory of Planned

Behavior, C-TAM-TPB or Combined TAM and TPB, MPCU or Model of Personal Computing Utilization, IDT or Innovation Diffusion Theory, and SCT or Social Cognitive Theory. Each model attempts to predict and explain user behavior using various independent variables. The UTAUT model was created based on conceptual and empirical similarities across these eight models. Venkatesh et al. aimed to present a more complete picture of the acceptance process than previous individual models could. Eight models previously used in the information systems literature are combined in an integrated model, all of which originate from psychology, sociology, and communication.

UTAUT is able to explain up to 70 per cent of technology acceptance behavior, a significant improvement over previous models, which routinely explained just over 40 per cent of acceptance. Therefore, UTAUT is considered an improved model with parsimonious and robust characteristics that can better explain the factors influencing individual information technology intentions and usage. Specifically, UTAUT contains four core determinants: performance expectancy, effort expectancy, social influence, and facilitating conditions. These four core constructs have a significant role that directly influences user acceptance and usage behavior. Gender, age, experience, and voluntariness of use moderate some relationships in the model.

Performance expectancy is defined as the extent to which a person believes that using a system will help him or her achieve gains in performance. Drawing on the UTAUT framework, performance expectancy is expected to have a positive effect on behavioral intention, as users tend to adopt a system when it is perceived to enhance task performance. The influence of performance expectancy on behavioral intention will be moderated by gender and age, such that the effect will be stronger for men and particularly for younger men. Although previous studies suggested that performance expectancy is as an important construct to predict individual's acceptance of technologies, there are conflicting results regarding its role in predicting individuals' uses of technology. For example, Jung et al. (2020), Nazmi et al. (2024) and Gadabu et al. (2019) found a significant influence of performance expectancy on individuals' uses of technology. However, Arfi et al. (2021), Merhi et al. (2019) and Nugraha et al. (2022) failed to find a significant influence of performance expectancy on intention to use technology. Therefore, we postulate the following hypothesis.

H_1: Performance expectancy (PE) has a positive effect on behavioral intention (BI).
H_{1a}: Individuals with male gender strengthen the relationship between performance expectancy (PE) and behavioral intention (BI) in using accounting applications.
H_{1b}: Individuals with younger age strengthen the relationship between performance expectancy and behavioral intention (BI) in using accounting applications.

Effort expectancy is defined as the degree of ease associated with using the system. UTAUT posits that effort expectancy affects behavioral intention, particularly when users perceive the system as easy to use. The influence of effort expectancy on behavioral intention will be moderated by gender, age, and experience, such that effect will be stronger for women, particularly younger women, and particularly at low experience. Empirical studies largely support this relationship, for example, Tang et al. (2021), Pratiwi et al. (2022), and Wardani & Effendy (2023) found a significant influence of effort expectancy on individuals' uses of technology. However, Jung et al. (2020), Lee et al. (2019), and Schmitz et al. (2022) failed to find a significant influence of effort expectancy

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or perceived ease of use on intention to use technology. Hence, this study examines the influence of effort expectancy on individuals' intention to use accounting application.

H_2: Effort expectancy (EE) has a positive effect on behavioral intention (BI).
H_{2a}: Individuals with female gender strengthen the relationship between effort expectancy (EE) and behavioral intention (BI) in using accounting applications.
H_{2b}: Individuals with older age strengthen the relationship between effort expectancy (EE) and behavioral intention (BI) in using accounting applications.
H_{2c}: Individuals with low experience strengthen the relationship between effort expectancy (EE) and behavioral intention (BI) in using accounting applications.

Social influence is defined as the extent to which a person perceives that significant others believe he or she should use a new system. According to UTAUT, social influence affects behavioral intention through perceived expectations of important referent groups. The influence of social influence on behavioral intention will be moderated by gender, age, voluntariness, and experience, such that the effect will be stronger for women, particularly older women, particularly in mandatory settings in low experience. Previous studies on individuals' adoption of technologies identified social influence as a major determinant of individuals' intention to use technology. For example, Jung et al. (2020), Lee et al. (2019), and Astiyah & Budiantara (2023) found a significant effect of social influence on individuals' behavioral intention to use technology. However, Schmitz et al. (2022), Ji-Xi et al. (2021), and Purnomo (2019) failed to find a significant influence of social influence on intention to use of technology. Therefore, we postulate the following hypothesis.

H_3: Social influence (SI) has a positive effect on behavioral intention (BI).
H_{3a}: Individuals with female gender strengthen the relationship between social influence (SI) on behavioral intention (BI) in using accounting applications.
H_{3b}: Individuals with older age strengthen the relationship of social influence (SI) on behavioral intention (BI) in using accounting applications.
H_{3c}: Individuals with low experience strengthen the relationship of social influence (SI) on behavioral intention (BI) in using accounting applications.
H_{3d}: Individuals with mandatory conditions strengthen the relationship of social influence (SI) on behavioral intention (BI) in using accounting applications.

Trust. Trust is considered a sense of security and assurance provided by a service provider, which can lead to greater acceptance and use of a technology. Trust is one of the predictors used to develop the UTAUT model, and has been empirically tested extensively, resulting in the modified UTAUT model being able to predict broader technology use intentions (Chao, 2019). In financial transactions, trust is a key factor in determining usage intentions. This is because trust is related to uncertainty, where consumers' lack or lack of trust in a technology will influence their decisions to use it (Tang et al., 2021). Trust can directly influence behavioral intentions because trust builds user commitment, particularly in technology adoption, to continue using the technology (Alkhowaiter, 2022). Combining the UTAUT model with trust in the context of technology adoption and acceptance is crucial. In the context of AIS, testing the trust variable aims to determine technology users' beliefs about the quality of information generated by the information system or application

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they use. This can influence how individuals make decisions based on the information they receive (Pratama & Komariyah, 2023).

Previous studies on individuals' adoption of technologies identified trust as a determinant of individuals' intention to use technology. For example, Merhi et al. (2019), Tang et al. (2021), and Alkhowaiter (2022) found a significant effect of trust on individuals' behavioral intention to use technology. However, Lee et al. (2019), Schmitz et al. (2022), and Hanif & Lallie (2021) failed to find a significant influence of facilitating conditions on use behavior of using technology. Therefore, the following hypothesis is proposed to examine the effect of facilitating conditions on use behavior of using technology.

H_4: Trust (TR) has a positive effect on behavioral intention (BI).

UTAUT theory explains that facilitating conditions are defined as the extent to which a person believes that the organizational and technical infrastructure exists to support the use of the system. Then the influence of facilitating conditions on use behavior will be moderated by age and experience, such that effect will be stronger for older workers, particularly with high experience. Previous studies on individuals' adoption of technologies identified facilitating conditions as a major determinant of individuals' use behavior of using technology. For example, Devi & Ariyanto (2024), Piarna & Fathurohman (2019), and Arfi et al. (2021) found a significant effect of facilitating conditions on use behavior of using technology. However, Lee et al. (2019) and Schmitz et al. (2022) failed to find a significant influence of facilitating conditions on use behavior of using technology. Therefore, the following hypothesis is proposed to examine the effect of facilitating conditions on use behavior of using technology.

H_5: Facilitating condition (FC) has a positive effect on use behavior (UB).
H_{5a}: Individuals with older age strengthen the facilitating condition (FC) on use behavior (UB) in using accounting applications.
H_{5b}: Individuals with higher experience strengthen the facilitating condition (FC) on use behavior (UB) in using accounting applications.

UTAUT theory states that behavioral intention to use an information system or information technology is defined as a measure of the strength of a person's intention to perform a particular behavior, meanwhile use behavior is the frequency or intensity with which a technology user uses information technology now or in the future. Empirical studies largely support this relationship, for example, Alkhowaiter (2022) and Patil et al. (2020) found a significant influence of behavioral intention on individuals' use behavior of using technology. However, Ji-Xi et al. (2021) and Purnomo (2019) failed to find a significant influence of behavioral intention on use behavior of using technology. Therefore, we postulate the following hypothesis.

H_6: Behavioral intention (BI) has a positive effect on use behavior (UB).

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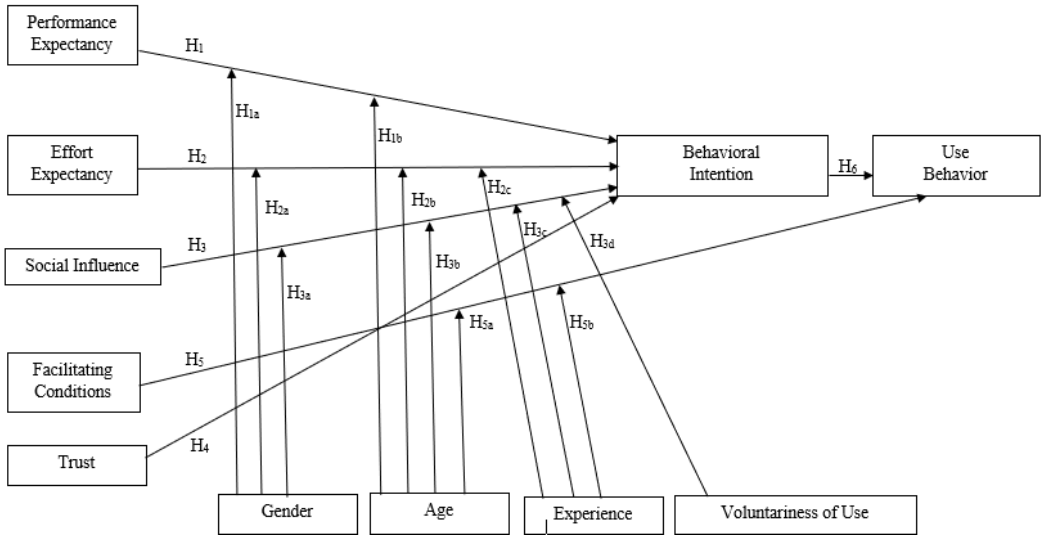

Figure 1. Research Model

METHODS

This research used a quantitative design with a survey approach. The population in this study is East Java MSMEs that use accounting applications in running their business. East Javanese MSMEs were chosen because East Java has a diverse range of businesses, from food and clothing to handicrafts and trade. The use of all types of MSMEs was chosen in this study to generalize the results, as this study does not focus on a single type or sector of MSMEs. Furthermore, East Java is the province with the second-highest financial literacy rate in Indonesia, according to the 2022 National Survey of Financial Literacy and Inclusion (SNLIK), at 55.320 per cent (OJK, 2022).

One aspect of financial literacy is accounting understanding, and this is related to the quality of financial reports that contain accurate information. This is reinforced by the OJK's statement (2022), which states that financial literacy is the knowledge, skills, and beliefs that influence a person's financial attitudes and behaviors, improving decision-making and financial management to achieve prosperity. This description demonstrates the significant potential of East Javanese MSMEs in adopting technology, including accounting applications. The focus on adoption of accounting application technology among MSMEs in East Java is also relevant due to the challenges they face, such as manual bookkeeping and financing issues (Diskop UKM Jatim, 2024; Kominfo Jatim, 2024). Therefore, the population focused on those who have used mobile-based accounting applications.

This study used non-probability sampling with a purposive sampling method. Purposive sampling was chosen because it allows researchers to specifically select respondents who meet the research criteria. In the context of this study, not all MSMEs in East Java are suitable samples. Based on this, the respondent/ sample selection criteria for this study were: (1) Respondents were MSMEs in East Java, including business owners and employees. Within each organization, business owners and employees could complete the research questionnaire, and (2) Respondents were users of accounting applications or software in their business activities, both paid and free applications.

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The exact population size used in this study is unknown due to the lack of supporting information on the number of MSMEs in East Java recorded using accounting applications. Therefore, the sample size was determined using the method cited in Hair et al. (2021), where the SEM-PLS path model is based on a calculation of ten times the maximum number of causal relationship paths in this study. Based on this, the minimum sample size in this study can be calculated as ten times seventeen paths, resulting in a minimum of 170 samples for analysis. Potential common method bias was assessed using full collinearity VIF assessment (less than 3.300) in SEM-PLS (Firdaus et al., 2025). In addition, procedural remedies such as using clear and non-ambiguous items were applied.

A questionnaire was used in this research's data collection method, with a likert scale from 1 to 7 (strongly disagree to strongly agree). The questionnaire was obtained from participants or respondents who filled out a statement or question and returned it to the researcher after it had been filled out completely. Data collection in this study was conducted online. The questionnaire was distributed in two ways, namely by being distributed to MSME actors who met the criteria through (1) a Google Forms link containing the questionnaire distributed online using social media (such as Instagram and X/ formerly Twitter); and (2) a Google Forms link distributed via messages (such as WhatsApp).

Table 1. Research Constructs and Indicators

Constructs	Indicators	Source
Performance Expectancy (PE)	Useful in a job. Helps do things faster. Increase productivity. Increase performance.	Mansour (2020).
Effort Expectancy (EE)	Clear and understandable. Easy to become skilled. Easy to use. Easy to learn.	Mansour (2020).
Social Influence (SI)	Community influence. Leader influence. Organizational influence.	Cao et al. (2024).
Trust (TR)	System reliability. Trusted system. Data security. Information certainty.	Rawashdeh & Rawashdeh (2021).
Facilitating Condition (FC)	Resources. Knowledge. Conformity. Help.	Mansour (2020).
Behavioral Intention (BI)	Intend to use the system. Planning to use the system in work. Looking forward to continuing of use the system in the future.	Alkawsi et al. (2021).
Use Behavior (UB)	Frequency of system use. Monthly usage time of the system. Dependence on the system.	Razi-ur-Rahim et al. (2024).

Table 1 shows the research constructs, their corresponding measurement indicators, and the sources from which the indicators were adapted. The constructs are derived mainly from the UTAUT framework and related extensions. Performance expectancy (PE) and

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effort expectancy (EE) are measured through indicators reflecting perceived usefulness, productivity, and ease of use. Social influence (SI) captures the perceived influence of community, leaders, and organizations, while trust (TR) reflects system reliability, security, and information certainty. Facilitating conditions (FC) represent the availability of resources, knowledge, conformity, and technical help to support system use. Behavioral intention (BI) measures the respondent's intention and plans to continue using the system, whereas use behavior (UB) captures actual usage patterns, including frequency, duration, and dependency. Overall, **Table 1** demonstrates that all constructs are operationalized using validated indicators adopted from prior empirical studies, ensuring content validity of the measurement model.

This research model uses four moderating variables: gender, age, experience, and voluntariness of use. Gender (male/female) was measured using nominal measures, where 1 represents male and 0 represents female (Elshaer et al., 2024). Age was measured using ratio measures, where the sample questionnaire asked about the sample's age in years. Age was measured based on the age written by the sample in the questionnaire. Grouping of young and old age based on the range of 17 to 35 years for young users, and 36 to 60 years for old users (Hamadeh et al., 2025). Experience was measured using nominal measures, where 1 represents having used an accounting application (high experience) and 0 represents having never used an accounting application (low experience) (Cao et al., 2024). Voluntariness of use was measured using nominal measures, where 1 represents voluntarily using an accounting application and 0 represents involuntary (mandatory) use of an accounting application (Marsidi et al., 2022).

This study used the SEM-PLS statistical method, or Structural Equation Model (SEM) based on Partial Least Squares (PLS). The program used to assist the analysis was the SmartPLS 3.0 application. To evaluate the PLS model, the outer and inner models must be assessed. Outer model is done through validity test and reliability test with loading factor value more than 0.700, AVE value more than 0.500, cross loading value more than 0.700, and Cronbach's Alpha and Composite Reliability more than 0.700. The inner model uses the value of R^2. Finally, hypothesis testing with t-statistics more than 1.640 or p-values less than 0.050.

RESULTS

The research data was collected about more than 3 weeks from October 3, 2025 to October 25, 2025. Respondents consisted of accounting application users. Sample collection was carried out by distributing questionnaires online. The number of respondents collected since the questionnaire was distributed was 365. Of those, 326 (89.320 per cent) were able to be processed. This was based on the reduction of respondents who provided inconsistent answers and respondents who had never used an accounting application, making their questionnaires unusable. This process was conducted to ensure data quality and validity.

Table 2 shows that the respondents are mainly females (58 per cent), between 17 to 35 years of age (80 per cent), mainly from Surabaya (10 per cent), culinary field (39 per cent), business age of 1 to 2 years (34 per cent), owner position in MSMEs (65 per cent), have experience in using accounting applications before (79 per cent), and in voluntary conditions (64 per cent).

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Table 2. Respondent Demographic Data

	Description	N	Per cent
Gender	Male	134	41.104
	Female	192	58.896
	Total	**326**	**100.000**
Age	17 to 35 years old	262	80.368
	36 to 60 years old	64	19.632
	Total	**326**	**100.000**
Domicile	Bangkalan	7	2.147
	Banyuwangi	8	2.454
	Batu	10	3.067
	Blitar	10	3.067
	Bojonegoro	9	2.761
	Bondowoso	10	3.067
	Gresik	12	3.681
	Jember	10	3.067
	Jombang	13	3.988
	Kediri	15	4.601
	Lamongan	9	2.761
	Lumajang	12	3.681
	Madiun	10	3.067
	Magetan	9	2.761
	Malang	19	5.828
	Mojokerto	12	3.681
	Nganjuk	9	2.761
	Ngawi	7	2.147
	Pacitan	7	2.147
	Pamekasan	8	2.454
	Pasuruan	9	2.761
	Ponorogo	5	1.534
	Probolinggo	10	3.067
	Sampang	8	2.454
	Sidoarjo	17	5.215
	Situbondo	9	2.761
	Sumenep	6	1.840
	Surabaya	34	10.429
	Trenggalek	6	1.840
	Tuban	7	2.147
	Tulungagung	9	2.761
	Total	**326**	**100.000**
Type of Business	Service	98	30.061
	Culinary	130	39.877
	Handycrafts	34	10.429
	Fashion	46	14.110
	Other	18	5.521
	Total	**326**	**100.000**
Business Age	less than 1 year	50	15.337
	1 to 2 years	111	34.049
	3 to 5 years	103	31.595
	more than 5 years	62	19.018
	Total	**326**	**100.000**
Positions in MSMEs	Owner	214	65.644
	Employee	112	34.356
	Total	**326**	**100.000**

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Previous Experience using Accounting Applications	Yes	260	79.755
	No	66	20.245
	Total	**326**	**100.000**
Voluntariness	Voluntary	210	64.417
	Mandatory	116	35.583
	Total	**326**	**100.000**

The outer model in **Figure 2** shows the relationship between the main constructs, namely performance expectancy (PE), effort expectancy (EE), social influence (SI), trust (TR), and facilitating conditions (FC) on behavioral intention (BI) and use behavior (UB). PE, EE, SI, and TR influence BI, with path values of 0.191, 0.129, 0.133, and 0.321. BI itself has a direct influence on UB with a coefficient of 0.166, while FC also has a direct influence on UB with a coefficient of 0.343.

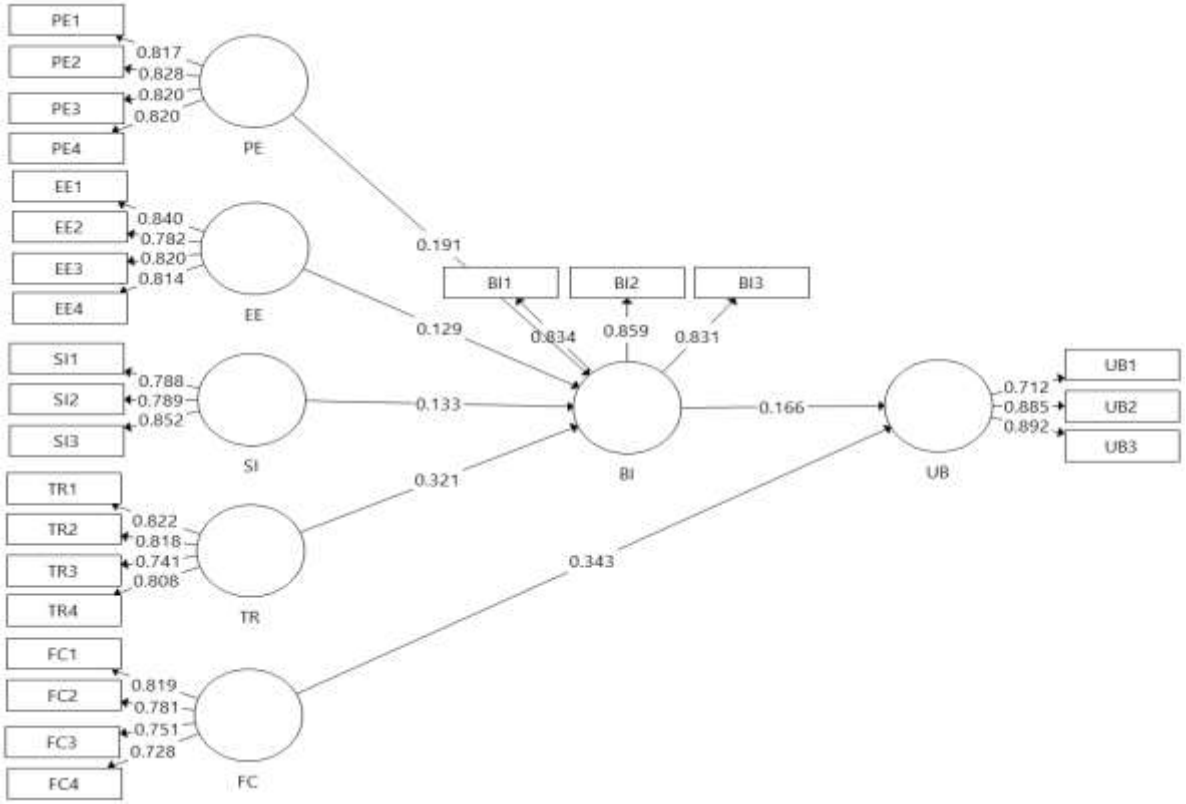

Figure 2. Outer Model

Table 3 shows the results of the convergent validity test based on the Average Variance Extracted (AVE) value for each construct in the research model. All constructs have AVE values above 0.500, ranging from 0.594 to 0.708, so all variables are declared valid. Thus, PE, EE, SI, TR, FC, BI, and UB all meet the criteria for good convergent validity.

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Table 3. The Result of AVE

	Average Variance Extracted (AVE)	Descriptions
Performance Expectancy (PE)	0.674	Valid
Effort Expectancy (EE)	0.663	Valid
Social Influence (SI)	0.656	Valid
Trust (TR)	0.637	Valid
Facilitating Conditions (FC)	0.594	Valid
Behavioral Intention (BI)	0.708	Valid
Use Behavior (UB)	0.695	Valid

Table 4 shows that the overall cross-loading value is greater than 0.700. Therefore, this indicates that the cross-loading value meets the criteria for the discriminant validity test. Overall, it can be concluded that the constructs and indicators used in this study meet the discriminant validity test.

Table 4. Discriminant Validity Test Results

	Variables						
Indicator	**BI**	**EE**	**FC**	**PE**	**SI**	**TR**	**UB**
BI1	0.834	0.445	0.490	0.450	0.415	0.505	0.327
BI2	0.859	0.404	0.505	0.449	0.399	0.472	0.267
BI3	0.831	0.470	0.530	0.416	0.400	0.534	0.343
EE1	0.441	0.840	0.542	0.467	0.414	0.576	0.354
EE2	0.382	0.782	0.538	0.467	0.361	0.539	0.378
EE3	0.449	0.820	0.509	0.505	0.380	0.568	0.349
EE4	0.431	0.814	0.548	0.510	0.425	0.520	0.324
FC1	0.525	0.535	0.819	0.432	0.482	0.537	0.421
FC2	0.470	0.548	0.781	0.459	0.454	0.594	0.287
FC3	0.476	0.494	0.751	0.476	0.421	0.516	0.318
FC4	0.380	0.442	0.728	0.338	0.406	0.454	0.314
PE1	0.415	0.487	0.389	0.817	0.322	0.451	0.350
PE2	0.414	0.491	0.448	0.828	0.396	0.465	0.307
PE3	0.472	0.512	0.510	0.820	0.459	0.512	0.381
PE4	0.402	0.473	0.457	0.820	0.408	0.498	0.337
SI1	0.384	0.383	0.439	0.333	0.788	0.447	0.309
SI2	0.335	0.317	0.412	0.334	0.789	0.451	0.344
SI3	0.439	0.464	0.531	0.493	0.852	0.558	0.366
TR1	0.489	0.582	0.575	0.535	0.486	0.822	0.313
TR2	0.516	0.537	0.521	0.488	0.464	0.818	0.277
TR3	0.369	0.482	0.491	0.409	0.477	0.741	0.366
TR4	0.518	0.552	0.575	0.438	0.505	0.808	0.301
UB1	0.128	0.214	0.231	0.213	0.201	0.177	0.712
UB2	0.330	0.371	0.384	0.404	0.404	0.320	0.885
UB3	0.398	0.433	0.442	0.386	0.392	0.410	0.892

Description: PE: Performance Expectancy, EE: Effort Expectancy, SI: Social Influence, TR: Trust, FC: Facilitating Conditions, BI: Intention to Use, and UB: Use Behavior

Table 5 shows Cronbach's alpha and composite reliability values have met the criteria. Both parameters have values above 0.700, indicating that the measuring

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instrument used in this study is reliable. The conclusion from the overall outer model testing, namely the constructs and indicators used in this study, is valid and reliable. This is based on the results of convergent validity, discriminant validity, and reliability tests, which met the criteria.

Table 5. Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability
Performance Expectancy (PE)	0.839	0.892
Effort Expectancy (EE)	0.831	0.887
Social Influence (SI)	0.739	0.851
Trust (TR)	0.811	0.875
Facilitating Conditions (FC)	0.774	0.854
Behavioral Intention (BI)	0.794	0.879
Use Behavior (UB)	0.789	0.871

Table 6 shows the variance inflation factor (VIF) values for all measurement indicators used in this study. The results show that all VIF values range between 1.382 and 1.957, which are well below the recommended threshold of 3.300 for detecting potential common method bias. This indicates that no indicator suffers from excessive collinearity with other indicators. Therefore, the relationships among constructs in the PLS-SEM model can be interpreted with confidence.

Inner model testing is conducted to predict causal relationships between latent variables. Inner model evaluation is performed using R^2 (r-square) and path coefficient values. The R^2 value is used to measure the level of variation in changes in the independent variable on the dependent variable.

Table 6. Collinearity Statistics (VIF)

Indicators	VIF	Indicators	VIF
BI1	1.657	PE3	1.727
BI2	1.907	PE4	1.887
BI3	1.599	SI1	1.382
EE1	1.929	SI2	1.506
EE2	1.669	SI3	1.556
EE3	1.759	TR1	1.788
EE4	1.756	TR2	1.727
FC1	1.531	TR3	1.558
FC2	1.715	TR4	1.652
FC3	1.554	UB1	1.492
FC4	1.393	UB2	1.955
PE1	1.843	UB3	1.751
PE2	1.957		

Table 7 shows R^2 value of the BI construct is 0.423. This value indicates that the variation of the BI construct can be explained by the PE, EE, SI, and TR constructs by 42.300 per cent, while the remainder is explained by other constructs outside the research model. Likewise, the R^2 of the UB construct is 0.214. This value indicates that the variation

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of the UB construct can be explained by the FC and BI constructs by 21.400 per cent, while the remainder is explained by other constructs outside the research model.

Table 7. R-square

	R-Square	Adjusted R-square
Behavioral Intention (BI)	0.423	0.416
Use Behavior (UB)	0.214	0.209

The path coefficient value indicates the level of significance of the hypothesis test. Hypothesis testing in this study used the bootstrapping method with one-tailed testing, with a t-statistic value greater than 1.640 indicating that the hypothesis was accepted. Hypothesis testing was also conducted by determining a significance level or critical value (α) of 5 per cent (0.050), which can be seen in the p-values. The results of the hypothesis testing for the main structural model (without moderation) are shown in **Table 8**.

Table 8. Path Coefficients

Variables	Original Sample (O)	T-Statistics	P-Values
Performance Expectancy (PE) → Behavioral Intention (BI)	0.166	2.470	**0.007**
Effort Expectancy (EE) → Behavioral Intention (BI)	0.129	1.575	0.058
Social Influence (SI) → Behavioral Intention (BI)	0.343	5.976	**0.000**
Trust (TR) → Behavioral Intention (BI)	0.191	2.161	**0.016**
Facilitating Conditions (FC) → Use Behavior (UB)	0.133	2.139	**0.016**
Behavioral Intention (BI) → Use Behavior (UB)	0.321	3.917	**0.000**

The path coefficient test shows that the values for all variables are positive. The path coefficient for PE is 0.166 with a P-Value of 0.007 less than 0.050, indicating a positive and significant effect on BI (H_1 is supported). EE has a path coefficient of 0.129 and a P-Value of 0.058 more than 0.050, which means its effect on BI is not significant (H_2 is rejected). SI has a path coefficient of 0.343 and a P-Value of 0.000 less than 0.050, indicating a positive and significant effect on BI (H_3 is supported). The path coefficient for TR is 0.191 with a P-Value of 0.016 less than 0.050, which means its effect on BI is positive and significant (H_4 is supported). FC has a path coefficient of 0.133 and a P-Value of 0.016 less than 0.050, indicating a positive and significant effect on UB (H_5 is supported). The path coefficient for BI is 0.321 with a P-Value of 0.000 less than 0.050, which means its effect on UB is positive and significant (H_6 is supported).

The moderating effects of gender, age, experience, and voluntariness of use in this research model were analyzed using multigroup analysis (MGA). MGA aims to compare data analysis based on sample characteristics with two or more data sets. MGA is performed by comparing the path coefficient for each sample and comparing the significance of the P-Value (α is 5 per cent) obtained through the bootstrapping procedure. MGA in this study was conducted on moderating variables, namely gender consisting of gender group 1 (male) and gender group 0 (female); age consisting of age group 1 (old or 36 to 60 years old) and age group 2 (young or 17 to 35 years old); experience consisting of experience group 1 (high experience) and experience group 2 (low experience); and

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voluntariness of use of group 1 (voluntary use) and group 2 (mandatory use). The following are the results of the MGA of each group in this study.

Table 9. Gender Moderation Multigroup Analysis (MGA)

	Path Coefficients Male	Path Coefficients Female	Path Coefficients – diff (M vs F)	P-Values (M vs F)
PE → BI	0.191	0.210	-0.020	0.419
EE → BI	0.260	0.006	0.255	0.054
SI → BI	0.067	0.183	0.817	0.183

Table 9 shows the relationship between performance expectations, effort expectations, and social influence on the behavioral intention has a p-value more than 0.050, so it can be concluded that gender does not moderate these three relationships. This means that there is no difference between male and female users in the relationship between performance expectations, effort expectations, and social influence on the behavioral intention of using accounting applications. Therefore, it can be concluded that H_{1a}, H_{2a}, and H_{3a} are not supported.

Table 10. Age Moderation Multigroup Analysis (MGA)

	Path Coefficients Old	Path Coefficients Young	Path Coefficients – diff (O vs Y)	P-Values (O vs Y)
PE → BI	0.233	0.187	0.046	0.381
EE → BI	0.163	0.121	0.041	0.435
SI → BI	0.176	0.116	0.060	0.333
FC → BI	0.450	0.337	0.113	0.160

Table 10 shows the relationship between performance expectations, effort expectations, and social influences on behavioral intention, as well as facilitating conditions on use behavior has a p-value more than 0.050, so it can be concluded that age does not moderate the four relationships. This means that there is no difference between older and younger users in the relationship between performance expectations, effort expectations and social influences on behavioral intention of using accounting applications, as well as facilitating conditions on use behavior. Therefore, it can be concluded that H_{1b}, H_{2b}, H_{3b} and H_{5a} are not supported.

Table 11. Experience Moderation Multigroup Analysis (MGA)

	Path Coefficients High	Path Coefficients Low	Path Coefficients – diff (H vs L)	P-Values (H vs L)
EE → BI	0.088	0.162	-0.074	0.339
SI → BI	0.200	-0.100	0.301	**0.043**
FC → UB	0.337	0.300	0.036	0.408

Table 11 shows the relationship between effort expectancy on intention to use, and facilitating conditions on use behavior, has a p-value more than 0.050. Therefore, it can be concluded that experience does not moderate these relationships. This means there is no difference between highly experienced and low-experienced users in the relationship

between effort expectancy and behavioral intention of using accounting applications, as well as facilitating conditions and behavior. Therefore, it can be concluded that H_{2c} and H_{5b} are not supported.

However, experience moderation was found in the relationship between social influence and intention to use. The p-value is 0.043, or less than 0.050, indicating a difference between highly experienced and low-experienced users in the relationship between social influence and intention to use. In addition to the p-value, MGA requires examining the path coefficients between the two groups. The path coefficient value indicates that highly experienced users, at 0.200, are greater than those with low experience, at -0.100. This means that social influence has more influence on highly experienced users in influencing their intention in using accounting applications. This result is inconsistent with the hypothesis formulation, which states that individuals with low experience have a greater influence in strengthening the relationship between social influence and behavioral intention. Therefore, it can be concluded that H_{3c} is not supported.

Based on multigroup analysis, the path coefficient of the relationship between social influence and behavioral intention is 0.079 for users under voluntary use conditions and 0.227 for users under mandatory use conditions, with a coefficient difference of -0.148. The corresponding p-value of 0.133 exceeds the threshold of 0.050, indicating that the difference between the two groups is not statistically significant. This finding suggests that voluntariness of use does not moderate the relationship between social influence on behavioral intention to use accounting applications does not differ between voluntary and mandatory usage contexts. Therefore, it can be concluded that H_{3d} is not supported.

DISCUSSION

The result of the study indicates that performance expectations have a positive effect on the intention to use accounting applications. This means that the higher the performance expectancy, the higher the intention of MSMEs in using accounting applications. This is consistent with empirical evidence from UTAUT. In this study, the adoption of accounting applications by MSMEs in their businesses enables their operations to be faster and more efficient. Furthermore, MSMEs can accurately view their financial reports, thanks to systematic recording which minimizes errors. These aspects enable MSMEs to make better decisions. The result of this study is in line with research conducted by Cokins et al. (2020), Tomić et al. (2023) and Khalil & Nafti (2020).

Effort expectancy does not significantly influence behavioral intention to use accounting applications. This indicates that in the context of MSMEs, ease of use of accounting applications does not significantly influence their intention to use the application. This occurs because respondents are generally accustomed to digital technology, so perceptions of ease of use are relatively uniform and considered normal. The predominance of young respondents in this study (80 per cent) who are accustomed to using technology means that ease of use of accounting applications is no longer a differentiating factor in shaping user interest. Perceptions of ease of use are considered to be evenly distributed among users, so effort expectancy no longer differentiate user interest as they do with more complex technologies. The result of this study is in line with research conducted by Ayaz & Yanartaş (2020), Pan & Gao (2021), Batucan et al. (2022) & Kabakus et al. (2023).

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Social influence positively influences behavioral intention in using accounting applications, consistent with empirical evidence from UTAUT. This means that the greater the social influence, the greater the intentions of MSMEs in using accounting applications. This influence can come from people around them, such as family, friends, and coworkers. Likewise, word of mouth also increases user interest in using accounting applications. The greater the influence or support from those around them, the greater the intention in using the application among MSMEs. The result of this study is in line with research conducted by Chen et al. (2020), Kim et al. (2024), Yu et al. (2021) & Patil et al. (2020).

Trust positively influences behavioral intention in using accounting applications, consistent with UTAUT model development (Chao, 2019). In this study, the higher the level of trust MSMEs have in accounting applications, the greater their intention to continue using them to support their business activities. Trust arises when business owners believe that accounting applications are safe to use, can maintain the confidentiality of financial data, and provide accurate recording results. If MSMEs trust the information generated by accounting applications to monitor financial activity and assist in business decision-making, their interest in adopting accounting applications will also increase. The result of this study is in line with research conducted by Joshi (2025), Chao (2019), Erdoğan (2023), and Liu et al. (2023).

Facilitating conditions have a positive influence on the accounting applications usage behavior and the findings of this study are consistent with the evidence from UTAUT. MSMEs tend to accept and use accounting applications if there is support from internal and external organizational factors. Internal factors include the devices provided (such as smartphones or computers), internet connection, adequate knowledge, and other equipment that can support the use of accounting applications. External factors include application providers (such as the availability of accounting applications on the web or Play Store so users can easily access and install the application), 4G/5G services from the government, and customer service from the application provider. The result of this study is in line with research conducted by Wang et al. (2020) and Lee et al. (2021).

Behavioral intentions of MSME actors have a positive influence on the behavior of using accounting applications, therefore this study supports the evidence from UTAUT. If users are highly interested in using accounting applications, they will be more motivated to adopt them for their business activities. For MSMEs, the intention to use accounting applications stems from the belief that the technology can help manage transaction records, prepare financial reports, and improve efficiency. This intention then drives actual behavior in the form of routine use of accounting applications, for example, in recording sales, expenses, and preparing profit and loss reports. Therefore, the stronger the intention of MSMEs to utilize accounting applications, the higher the intensity and consistency of their use. The result of this study is in line with research conducted by Ibrahim & Islam (2024), Mensah & Khan (2024), Liu et al. (2022), and Bai & Guo (2022).

This study found no moderating effect of gender on the influence of performance expectancy and behavioral intention of using accounting applications. Gender did not affect the strength of the relationship between the two constructs. This indicates that the perceived benefits of accounting applications, such as improving recording efficiency, facilitating financial reporting, or assisting decision-making, are considered important by MSMEs regardless of gender. Both male and female MSMEs are motivated to use accounting applications due to their usefulness, so gender does not strengthen the relationship between performance expectancy and behavioral intention to use applications

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in this context. The result of this study is in line with research conducted by Akinnuwesi et al. (2022), Senshaw & Twinomurinzi (2021) and Gupta et al. (2024).

There is no moderating effect of gender on the relationship between effort expectancy and behavioral intention of using accounting applications. This indicates that both male and female MSME owners have relatively similar perceptions of the ease of use of accounting applications. This condition is in line with technological developments that make it easier for various MSME owners to access accounting applications without gender-based differences in ability. This indicates that MSME owners are technologically literate, and regardless of gender, all share the same perception of the ease of use of accounting applications. The result of this study is in line with research conducted by Wei et al. (2021), Akinnuwesi et al. (2022), Terblanche & Kidd (2022), and Senshaw & Twinomurinzi (2021).

There is no moderating effect of gender on the relationship between social influence and behavioral intention of using accounting applications. This indicates that the influence of social influence on behavioral intention in using accounting applications does not differ significantly between men and women. Both male and female MSME owners are in the same situation, namely being influenced by business partners, MSME associations, or even the obligation to prepare financial reports to financial institutions for credit disbursement. Therefore, the external pressures they receive do not differ significantly between men and women. The result of this study is in line with research conducted by Senshaw & Twinomurinzi (2021), Gupta et al. (2024), and Batucan et al. (2022).

Age had no moderating effect on the relationship between performance expectancy and behavioral intention of using accounting applications. This indicates that both young and senior MSMEs considered the benefits of accounting applications to be an important factor in driving their intention to use them. In other words, the perception that accounting applications can improve efficiency, record-keeping accuracy, and the quality of the resulting financial reports was similar across all ages. Age differences did not significantly impact perceptions of the benefits of technology, as the primary motivation for using it was business needs. The result of this study is in line with research conducted by Akinnuwesi et al. (2022).

Age did not moderate the relationship between effort expectancy and intention to use accounting applications among MSMEs. In other words, both younger and older entrepreneurs considered ease of use an important factor, but its influence on intention to use did not differ significantly across age groups. This is due to the increasing use of digital devices and smartphone-based applications in everyday life, among both younger and older MSMEs. Therefore, ease of use of accounting applications is perceived as a basic need that is equally important for all MSMEs, regardless of age. The result of this study is in line with research conducted by Lee et al. (2021) and Akinnuwesi et al. (2022).

Age had no moderating effect on the relationship between social influence and behavioral intention of using accounting applications among MSMEs. This means that both young and older MSMEs are equally influenced by social pressures from their business environment, such as recommendations from business partners, MSME associations, and financial institutions, when applying for credit. Social pressure is felt uniformly across all age groups, so age differences do not result in variations in individual perceptions of interest in using accounting applications. The result of this study is in line with research conducted by Alduais & Al-Smadi (2022) and Akinnuwesi et al. (2022).

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Age had no moderating effect on the relationship between facilitating conditions and use behavior in the use of accounting applications by MSMEs. In other words, both young and older entrepreneurs perceive the importance of supporting facilities, such as the availability of devices, internet access, and technical assistance (e.g., training), in encouraging the use of accounting applications. The rejection of this hypothesis confirms that facilitating conditions are perceived as a primary factor equally across all age groups, so there is no difference in perceptions regarding the use of accounting applications. The result of this study is in line with research conducted by Gautam (2023) and Akinnuwesi et al. (2022).

This study found that experience had no moderating effect on the relationship between effort expectancy and behavioral intention of using accounting applications for MSMEs. Both those with experience using accounting or financial applications and those without experience equally considered ease of use to be an important factor in shaping intention to use. Modern accounting applications are generally designed to be user-friendly with simple features and practical guides, so experience is no longer a significant differentiating factor. Therefore, experience is not a primary factor in driving intention to use accounting applications for MSMEs. The result of this study is in line with research conducted by Huang et al. (2025), Faradila et al. (2024), and Palau-Saumell et al. (2019).

The finding in this research indicates that the group with high experience strengthens the relationship between social influence and intention to use accounting applications. This means that H3c, which states that individuals with low experience strengthen effort expectations on intention to use accounting applications, is rejected. Social influences such as recommendations from fellow business owners, community support, and encouragement from external parties were shown to be stronger in driving intention to use accounting applications among MSMEs with prior experience with digital technology. For the experienced group, social encouragement strengthened confidence and accelerated the decision to use accounting applications, as they had references and experience from previous use of other digital applications. Conversely, for less experienced entrepreneurs, the effect was weaker than for the more experienced group. The result of this study is in line with research conducted by Izkair & Lakulu (2021) and Yu & Chen (2024).

Experience did not moderate the relationship between facilitating conditions and use behavior in the adoption of accounting applications by MSMEs. Both business owners who are experienced in using digital applications and those who are still beginners require support facilities such as devices, internet access, and support services to be able to use accounting applications consistently. The rejection of this hypothesis indicates that the availability of supporting conditions is a universal factor perceived as important by all experience groups, so that the level of experience does not differentiate the strength or weakness of the influence of facilitating conditions on use behavior. The result of this study is in line with research conducted by Liu et al. (2022), Khadijah & Putri (2019), and Muhammad et al. (2023).

Voluntariness of use did not moderate social influence on the behavioral intention of using accounting applications among MSMEs. This means that social influence on the intention to use accounting applications was relatively the same for both MSMEs who used the applications voluntarily and those who felt obligated (for example, due to work or superior demands). Respondents who used the applications out of obligation did not have significantly different levels of intention compared to respondents who used them voluntarily. This may occur because in an environment accustomed to technology, social

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pressure has a relatively equal influence on respondents in both mandatory and voluntary conditions. MSMEs both have strong motivations to use accounting applications, so in their daily business use they do not require coercion or rewards from their community to encourage adoption of accounting applications. The result of this study is in line with research conducted by Asri et al. (2025).

CONCLUSION

This study tests the theory used as a conceptual framework, namely the UTAUT (Unified Theory of Acceptance and Use of Technology). This study was conducted to examine what factors can influence the adoption of accounting applications by MSMEs in East Java. Then, this study also examined trust as a modification of the UTAUT model to determine the level of confidence of MSMEs in East Java in the usefulness and reliability of accounting applications available in Indonesia, both free and paid. The study was conducted using a survey method and distributed online to the intended respondents. Overall, there were 326 respondents in this study. The study also used all the main and moderating variables in the UTAUT model to produce more comprehensive findings.

The results of the study show that performance expectancy (PE), social influence (SI), and trust (TR) positively influence behavioral intention of using accounting applications. Meanwhile, effort expectancy (EE) did not significantly influence behavioral intention. Facilitating conditions (FC) and intention to use (BI) have been shown to significantly influence use behavior (UB). Moderation tests showed that most of the moderating variables in the UTAUT model had no significant effect, including gender, age, experience, and voluntariness of use. The only relationship that was significantly moderated was experience on the relationship between social influence and intention to use, indicating that social influence on intention to use was stronger in users with higher levels of experience than in users with less experience (low experience).

The theoretical implications of this study support the Unified Theory of Acceptance and Use of Technology (UTAUT) theory used. This study also adds to the behavioral accounting literature in the field of accounting information systems related to the behavior of MSMEs using accounting applications, particularly in East Java. The practical implications of this research are that it can serve as a reference for all accounting application developers, ensuring continued attention and development of design and features, with the hope that these applications will be user-friendly and easier to use for MSMEs, and improving their organizational performance. As more MSMEs switch to using accounting applications for their financial records, their performance and productivity can also improve.

This study has limitations that the researchers are aware of. First, the study did not determine the actual population size of accounting application users, so the sample size was based solely on the ten-fold path principle based on SEM-PLS analysis. Based on these limitations, it is recommended that future research determine the population size of accounting application users, perhaps conducted by the government or the Central Statistics Agency (BPS) to obtain a more accurate user count. This aims to ensure that the sample obtained is representative of the population, thus improving the generalizability of the research results. Second, although the addition of the trust construct to the UTAUT model has proven to yield empirical results, further research is recommended to develop and expand the research model by adding other constructs relevant to the context of this

study. Through model development and the addition of other constructs, it is hoped that the model can be analyzed more comprehensively and provide a comprehensive picture of the acceptance of accounting application technology among MSMEs.

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