UTAUT model in explaining intentions and actual behavior of e-accounting users: A literature review

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ABSTRACT
The rapid integration of information technology in Indonesia has led to a notable dependence on technological solutions, notably e-accounting, within business operations. However, many Micro, Small, and Medium Enterprises (MSMEs) continue to rely on manual processes, highlighting the need to understand factors influencing the adoption of e-accounting. Utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) model, this study aims to examine the impact of performance expectancy, effort expectancy, social influence, and facilitating conditions on the intention to use e-accounting among MSMEs. By synthesizing existing literature, the study underscores the importance of user experience and ease of use in the adoption of e-accounting solutions. Additionally, it emphasizes the role of social influence mechanisms, such as media exposure and customer relationships, in facilitating adoption and sustained utilization. The findings suggest that enhancing performance expectancy through user-centric design and addressing effort expectancy concerns can encourage MSMEs to embrace e-accounting. Moreover, fostering facilitating conditions and leveraging social influence can further bolster adoption rates. Therefore, understanding and addressing the factors influencing e-accounting adoption among MSMEs are essential for realizing the potential benefits of technology integration in Indonesian business contexts. By emphasizing usability and social influence, policymakers and stakeholders can promote the widespread adoption of e-accounting, thereby enhancing efficiency and competitiveness within the MSME sector.

KEYWORDS
UTAUT; Intentions; Behavior; E-accounting; MSMEs

Introduction
The advancement of information technology in Indonesia has reached its peak in recent years, with society increasingly relying on technology for various aspects of life. A survey by the Association of Indonesian Internet Service Providers (APJII) indicates that the number of internet users in Indonesia has risen to 215.63 million people during the period of 2022-2023. Data from the Central Statistics Agency on September 7, 2022, also reveals that approximately 62.1% of the Indonesian population has internet access. These high figures reflect an environment of information openness and societal acceptance of technological developments (Association of Indonesian Internet Service Providers (APJII), 2023; Central Statistics Agency, 2022). E-accounting is one form of information technology application in the business world, facilitating accounting processes and generating financial reports automatically. Through the adoption of e-accounting, companies can enhance their financial performance by presenting accurate reports and facilitating data analysis. The basic concept of e-accounting has been internationally adopted, with many large companies utilizing this system for financial recording, cash management, financial analysis, and more (Sunardi, 2019; Guney, 2014).

In Indonesia, Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in driving economic growth, employment generation, and fostering innovation. Despite their significant contribution to the economy, a considerable number of MSMEs still rely on manual operational approaches, overlooking the potential benefits offered by modern information technology solutions such as e-accounting systems. This persistence in traditional methods hampers efficiency, productivity, and competitiveness, highlighting the critical importance of understanding the implications of information technology, particularly e-accounting, on MSMEs. Government Regulation of the Republic of Indonesia No. 99 of 2016 underscores the necessity of embracing technology to empower MSMEs and facilitate their growth. In this context, the Unified Theory of Acceptance and Use of Technology (UTAUT) model emerges as a foundational framework for exploring the adoption and utilization of e-accounting among MSMEs. This model posits that users’ intentions and behaviors towards a technological system are influenced by multiple factors, including performance expectancy, effort expectancy, social influence, and facilitating conditions.
Scholarly research by Wang (2018), Mohamad & Salina (2018), Oliveira et al. (2016), and others has highlighted the pervasive impact of these factors on technology acceptance and usage across various contexts. Building upon this foundation, prior studies leveraging the UTAUT framework by scholars such as Bendi & Sri (2013), Iriani et al. (2014), and Prasetyo (2017) have provided valuable insights into the dynamics of e-accounting adoption among MSMEs. These insights have informed the development of effective promotional strategies aimed at encouraging e-accounting integration within the sector. However, gaps remain in understanding the interplay of performance expectancy, effort expectancy, social influence, and facilitating conditions in shaping the intention to employ e-accounting, as well as the subsequent impact on actual user behavior. To address these gaps, the present study seeks to delve deeper into these dynamics through a rigorous literature review methodology. By consolidating and analyzing pertinent studies within the domain, this research aims to offer nuanced insights into the applicability of the UTAUT model in delineating e-accounting user intention and behavior among MSMEs.

The anticipated outcomes of this study extend beyond academic discourse, holding practical implications for stakeholders in the MSME ecosystem. By furnishing benchmarks for MSME performance evaluation and informing strategic decision-making processes, the findings of this research can contribute to the sector’s growth and development. Furthermore, this study is envisioned to lay the groundwork for future research endeavors, enriching the scholarly discourse on e-accounting adoption among MSMEs through a comprehensive synthesis of existing literature and paving the way for further exploration in this vital area of inquiry.

Methods

The research methodology adopted in this study involves a systematic literature review, focusing on the aggregation and analysis of pertinent studies published within the last decade. Primarily sourced from Google Scholar, this approach aims to methodically gather, evaluate, and synthesize existing literature germane to the adoption of e-accounting among Small and Medium Enterprises (SMEs).

Initially, extensive searches were conducted across databases such as SINTA and SCOPUS, utilizing targeted keywords including "e-accounting," "UTAUT," "SMEs," and "factors influencing technology adoption." The temporal limitation to the past ten years ensures the currency and relevance of the retrieved literature. Subsequently, a rigorous selection process was employed, scrutinizing each study for relevance and methodological rigor. Inclusion criteria were meticulously applied, prioritizing studies focusing on factors influencing e-accounting adoption among SMEs and those employing the UTAUT model as an analytical framework. Data extraction and analysis were conducted iteratively, emphasizing the identification of common themes, discrepancies, and knowledge gaps across the selected literature. Through this process, a coherent narrative was constructed, grounded in a comprehensive understanding of the factors shaping e-accounting adoption among SMEs.

The utilization of the literature review method facilitated the presentation of a holistic view of the research domain, allowing for the synthesis of the latest and most reliable findings. By leveraging this approach, the study aims to contribute substantively to the discourse surrounding e-accounting adoption among SMEs, while also identifying avenues for future research exploration.

Results

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<td>1</td>
<td>Arista Kusumaningrum and Wahyu Meiranto (2023)</td>
<td>Analisis Metode UTAUT2 Untuk Menjelaskan Perilaku Konsumen Dalam Menggunakan E-Commerce Di Kalangan Mahasiswa Akuntansi Universitas Diponegoro</td>
<td>Diponegoro Journal of Accounting, 12(3).</td>
<td>A case study using UTAUT2 in the context of accounting student behavior at Diponegoro University shows that e-commerce usage intentions and behavior are significantly influenced by performance expectations, business expectations, habits and usage behavior. The model described regarding the use of accounting applications emphasizes main factors such as Achievement Expectations (PE), Effort Expectations (EE), and Facilitating Conditions (FC). This variable directly influences attitudes and interest towards technology use. In the context of using accounting applications, it is important to consider how effective the application is in providing the expected results, how easy it is to use, and the conditions that support the use of the application. The research results show that Performance Expectancy and Facilitating Conditions have the most significant influence on the use of Mandiri Online / New Livin. It is important for banks to continually improve application performance and features to maintain high usage. Marketing strategies and digital transformation of customer acquisition can also increase bank competitiveness.</td>
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**Discussion**

*Performance expectation and its influence on intention and behavior in using e-accounting*

Performance expectation, within the broader context, encompasses individuals’ anticipations regarding the capability of a technology to facilitate or augment efficiency across various activities (Kusumaningrum & Meiranto, 2023). The attributes and functionalities embedded within an application or technology significantly influence individuals’ decisions to adopt said technology. Factors such as usefulness, speed, and productivity serve as indicators of individuals’ perception of technology as a facilitative tool capable of yielding benefits, accelerating processes, and enhancing overall productivity in their daily endeavors (Hartini & Afnisari, 2023; Lutfi et al., 2022). The concept of performance expectation plays a pivotal role in influencing technology adoption and usage, particularly within the realm of e-commerce platforms. Recognizing that technology can yield benefits and improve operational efficiency,
consumers are more inclined to utilize online platforms for their shopping activities. Therefore, it is imperative for service providers and application developers to incorporate considerations of performance expectation into the design and development phases of technological products. By aligning technological offerings with users’ expectations and needs, providers can enhance user satisfaction and promote greater adoption and usage (Usman, 2022).

In the context of Micro, Small, and Medium Enterprises (MSMEs), performance expectation holds significant relevance. Business owners within the MSME environment typically seek solutions that can optimize operational efficiency and productivity. Acknowledging the potential benefits that technology, such as e-accounting systems, can offer, MSMEs are motivated to adopt such solutions. Enhanced efficiency in financial recording processes and data analysis equips MSMEs with the tools necessary to effectively manage their finances and make well-informed decisions in the course of running their businesses. Therefore, for e-accounting service providers and application developers catering to the MSME sector, incorporating considerations of performance expectation is paramount. By developing solutions that align with the needs and expectations of MSMEs, e-accounting technology can emerge as a valuable asset in assisting these enterprises in optimizing their business processes and improving their decision-making capabilities. Through strategic alignment with performance expectations, e-accounting solutions can position themselves as indispensable tools for MSMEs, fostering sustainable growth and resilience within this vital sector of the economy.

**Effort expectation and its influence on intention and behavior in using e-accounting**

Prior research has consistently indicated a positive correlation between effort expectancy and users’ intention to engage with technology, particularly in the context of e-commerce platforms. Effort expectancy refers to users’ perceptions of how easily they can navigate and operate a technological system. When users perceive a technology as easy to use and navigate, they are more inclined to utilize it. This alignment between enhanced effort expectancy and greater intentionality underscores the notion that users are more likely to embrace technology when they perceive it as conducive to achieving their objectives. This understanding is supported by studies such as those conducted by Thottoli & Ahmed (2022), Oktavianita & Siregar (2021), and Risma Dwinda Putri & Sadha Suardikha (2020). These studies collectively underscore the pivotal role of perceived ease of use in fostering technology adoption and efficiency enhancement. Additionally, empirical research outcomes, exemplified by the study conducted by Mukmin et al. (2019), further substantiate the significant positive relationship between effort expectancy and behavioral intention. With a correlation rate of 69.28%, these findings underscore that users’ perception of technology’s ease of use profoundly influences their intention to embrace it. In essence, the ease or difficulty associated with technology utilization emerges as a pivotal determinant shaping individuals’ propensity to engage with it.

In the context of Micro, Small, and Medium Enterprises (MSMEs), the importance of intuitive interface design and easily understandable processes in e-accounting is highly relevant. MSMEs often face resource constraints, including limited time and technical expertise. Therefore, they require solutions that are user-friendly and time-saving. In this context, if the e-accounting system has an intuitive interface design and easily understandable processes, MSMEs will be more motivated to adopt the technology. They will feel more confident in using the e-accounting system for their financial recording and data analysis activities, as they perceive that its usage will not consume much time and effort. Thus, in developing e-accounting solutions for MSMEs, it is necessary to consider these aspects to meet user needs and expectations and increase technology adoption among MSMEs. By prioritizing intuitive design and usability, e-accounting developers can help alleviate the barriers posed by limited resources and technical expertise, thereby facilitating greater adoption and utilization among MSMEs. This underscores the importance of designing technology solutions that align with the specific needs and constraints of MSMEs, ultimately enabling them to leverage technology to enhance their operational efficiency and competitiveness in the marketplace.

**Social influence on intention and behavior in using e-accounting**

Social influence, as evidenced by research findings, exerts a significant impact on the intention and behavior of e-accounting service users. Studies indicate that individuals’ decisions to embrace e-accounting are influenced by various social factors, including the prevalence of similar services among their peers, recommendations from close acquaintances, and the influence of mass media (Indah & Agustin, 2019). This underscores the notion that individuals’ perceptions of the importance and social acceptance of adopting new technology profoundly influence their decision-making processes. Consequently, companies offering e-accounting services should strategically consider methods to both maintain and enhance social influence, thereby increasing intention and usage of their services. One effective strategy involves increasing exposure through mass media channels, as this can help create a positive impression of the service and bolster individuals’ confidence in their social environment (Fatima, 2016; Mustaqim et al., 2018). By strategically disseminating information through various media platforms, e-accounting service providers can cultivate a favorable perception of their offerings and foster a sense of social acceptance among potential users.

Moreover, social influence within the context of e-accounting usage underscores the importance of interpersonal interactions and influence within social environments. Recommendations from close acquaintances, such as friends or family members, carry significant weight in shaping an individual’s perception and attitude toward new technology. Similarly, influence from mass media, including advertisements and positive reviews about e-accounting services, can sway individuals’ perceptions and decisions (Venkatesh et al., 2012). In the Micro, Small, and Medium Enterprises (MSME) environment, social influence plays a pivotal role in shaping the intention and behavior of e-accounting service users. Recommendations from business associates, family members, or trusted business partners can serve as strong incentives for MSME owners to adopt new technology such as e-accounting. Additionally, exposure to positive messaging about e-accounting services through mass media channels can further reinforce their perception of its value and utility.
Therefore, it is crucial for e-accounting service providers to devise effective strategies to strengthen social influence among MSMEs. This can be achieved through targeted marketing campaigns that highlight success stories and testimonials from satisfied users, thereby enhancing credibility and trust in the service. Furthermore, fostering open and continuous communication with customers can help build strong relationships and foster a sense of community around the use of e-accounting technology. Consequently, MSMEs are more likely to embrace e-accounting and leverage the technology to enhance their operational efficiency and financial management practices. By recognizing and leveraging the power of social influence, e-accounting service providers can effectively drive adoption and usage among MSMEs, ultimately contributing to their growth and success in an increasingly digitalized business environment.

Conclusion

In the context of Micro, Small, and Medium Enterprises (MSMEs), performance expectations serve as a crucial determinant shaping users’ intentions and behaviors regarding the adoption of e-accounting systems. MSME owners are more inclined to embrace and utilize e-accounting solutions when they anticipate significant benefits and enhanced efficiency in their accounting activities. Therefore, e-accounting developers must prioritize considerations of performance expectations when designing their products to align with the specific needs and expectations of MSME users. By emphasizing the potential advantages and efficiency gains offered by e-accounting systems, developers can enhance user motivation and willingness to adopt these technologies within their businesses. Additionally, factors such as effort expectations and effort expectancy play pivotal roles in influencing the intentions of MSME users to adopt e-accounting solutions. The perceived ease of use and usability of e-accounting systems significantly impact users’ adoption decisions. Therefore, intuitive interface design and user-friendly processes are key factors in influencing the intentions of MSME users to utilize e-accounting systems effectively. By prioritizing ease of use and user-centric design principles, e-accounting developers can mitigate barriers to adoption and facilitate smoother integration of their products within the MSME sector.

Furthermore, in the MSME context, social influence emerges as another influential factor affecting intentions and behaviors regarding e-accounting usage. Recommendations from fellow entrepreneurs, family members, as well as the influence of mass media channels, can shape the perceptions and attitudes of MSME owners towards the adoption of new technologies. Hence, it is imperative for e-accounting service providers to deploy effective strategies aimed at strengthening social influence among MSMEs. Measures such as increasing exposure through mass media channels and cultivating a positive image through targeted social media campaigns can help enhance the adoption and usage of e-accounting among MSME owners. By addressing these aspects comprehensively, e-accounting developers and service providers can increase the likelihood of successful introduction and widespread adoption of their products within the digitally connected MSME market landscape.

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References


