IMPROVEMENT OF MSME PERFORMANCE THROUGH BEHAVIOR ANALYSIS OF FINANCIAL STATEMENTS USING ACCOUNTING INFORMATION TECHNOLOGY

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IMPROVEMENT OF MSME PERFORMANCE THROUGH BEHAVIOR ANALYSIS OF FINANCIAL STATEMENTS USING ACCOUNTING INFORMATION TECHNOLOGY

Maharani Husnunnida*, **Fitri Alfiana**
Department of Accounting, Universitas Internasional Semen of Indonesia
*Email: husnunnida.maharani@uisi.ac.id

ABSTRACT
This study examines the factors that influence the behavior of SMEs in preparing financial statements using accounting information technology. This study is a combination of the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) models. If MSME can compile financial reports, their economic performance will increase. In its business process, there are still many MSMEs that do not take notes and prepare financial reports. The implementation and use of accounting information technology also cannot run optimally because not all MSME actors use it on an ongoing basis. This study aims to determine the factors that can affect the ability of MSME entrepreneurs in preparing financial reports by utilizing accounting information technology. The results of this study can be used to increase the number of MSMEs that are able to prepare financial reports with accounting information technology. This study combines the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) models. The survey method is used in data collection. The sample taken is the MSME in Gresik Regency who have prepared financial reports with accounting information technology. This study uses Partial Least Square (PLS) for data testing. The results of this study are the construct of ease of use, credibility, subjective norms, and behavioral control which have a positive effect on the interest in preparing financial statements with accounting information technology. The construct of usefulness, attitude, and self-confidence negatively influences interest. This study also shows that interest has a positive effect on MSME behavior in preparing financial statements with accounting information technology.

KEY WORDS
Behavior, accounting, information technology, technology, acceptance model, theory of planned behavior.

Business entities in Indonesia are classified into two groups, namely Large Enterprises and Micro and Small and Medium Enterprises (MSMEs). According to Law Number 20 of 2008, MSMEs are business entities that have a turnover of less than Rp. 300,000,000 (three hundred millions rupiah) per year. Based on data from the Central Statistics Agency (2013), the percentage of SMEs is greater than that of large business actors, which reached 98.77%. This shows that SMEs have a big role to contribute in developing the country's economy.

MSMEs contribute to increasing national income and reducing the number of unemployed people in Indonesia. A measure of national income that is often used is the Gross Domestic Product (GDP), which is defined as the total value or market price of all goods produced during a certain period of time. In 2007 to 2012, the number of Indonesia's MSME GDP increased from Rp 2,107,868 billions to Rp 4,869,568 billions (Hapsari et al., 2014). The data shows that MSMEs can increase GDP by 18.33% every year. Increasing the number of MSMEs can also reduce unemployment in Indonesia. Based on BPS statistical data, in 2012 MSME absorbed 97.16% of the total industrial workforce in Indonesia.

The very large role of MSME makes the MSME sector the main driver of the economy in Indonesia (Tambunan, 2009). Therefore, the empowerment of MSME is needed to make MSME more advanced, independent, and developing. The Government of Indonesia has implemented various programs to encourage the development and growth of MSMEs, such as funding and financing, provision of facilities, promotion and marketing, and partnership programs that are regulated in Law No. 20 of 2008 concerning SMEs. These programs can

only run optimally if SMEs have the interest and willingness to apply the material obtained during the program. One way to measure the development of MSME performance is to look at the financial statements that they have.

This study discusses the issue of the behavior of SMEs in preparing financial statements using the information technology of the agency. Behavior is an actual action or activity carried out by an individual (Hartono, 2007). Financial reports are a means of communicating key financial information to parties outside the company (Kieso, 2007). Accounting information technology is an application used to process information into financial statements. Thus, the behavior of MSMEs in preparing financial statements with accounting information technology is a concrete action taken by MSMEs in preparing financial statements using accounting information technology.

The first problem that is often encountered at MSMEs is that there are still many MSMEs that have not been able to compile financial reports correctly. Most MSMEs have not yet carried out accounting practices to the fullest in the conduct of their businesses (Pinasti, 2007). In general, MSME actors have not compiled financial reports correctly due to lack of understanding of accounting records, the density of busyness so that they have not had time to take notes, and assume that the preparation of financial statements is not important because without recording their business can still run and earn profits.

The second problem is related to the failure of the implementation of accounting information technology. There are several accounting information technologies that can be used to process business transaction information into financial reports, such as SIAPIK, Zahir, Accurate, Microsoft Excel, and others. But not many MSMEs have used the application. Research shows that the cause of failure of an information technology implementation process is more on the behavioral aspects (Hartono, 2007). Someone will take action if they have an interest in themselves. Although the behavior can be predicted through someone's interest, but information related to the reason someone conducts his behavior can not be directly obtained (Ajzen, 1991). Therefore, this study focuses to find out the reasons for the emergence of interest and identify the influence of interest on the behavior of MSMEs in preparing financial statements using accounting information technology.

This study takes the object of SMEs in Gresik Regency who have recorded financial statements. The object was taken because Gresik Regency UMKM had difficulty in the process of preparing financial statements. The financial statements become a form of accountability of SMEs to capital providers. Therefore, the financial statements are very useful for assessing MSME business performance. To be able to successfully achieve good business performance, one way is by storing business records, financial management, and credit management.

Previous research related to the preparation of MSME financial statements with accounting information technology is mostly aimed only at identifying factors that influence the interests of MSME entrepreneurs in making financial reports. The study did not discuss the actual behavior of preparing financial statements with accounting information technology. This study complements the shortcomings of previous research to add other dependent variables, namely self-confidence and the behavior of MSMEs in preparing financial statements with accounting information technology. This study combines the Technology Acceptance Model (TAM) and Theory of Planned Behavior by adding an independent variable of self-confidence (self efficacy). The construct of self-confidence is associated with interest in behavior because self-confidence influences emotional responses (Bandura, 1999).

LITERATURE REVIEW

Behavior is an actual action or activity carried out by an individual (Hartono, 2007). Interest is an indication of an individual's readiness to perform a behavior (Lu, et al., 2010). Interest can also be interpreted as a desire to conduct behavior (Hartono, 2007). Interest

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indicates how hard people are willing to try, or how much effort they plan to try, in order to conduct behavior (Ajzen, 1991).

The act of someone in preparing financial statements using accounting information technology is one form of behavior. The individuals in this study are SMEs who prepare financial statements with accounting information technology. Financial reports are a means of communicating key financial information to parties outside the company (Kieso, 2007). MSMEs prepare financial statements to display their financial performance as a form of accountability after receiving additional capital.

Financial statements are a result of recording transactions that can show the economic condition of a business entity in a certain period. The purpose of financial statements is to provide information on the financial position, financial performance and cash flow statement of an entity that is useful for a large number of users in making economic decisions. The financial statements indicate management's responsibility for the source of the data obtained. UMKM is a type of business entity that has the obligation to prepare financial reports. The financial statements that must be prepared by MSMEs include cash receipts and disbursements, Income Statement, Statement of Changes in Equity, and Cash Flow Report.

Accounting information technology is an application that can be used to process transaction recording information into financial statements. There are several accounting information technologies available.

SIAPIK is a financial recording system from Bank Indonesia for SMEs that is simple, fast, and easily based on Android. SIAPIK is available in playstore so it can be downloaded and used. The SIAPIK program can accurately describe the financial condition of a business. SIAPIK output in the form of financial statements consisting of balance sheets, profit and loss, cash flow, etc.).

Zahir was developed in 2007 by Indonesian citizens. Zahir is suitable for use by small and medium-sized businesses, foundations, organizations, hospitals and other small-scale businesses. Zahir processes daily financial transactions into a simple financial report.

Accurate is an accounting recording application that is often used by companies. The use of Accurate is done by entering company information then inputting sales and purchase transactions to record the company's creditors and debtors. The results of this information will be processed into general journals and financial reports.

Microsoft Excel is a Microsoft Office application that can be used to process business financial information. The Microsoft Excel application is easy to use in making simple accounting records because of its manual processing, but it is difficult to generate financial reports automatically like other accounting applications.

Technology Acceptance Model (TAM) is a theory developed by Davis et al. (1989) based on the model of Theory Reasoned Action (TRA). Technology Acceptance Model (TAM) is a model of acceptance of information technology systems that will be used by users. The TRA model explains that decisions made by individuals to accept an information system technology are conscious actions that can be predicted by their behavioral intentions.

TAM adds two main constructs to the TRA model, namely usability and ease of use. Technology users will have the intention to use if the individual benefits and feels they can improve their level of performance through the use of new technology. Perceived ease of use reflects the ease of individuals in operating new technologies (Davis, et al., 1989). The main construct of TAM is ease of use (perceived ease of use), usefulness (perceived usefulness), attitude (attitude), and interest (intention).

Theory of Planned Behavior (TPB) is a development of the previous theory, Theory of Reasoned Action (TRA), which is based on attitude variables, subjective norms, and behavioral control. TPB shows that interest is influenced by attitudes, subjective norms, and behavioral control. There are studies that add behavioral control constructs in TPB to control individual behavior that is limited by their shortcomings and limitations of the lack of resources used to conduct their behavior (Ajzen, 1991). TPB assumes that many behaviors are not all under full control so the concept of behavioral control is added.

Information systems must be easy to learn and easy to use. TAM connects the construct of ease of use with the construct of interest through the construct of attitude as a

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mediating variable (Wang, 2002). There is research that changes the relationship between the construct of ease of use with the construct of interest into a direct relationship. Some researchers find that there is a positive relationship between the construct of ease of use and the construct of interest (Wang, 2002; Pikkareinen, et al., 2004; Noiandini, 2012; Lie and Sardjito, 2013). The alternative hypotheses that are formulated are:

H_1: Ease of use has a positive effect on the interest in preparing financial statements with accounting information technology.

Definition of usefulness according to Davis, et al. (1989) is a person's level of confidence that using an information system will improve performance. TAM connects the construct of usability with the construct of interest. Several studies have shown the influence of use contract with the construct of interest (Wang, 2002; Lee, et al., 2005; Yi, et al., 2006). The alternative hypotheses that are formulated are:

H_2: The usefulness has a positive effect on the interest in preparing financial statements with accounting information technology.

A study revealed that in addition to ease of use and confidence in usability, interest in using information systems can be influenced by user perceptions regarding credibility regarding security and privacy issues (Wang, 2002). If someone already feels that he has gained security from using a system, the interest in using it will increase. The research found that there is a positive relationship between the construct of credibility and the construct of interest (Wang, 2002). The alternative hypotheses that are formulated are:

H_3: Credibility has a positive effect on the interest in preparing financial statements with accounting information technology.

A study defines attitude as the level of positive or negative evaluation of an individual's self-performance over certain behaviors (Lu, et al., 2010). Another definition explains that attitude is the level of self-evaluation when someone feels disadvantaged or disadvantaged when assessing behavior (Ajzen, 1991). TAM and TPB connect the attitude construct to the construct of interest. There is research that states that interest is determined by individual attitudes toward behavior (Chang, et al., 2005). Several studies have shown that attitude has a positive effect on user interest (Lu, et al., 2010; Chang, et al., 2005). The alternative hypotheses that are formulated are: H_4: Attitude has a positive effect on the interest in preparing financial statements with accounting information technology.

Subjective norms are one's perceptions of other people's beliefs that will affect their interest in doing or not performing the behavior under consideration (Hartono, 2007). TPB connects the construct of subjective norms with the construct of interest. Several studies have found that the construct of subjective norms influences the construct of interest (Yi, et al., 2005; Lu, et al., 2010). The alternative hypotheses that are formulated are:

H_5**:** Subjective norms have a positive effect on the interest in preparing financial statements with accounting information technology.

Behavioral control as ease or difficulty of perceived to perform behavior or actions (Hartono, 2007). Behavioral control is a construct in TPB that is applied to a variety of situations where individuals lack great control over behavior (Ajzen, 1991). There are studies that show that behavioral control has a positive effect on user interests (Lu, et al., 2010). The alternative hypotheses that are formulated are:

H_6: Behavioral control has a positive effect on the interest in preparing financial statements with accounting information technology.

Self-confidence is trust in one's ability to exert motivation, cognitive resources, and actions needed to meet situational demands (Bandura, 1999). Self-confidence refers to one's beliefs about his ability to complete certain tasks with actions and resources possessed in the face of obstacles (Sniehotta, et al., 2005). The alternative hypotheses that are formulated are:

H_7: Self-confidence has a positive effect on the interest in preparing financial statements with accounting information technology.

Interest is an indication of an individual's readiness to perform a certain behavior and is assumed to be a direct antecedent of the behavior (Lu, et al., 2010). While behavior is an actual action or activity carried out by an individual (Hartono, 2007). The stronger a person's

interest, the more likely there is to do the behavior (Alleyne and Phillips, 2011). There are studies that prove that the construct of interest has a positive influence on the behavior of users of information systems (Lu, et al., 2010). Based on the description above, alternative hypotheses are formulated, namely:

H_8: Interest has a positive effect on the behavior of preparing financial statements with accounting information technology.

METHODS OF RESEARCH

The population of this research is the SMEs who are located in Gresik Regency. The UMKM actors taken as a sample are the SMEs who have prepared financial reports using accounting information technology. The sample selection is done by one of the nonprobability sampling methods, namely convenience sampling to facilitate the sampling process in accordance with sample requirements. The data collection method used in this study is a survey method. Data collection tools used were questionnaires. Testing the hypothesis of this study using the Partial Least Square (PLS) statistical method with the SmartPLS 3 program.

RESULTS AND DISCUSSION

Respondents in this study are MSME in Gresik Regency who have been able to prepare financial reports using accounting information technology. The number of questionnaires distributed by researchers was 120 questionnaires. The number of returned questionnaires was 114 questionnaires. Researchers examined the questionnaires that had been collected and found 9 questionnaires that were not filled in completely and 5 questionnaires that were filled out inconsistently by respondents so that the questionnaire that could be processed was 100 questionnaires or equal to 83.3%.
The following is the sample size and return rate for the questionnaire:

Table 1 – Samples and Returns

Information	Amount	Percentage
Questionnaire distributed	120	100%
Questionnaire that did not return	(6)	5%
Returned questionnaires	114	95%
Incomplete questionnaire	(9)	7,5%
Questionnaire that cannot be processed	(5)	4,1%
Questionnaire that can be processed	100	83,3%

There are two validity tests conducted, namely convergent validity test and discriminant validity test. The parameters in the convergent validity test are AVE value more than 0.5, communality value more than 0.5, and loading factor value more than 0.7. The AVE value and the communality value of all constructs in this study are more than 0.5. The loading factor value of all indicators is more than 0.7. Based on these results it can be concluded that the constructs and indicators in this study have met the convergent validity test. Two parameters used in the discriminant validity test, namely the root value of AVE must be more than the correlation of latent variables and the value of cross loading is more than 0.7 in one variable. The cross loading value in one variable is more than 0.7 so that it can be concluded that the constructs and indicators used in this study have met the discriminant validity test.

The parameters used to assess reliability consist of Cronbach's alpha values of more than 0.6 and composite reliability of more than 0.7. All Cronbach's alpha values are more than 0.6 and composite reliability values are more than 0.7. Based on these results it can be concluded that the data and measurement results in this study are reliable. All three tests have been completed and the results indicate that this study has met the requirements of convergent validity, discriminant validity, and reliability. The conclusion that can be drawn

from the three tests is that all constructs and indicators used in this study are valid and reliable.

The parameter for testing the one-tailed hypothesis is the value of t-statistics must be more than 1.64. The hypothesis will be accepted if the t-statistics value is more than 1.64 and the hypothesis will be rejected if the t-statistics value is less than 1.64.

Following is table 3 which shows the value of the path coefficient:

Table 2 - Path Coefficient Value

Hypothesis	Construct	Original Sample	Sample Mean	T-Statistics	P Value	Decision
H1	Ease of Use → Interest	0,333	0,353	2,685	0,007	Accepted
H2	Use → Interest	0,160	0,175	1,490	0,137	Rejected
H3	Credibility → Interest	0,177	0,159	2,054	0,040	Accepted
H4	Attitude → Interest	0,037	0,026	0,507	0,612	Rejected
H5	Subjective Norms → Interest	0,166	0,178	2,077	0,038	Accepted
H6	Behavioral Control → Interest	0,434	0,434	4,353	0,000	Accepted
H7	Self Confidence → Interest	0,097	0,093	1,179	0,239	Rejected
H8	Interest → Behavior	0,738	0,746	18,728	0,000	Accepted

Hypothesis 1 in this study states that ease of use has a positive effect on the interests of SMEs in preparing financial statements with the tenology of accounting information. The test results show the t-statistics value is greater than the t-table value (1.64), which is 2.685 with p value 0.007. Based on these results, then hypothesis 1 is accepted. This study supports previous studies conducted by Wang (2002). The results of this study are consistent with studies conducted by Noviandini (2012), Lie and Sadjiarto (2013), Chang et. al. (2005), Fu et. al. (2006), Yi et al. (2006), and Azmi and Bee (2010). The results of the six studies also provide evidence that ease of use has a positive effect on interest. Based on this, respondents felt that when MSME actors felt that accounting information technology was easy to use, the greater the desire of MSME entrepreneurs to use it in preparing financial statements.

Hypothesis 2 in this study states that usability has a positive effect on the interests of SMEs in preparing financial statements with the tenology of accounting information. The test results show the t-statistics value is smaller than the t-table value (1.64) which is 1.490. Based on these results, then hypothesis 2 is rejected. This study supports previous research conducted by Wang (2002). The results of this study are consistent with previous studies conducted by Lee et al. (2005), Chang et. al. (2005), Fu et. al. (2006), Yi et al. (2006), and Azmi and Bee (2010). The five studies provide empirical evidence that usability has no effect on interest in use. Based on this, it can be said that respondents feel useful or not accounting information technology can be ignored. Significant influence on interests can be caused by behavioral control. When SMEs feel confident that they are able to use accounting information technology easily, then useful or not accounting information technology will be ignored.

Hypothesis 3 in this study states that credibility has a positive effect on the interests of SMEs in preparing financial statements with accounting information tenologies. The results of this study indicate that the value of beta (β) is positive at 0.040 and the value of t-statistics constructs credibility to interest is greater than 1.64 which is 2.054. These results indicate

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that credibility has a positive effect on interest. This study supports previous research conducted by Wang (2002). Based on the TAM used by Wang (2002), evidence is obtained that credibility has a positive effect on interest in using information technology. When MSMEs think that using information technology can guarantee their privacy security in preparing financial reports, the greater the desire of these MSMEs to use accounting information technology.

Hypothesis 4 in this study states that attitude has a positive effect on the interests of SMEs in preparing financial statements with accounting information technology. The test results show that the t-statistics value is smaller than the t-table value (1.64) which is 0.507 with a p value of 0.612. Based on these results, then hypothesis 4 is rejected. This study supports previous studies conducted by Chang et al. (2005). The results of this study are also consistent with those of Lu et al. (2010). Both of these results indicate that attitude does not affect interest. This can be caused by the experience of the SMEs. With the experience already possessed by MSMEs, it can be said that MSMEs are already accustomed to and feel able to use information technology easily so that there is no need to consider the advantages of using accounting information technology in preparing financial statements.

Hypothesis 5 in this study states that subjective norms have a positive effect on the interests of SMEs in preparing financial statements with accounting information technology. The test results show the t-statistics value of 2.077, this value is greater than the t-table value of 1.64. P value indicates the number 0.038 means that subjective norms have a positive effect on the interests of SMEs in preparing financial statements. Therefore hypothesis 5 is accepted. The presence of superiors, coworkers, and friends who have compiled financial reports becomes important for SMEs. The more positive the information provided about the preparation of financial statements, the more it can attract MSME actors to prepare financial reports. This study supports previous studies conducted by Lu et. al. (2010), Venkatesh and Davis (2000), Yi et al. (2006), and Lam, Cho, and Qu (2007). The preparation of financial statements with accounting information technology can be affected by social pressure from superiors, colleagues, family, or friends of SMEs who have already prepared financial statements.

Hypothesis 6 in this study states that behavioral control has a positive effect on the interests of SMEs to prepare financial statements with accounting information technology. The results of this study indicate that the t-statistics value of the behavioral control construct towards more interest than the t-table (1.64) is 4.353. These results indicate that behavioral control has a positive effect on the interests of SMEs to prepare financial statements with accounting information technology. Therefore hypothesis 6 is accepted. This study supports previous research conducted by Lu et al. (2010). Study of Lu et al. (2010) proved that behavioral control has a positive effect on interest. If MSME actors feel confident that they can exercise control over their behavior in preparing financial statements and have the resources needed, then those MSMEs tend to prepare financial reports with accounting information technology.

Hypothesis 7 in this study states that self-confidence has a positive effect on the interests of SMEs in preparing financial statements. The test results show a tstatistics value of 1.179, this value is greater than the t-table value of 1.64. P value indicates the number 0.239 means that self-confidence has no effect on the interests of SMEs in preparing financial statements with accounting information technology. Therefore hypothesis 7 is rejected. Significant influence on interests can be caused by ease of use. When SMEs feel that it is easy to use accounting information technology, then their confidence or not in their ability to use accounting information technology will be ignored. This study supports previous studies conducted by Fu et al. (2006) Lam, Cho, and Qu (2007), and Chen et al. (2013).

Hypothesis 8 in this study states that interest has a positive effect on the behavior of SMEs in preparing financial statements with accounting information technology. The test results show the t-statistics value of 18.728, this value is greater than the t-table value of 1.64. The value of p value is 0,000 so that it shows that interest has a positive effect on the behavior of SMEs in preparing financial statements with accounting information technology. Therefore hypothesis 8 is accepted. The greater the desire of MSME actors to prepare

financial statements with accounting information technology, the MSME actors tend to prepare financial reports with accounting information technology. The results of this study support previous studies conducted by Ajzen (1991), Venkatesh and Davis (2000), and Lu et al. (2010).

CONCLUSION

The results of this study conclude that the behavior of SMEs in preparing financial statements with accounting information technology is determined by interest. The greater the desire of SMEs to use accounting information technology, the taxpayers tend to use accounting information technology in preparing financial statements. Interest in the use of accounting information technology is influenced by ease of use, credibility, subjective norms, and behavioral control.

The implication of this study is that it can explain the TAM and TPB models as a basic theory that predicts behavior and reinforces the results of previous studies. The results of this study can also be additional empirical evidence by strengthening the TAM and TPB models to identify the behavior of technology use, especially accounting information technology. The results of this study can be applied to the practice of designing, socializing, and implementing accounting information technology applications. This study can be used as an evaluation that to increase the use of accounting information technology, application providers must be able to increase the interest of SMEs by providing the factors needed.

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