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Analyzing Factors Influencing Accounting Application Adoption Using the Unified Theory of Acceptance and Use of Technology (UTAUT) Model Among F&B MSMEs in West Java

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Abstract

Micro, small, and medium-sized businesses are crucial to Indonesia's long-term economic success. MSMEs accounted for 97 percent of employment in Indonesia in 2021, generated 60.42 percent of the country's total investment, and produced 61.07 percent of the country's GDP. Despite their significance to the national economy, many MSMEs face difficulties. Capital constraints are one such factor. Limited financial management ability was noted as a cause for the low level of loans extended to MSMEs in Indonesia. Previous research found that accounting apps can improve MSMEs' financial management capabilities and thus increase their access to finance. Despite the advantages of accounting software and the availability of various free accounting apps, a low adoption rate of accounting apps is found in the highly competitive culinary MSMEs in West Java. This study used the Unified Theory of Acceptance and Use of Technology (UTAUT) to investigate the variables that affect the intentions and actual use of accounting apps in culinary MSMEs. According to UTAUT, performance expectation, effort expectancy, social influence, and facilitating circumstances impact behavioral intention to adopt a system, whereas facilitating conditions and behavioural intention influence the actual usage of the system. The quantitative approach was used in data collection, using questionnaires sent out to West Java's MSMEs in the culinary sector. The PLS-SEM was then used to analyze the 131 survey responses. The results showed that MSMEs' performance expectation, effort expectancy, and facilitating conditions positively affected their behavioural intentions to utilize accounting apps. Behavioural intentions and facilitating conditions also affected users' actual app utilization. Therefore, it is suggested that developers of accounting apps and the government use these variables to increase the usage of the applications. Future research may include broader predictors to explain better the usage of accounting apps in light of the study's limitations.

Keywords: accounting applications; performance expectancy; effort expectancy; facilitating conditions.

A. INTRODUCTION

Digitalization is how an industry, organization, or nation adopts or extends computer technology (Brennan & Kreiss, 2014). Although its positive impact on economic growth, social well-being, and government efficiency varies significantly from nation to nation, its positive consequences are undeniable (Karim et al., 2021). Increased profit margins, productivity, customer retention, cost savings, the ability to quickly roll out new goods and services, and revenue growth were just a few of the substantial advantages businesses that adopted digital transformation efforts experienced (Karr et al., 2020). Companies shifting from paper-based to technology-based alternatives or digitizing their business processes improve business efficiency by enabling automated data collection that provides essential insights into company performance, cost drivers, and potential risks (Parviainen et al., 2022). (Legina & Sofia, 2020) state that the process helps companies cut costs, reduce time consumed, and conserve human resources.

The benefits of digitization extend to MSMEs. Based on UU No. 20 of 2008, MSMEs are enterprises operated by individuals, families, or small groups and are differentiated based on yearly sales, total employees, and assets excluding commercial lands or buildings. MSMEs are more vulnerable to economic shocks than larger companies because they have fewer resources, insufficient financial reserves, and lower productivity levels (International Labor Organization, 2020). MSMEs must embrace digitalization to respond to market realities and preserve a competitive edge as consumer and business purchasing patterns continue to change (Karr et al., 2020).

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MSMEs are essential to Indonesia's economy and the nation's quest for steady, sustainable development. According to the Kementerian Koperasi dan UKM, there were 65.47 million MSMEs in Indonesia as of the end of 2019, showing an increase of 1.98 per cent over 2018. Kementrian Koperasi dan UKM stated that in 2021, MSMEs would be responsible for 60.42 per cent of all investments and 97 per cent of employment in Indonesia. Despite the importance of these enterprises to Indonesia's economy, the (World Economic Forum, 2022) indicated that 80–90 per cent of MSMEs' income was lost due to several problems they faced. Capital limitations are one of the most significant problems, given that most still operate conventionally and encounter barriers to loan financing. In research (Rizki, 2022), a lack of management abilities, which includes insufficient proficiency in fundamental financial management, is also identified as a significant concern. MSMEs must improve their capacity to monitor sales and purchases to find cost-saving measures utilizing the accounting process to maintain long-term sustainability (Hidayah et al., 2022).

Profit or loss for a certain period, asset and liability values, and equity structure are all derived from a business's financial records (Amanamah et al., 2016). Businesses may need help managing the enormous amounts of data their everyday operations create (Kurniawan & Diptyana, 2011). Businesses adopting accounting software can better foresee challenges and opportunities (Farhan et al., 2020). Automating accounting software assists MSMEs who lack accounting expertise (Putra, 2022). Trial balance, payroll, accounts payable, and accounts receivable are only some financial activities that can be recorded using accounting software (Pulakanam & Suraweera, 2010). Android-based accounting apps are more compact and simpler to set up than accounting software, yet they provide the same financial functions (Endit, 2022).

Based on West Java's Dinas Koperasi dan UKM data, 6.25 million small and medium businesses were established in the region in 2021, and 66.81 per cent are operating in the food and beverage industry (F&B). It shows that in the era of industrial 4.0, competition is intense among West Java's culinary businesses. In order to remain ahead in today's competitive business environment, digital technology integration has become crucial (Wijoyo, 2020). The culinary, or F&B, industry in West Java's MSME sector holds significant untapped potential for expansion. However, according to (Fatih & Fachrizah, 2021), many MSMEs in this industry face the challenge of limited access to capital, hindering their expansion desires. The Deputy Governor of Bank Indonesia in 2022 explained that limited financial management capacity and low financial literacy result in a low disbursement of loans to small businesses. The utilization of accounting applications is seen as a way to improve the financial management capabilities of MSMEs (Haryono, 2022). By allowing MSMEs to record their financial transactions, accounting applications expand and strengthen their access to finance, according to (Bank Indonesia, 2022).

A financial application helps minimize mistakes in inputting financial data, speeds up the accounting process, and simplifies error discovery (Wiralestari & Friyani, 2019). Accounting software generates high-quality financial data, allowing users to make appropriate choices. Furthermore, using accounting apps also helps owners with low accounting experience who need help with manual accounting procedures (Bank Indonesia, 2022). Therefore, using readily available digital accounting systems to record financial transactions increases the possibility of F&B MSMEs getting bank funding while enhancing their company's performance.

(Rachmawati, 2018) highlights that many micro, small, and medium-sized companies still rely on manual accounting techniques despite research on the benefits of technology-based accounting. However, manual accounting errors tend to go unrecognized several times, leading to inaccurate financial data that eventually causes stagnant or declining business growth (Amanamah et al., 2016). Accounting applications strengthen businesses in the highly competitive food and beverage industry, particularly in West Java. Despite the availability of several technologically based accounting choices, these options still need to be more convenient and widely used by micro, small, and medium businesses in Indonesia (Putra, 2019). Popular applications like BukuWarung, Credibook, Lamikro, Jurnal, and SiApik have significant user bases. However, the number is still far below the total of MSMEs in Indonesia, which was 65.47 million in 2019.

The researcher conducted preliminary research, which found that 100% of participants who are the owners or managers of culinary MSMEs in West Java were aware of accounting applications, with 88.3% acknowledging the existence of free applications. 89.2% understood the advantages of utilizing accounting apps. Unfortunately, only 26.1% of all the respondents used them in their businesses, showing a low utilization. Despite the benefits and availability of numerous free accounting applications, only a few MSMEs have incorporated financial accounting applications into their operations. Since it affects MSMEs' willingness to use such technology, it shows a gap that developers and the government must close.

The research aims to understand variables that influence F&B MSMEs' utilization of accounting apps in West Java. The researcher utilizes the UTAUT model or the Unified Theory of Acceptance and Use of

Technology. Aiming to address the shortcomings of earlier technology acceptance models, (Venkatesh et al., 2003) proposed the model. The major components determining user acceptance and use behaviour of technology adoption in an organization, according to the theory, are performance expectancy (PE), effort expectancy (EE), social influence (SI), and facilitation conditions (FC). Understanding these elements and their effect on the behavioural intention (BI) and actual use (AU) of accounting apps helps governments and accounting application companies formulate strategies to increase the utilization of accounting applications among F&B MSMEs.

The degree to which workers believe they can execute their jobs better after implementing and utilizing the system is usually recognized as their "performance expectancy" (Venkatesh et al., 2003). Perceived usefulness, or how much individuals believe a given piece of technology will increase their productivity in the workplace, is the first indicator in this paradigm (Davis, 1989). The second parameter is the relative advantage, which shows how much better this system is compared to its predecessor in the eyes of consumers (Moore & Benbasat, 1991). It has been shown that users' expectations of a system's performance are the most critical predictor of their actual use behaviour (Venkatesh et al., 2012; Mustolih & Mahardhika, 2022; Odeh, 2019; Zaini et al., 2020; Imani & Anggono, 2020).

According to (Venkatesh et al., 2003), a system's "effort expectancy" indicates how easy it is to work with the system. Perceived ease of use measures how easy people believe it is to use the new system (Davis, 1989) while measuring the difficulty of use in an innovation refers to the ease of use (Moore & Benbasat, 1991). These are indicators of the second variable. Interest in accounting software is positively and considerably impacted by one's assumptions of how much work would be involved, according to a study by Zaini et al. (2020).

The extent to which someone believes prominent individuals support their acceptance or rejection of technology is recognized as a social influence (Venkatesh et al., 2003). The first indicator is the individual's sense of whether or not he should engage in the behaviour at hand or subjective norm (Ajzen, 1991). The subjective traditions of one's group and the social contracts one establishes with others in different contexts or social factors are the other indications of the third variable (Thompson et al., 1991). Based on (Arman & Hartati, 2015) research, which (Zaini et al., 2020) quoted, there is a significant association between others' opinions and someone's intention to adopt an innovation.

The extent to which someone perceives that the system's underlying organizational and technical infrastructure encourages their usage of the system is known as facilitating conditions (Venkatesh et al., 2003). The technical infrastructure required for implementing accounting software in SMEs consists of devices and access to the Internet. "Perceived behavioural control" is the first component. It includes self-efficacy, resource-facilitating circumstances, and technology-facilitating conditions, and it represents the sense of both internal and external restrictions on behaviour (Ajzen, 1991). "Facilitating conditions" is the other indicator. It describes the conditions under which certain behaviour is relatively simple to do. (Thompson et al., 1991). According to a study by (Lutfi, 202; Odeh, 2019), this variable significantly impacts the adoption intentions of accounting information systems (AIS) and financial information systems. (Zaini et al., 2020) mention a Venkatesh et al. (2012) study exploring the connection between facilitating conditions and usage behaviour. The study found that it positively affected use behaviour (AU).

According to (Zaini et al., 2020), actual usage (AU) is a system's practical utilization. Based on (Venkatesh et al.'s 2012) previous study, behavioural intention (BI) describes how someone's actions affect their AU or technology usage. Accounting information system (AIS) use was positively correlated with intentional behaviour (Zaini et al., 2020).

According to the explanations stated before, the hypotheses formed include the following:

Hypothesis 1: There is a positive correlation between MSMEs' performance expectations (PE) toward their intentions (BI) to use accounting apps.

Hypothesis 2: There is a positive correlation between MSMEs' effort expectations (EE) toward their intentions (BI) to use accounting apps.

Hypothesis 3: There is a positive correlation between MSMEs' social influence (SI) toward their intentions (BI) to use accounting apps.

Hypothesis 4a: A positive correlation exists between MSMEs' facilitating conditions (FC) and their intentions (BI) to use accounting apps.

Hypothesis 4b: There is a positive correlation between MSMEs' facilitating conditions (FC) and their actual utilization (AU) of accounting apps.

Hypothesis 5: There is a positive correlation between MSMEs' behavioural intention (BI) toward their actual utilization (AU) of accounting apps.

B. RESEARCH METHODS

The research utilized a quantitative approach through survey methods using online and offline questionnaires to gather primary data. This research employs a non-probabilistic method of sampling utilizing the purposive sampling technique. The minimum sample size required for this study is 100. (Wong, 2013) suggests collecting 91 samples for a model with no more than ten arrows directed at a latent variable. The respondents are food and beverage MSMEs operating in West Java who utilizes accounting apps such as BukuWarung, Credibook, Lamikro, Jurnal, and Siapik for daily accounting processes. The researcher collects the sociodemographic and operational variables using the questionnaire distributed from May 16th, 2023, until June 10th, 2023. The sociodemographic information is acquired using three questions (Table 1).

Table 1. Sociodemographic Variables

Variable	Scale
Yearly Revenue	Ordinal
Operating Region	Nominal
Accounting Apps Utilized	Nominal

Source: research data, 2023

The questionnaire's operational variable is derived from the UTAUT model provided by Venkatesh et al. (2003). It employs a five-point Likert scale, where answering 1 indicates a strong disagreement with the statement while answering 5 indicates strong agreement. The six operational factors are expected performance, effort, social influence, conducive surroundings, behavioural intention, and actual usage. The operational variables are acquired through twenty-one questionnaire items from 12 indicators (Table 2).

Table 1. Operational Variables

Variable	Indicator		Scale
Performance Expectancy (PE)	PE1	Perceived Usefulness (Davis, 1989)	Ordinal
	PE2	Relative Advantage (Moore & Benbasat, 1991)	Ordinal
Effort Expectancy (EE)	EE1	Perceived Ease of Use (Moore & Benbasat, 1991)	Ordinal
	EE2	Ease of Use (Thompson et al., 1991)	Ordinal
Social Influence (SI)	EE3	Subjective Norm (Ajzen, 1991)	Ordinal
	EE4	Social Factors (Thompson et al., 1991)	Ordinal
Facilitating Condition (FC)	FC1	Perceived behavioural control (Ajzen, 1991)	Ordinal
	FC2	Facilitating Conditions (Thompson et al. 1991)	Ordinal
Behavioral Intention (BI)	BI1	Willingness to use (Venkatesh et al., 2003)	Ordinal
	BI2	Willingness to use continuously (Venkatesh et al., 2003)	Ordinal
Actual Use (AU)	AU1	Usage of the technology (Venkatesh et al., 2003)	Ordinal
	AU2	Likelihood to Recommend (Venkatesh et al., 2003)	Ordinal

Source: Researcher's Data, 2023

The collected data undergoes two types of evaluation: descriptive and statistical. The sociodemographic data of the respondents is assessed using Microsoft Excel, where the data is grouped to examine the distribution of each variable. For the statistical analysis in this study, the PLS-SEM method employing SmartPLS version 4.0 is utilized. The statistical analysis consists of two phases: the first phase involves the outer model, which focuses on measurement analysis, while the second phase entails the structural analysis, also known as internal model analysis.

C. RESULTS AND ANALYSIS

The survey results were gathered from 131 accounting app users who worked for or owned culinary MSMEs and were responsible for making financial decisions in six West Java regions with the highest concentration of micro, small, and medium businesses. The overall number of respondents met the required sample size of 91. Table 3 provides a descriptive study of the sociodemographic data for the respondents, including their yearly revenue, operating region, and accounting app preferences.

Table 3. Result of Sociodemographic Variables

	Variable	Percentage
Annual Revenue	< Rp150.000.000	1.5%
	Rp150.000.000 to Rp300.000.000	42.0%
	Rp300.000.000 to Rp500.000.000	38.9%
	Rp500.000.000 to Rp1.000.000.000	11.5%
	Rp1.000.000.000 to Rp2.500.000.000	6.1%
Operating Region	Bogor Regency	21.4%
	Bandung City	38.2%
	Bandung City	26.0%
	Sukabumi Regency	8.4%
	Garut Regency	3.8%
	Cirebon Regency	2.3%
Accounting Apps Utilized	BukuWarung	36.6%
	Credibook	29.8%
	Jurnal	6.9%
	Siapik	22.1%
	Lamikro	4.6%

Source: Researcher's Data, 2023

Table 4 provides the descriptive result of the operational variables. The result shows that E1, the first item on behaviour intentions to use accounting apps, has the highest mean. E1 represents MSMEs' intention to continue using accounting apps for the next several months. The highest mean indicates that users agree to continue utilizing the apps. The lowest mean is C2, representing other people's opinions towards users' application usage compared to other statements. The lowest mean indicates that most users disagree that others think they should use the apps compared to other items.

Regarding standard deviations, C2 has the highest STDEV, while Y1 has the lowest STDEV. The larger the STDEV number, the more dispersed the data are around the mean and the more variation there is in the final output. If the STDEV is small, the values tend to cluster around the mean, and the data is reliable.

Table 2. Descriptive Analysis of Operational Variables (contd)

Variables	Items	Mean	STDEV	MIN - MAX
Performance Expectancy (PE)	A1	3.519	0.885	1 – 5
	A2	3.466	0.983	1 – 5
	A3	3.481	0.919	1 – 5
	A4	3.435	0.925	1 – 5
Effort Expectancy (EE)	B1	3.443	0.884	1 – 5
	B2	3.389	0.896	1 – 5
	B3	3.481	0.903	1 – 5
	B4	3.412	0.846	1 – 5
Social Influence (SI)	C1	2.176	0.961	1 – 5
	C2	**2.046**	**1.069**	1 – 5
	C3	2.16	1.025	1 – 5
	C4	2.198	0.999	1 – 5
Facilitating Conditions (FC)	D1	3.382	0.912	1 – 5
	D2	3.366	0.943	1 – 5
	D3	3.328	0.936	1 – 5
	D4	3.443	0.974	1 – 5
Behavioural Intentions (BI)	E1	**3.565**	0.875	1 – 5
	E2	3.466	0.841	1 – 5
	E3	3.412	0.873	1 – 5
Actual Use (AU)	Y1	3.55	**0.754**	1 – 5
	Y2	3.511	0.775	1 – 5

Source: Researcher's Data, 2023

In statistical analysis, it is crucial to test the data's reliability. The researcher evaluated reliability using indicator reliability (IR) and internal consistency reliability (ICR) values. When calculating the indicator reliability value, squaring the outer loadings is essential. According to Hair et al. (2018), the variable should account for more than 50% of the variance in the indicator if the loading is above 0.708.

Values between 0.4 and 0.7 are still enough, according to Hulland (1999). Composite reliability (CR) measures how well various data items match. Since indicator loadings may differ throughout the population, Hair et al. (2014) stated that CR is better for determining ICR. It is consistent with the premise of the PLS-SEM method, which gives more weight to more reliable indicators at points of model estimation (Hair et al., 2014). Composite reliability values over 0.7 are deemed reliable by Hair et al. (2018). Indicator reliability and internal consistency reliability results for the indicators are shown in Table 5. Each IR is more than 0.4, and each CR is more significant than 0.7. The acquired data has fulfilled the IR and CR requirements. Therefore, the data is reliable and can be utilized in the following process.

Table 3. Reliability Test Results (contd)

Variables	Items	Outer Loadings	IR (≥ 0.4)	CR (≥ 0.7)
Performance Expectancy (PE)	A1	0.850	0.723	0.917
	A2	0.845	0.714	
	A3	0.861	0.741	
	A4	0.873	0.762	
Effort Expectancy (EE)	B1	0.844	0.712	0.915
	B2	0.861	0.741	
	B3	0.843	0.711	
	B4	0.865	0.748	
Social Influence (SI)	C1	0.879	0.773	0.924
	C2	0.874	0.764	
	C3	0.822	0.676	
	C4	0.891	0.794	
Facilitating Conditions (FC)	D1	0.840	0.706	0.912
	D2	0.842	0.709	
	D3	0.853	0.728	
	D4	0.862	0.743	
Behavioural Intentions (BI)	E1	0.848	0.719	0.881
	E2	0.860	0.740	
	E3	0.823	0.677	
Actual Use (AU)	Y1	0.878	0.771	0.861
	Y2	0.860	0.740	

Source: Researcher's Data, 2023

Based on Hair et al. (2018), average Variance Extracted (AVE) is used to determine convergent validity, which refers to whether or not a construct successfully explains the variance among its components. Wong (2013) states that the value should be above 0.5 when calculating AVE. Based on Hair et al. (2018), a 0.5 AVE value indicates that the variables can describe a minimum of 50% of the variance in the variable's indicators. As can be seen in Table 6, the convergent validity check was successful since all AVEs in the table are above 0.5. Thus, the data are valid.

Table 6. Result of Convergent Validity

Variable	AVE (≥ 0.5)
PE	0.735
EE	0.728
SI	0.752
FC	0.722
BI	0.712
AU	0.756

Source: Researcher's Data, 2023

Discriminant validity is the extent to which an empirical concept may be distinguished from other variables in a structural model (Hair et al., 2018). Henseler et al. (2015) stated that the HTMT correlation ratio is utilized to evaluate discriminant validity. Discriminant validity is established when the HTMT score is less than 0.9. This method ensures the validity of the measurement by enabling researchers to check the construct's independence from other constructs in the model. Table 7 shows that there is no HTMT value over 0.9. It follows that the criteria for discriminant validity have been met.

Table 7. Result of Discriminant Validity

	AU (≤ 0.9)	BI (≤ 0.9)	EE (≤ 0.9)	FC (≤ 0.9)	PE (≤ 0.9)	SI (≤ 0.9)
AU						
BI	0.813					
EE	0.378	0.751				
FC	0.637	0.569	0.163			
PE	0.411	0.682	0.704	0.124		
SI	0.132	0.153	0.075	0.264	0.134	

Source: Researcher's Data, 2023

Collinearity among exogenous latent variables should be examined throughout the development of an internal model to see if any variables should be removed, combined, or converted into latent variables of a higher order (Wong, 2013). Collinearity issues inside the inner model are evaluated by calculating the variance inflation factor (VIF) values. The VIF is advised to be lower than 3. Hair et al. (2018) indicated that values up to 5 are still appropriate. The results of the collinearity test performed in this investigation are summarized in Table 8, showing that no VIF values are more than 3. Using these, the study shows that collinearity is not a problem.

Table 8. Result of Collinearity Test

Structural Path	VIF (≤ 0.3)
PE -> BI	1.649
PE -> BI	1.660
SI -> BI	1.068
FC -> BI	1.084
FC -> AU	1.295
BI -> AU	1.295

Source: Researcher's Data, 2023

Bootstrapping is used to test the study's hypotheses. The method used a two-tailed test with a sample size of 5,000 and a significance level of 5%. According to Wong (2013), the path coefficient (beta) shows how much one variable affects another. When T-statistics are at least 1.96, and the path coefficient is above 0.2, there is a positive association between the exogenous and endogenous variables (Wong, 2013). When the P-value of a statistical test falls below a certain significance level, the result is determined to be statistically significant (Henseler et al., 2017). Since a 5% significance threshold was used for this analysis, the P-values must be less than 0.05 for the hypothesis to be accepted.

The bootstrapped outcome for the structural model is shown in Table 9. According to the data, H1 is supported by the finding that PE positively and significantly influences the willingness to use accounting apps (β=0.3, T=2.91, $p<0.05$). Results also suggest that EE favours the desire to use accounting apps (β=0.393, T=4.425, $p<0.05$), providing evidence for acceptance of H2. A favourable and statistically significant relationship between FC and willingness to utilize accounting applications was discovered (β=0.371, t=3.721, $p<0.05$), lending credence to H4a. FC also had a statistically significant and beneficial influence on using accounting applications in practice (β=0.266, t=2.070, $p<0.05$), suggesting that H4b is also supported. H5 is supported by the data (β=0.473, t=3.821, $p<0.05$) since there is a positive, statistically significant correlation between BI and the actual utilization of accounting apps in culinary MSMEs in West Java. However, the data (β=0.094, t=1.293, $p>0.05$) do not support H5, demonstrating that SI does not significantly influence the desire to use the accounting app.

Table 9. Result of Hypotheses Testing Using Bootstrapping

Hypothesis	Structural Path	Beta (>0.2)	T Statistics (≥1.96)	P-Value (<0.05)	Supported?
H1	PE -> BI	0.300	2.910	0.004	Yes
H2	EE -> BI	0.393	4.425	0.000	Yes
H3	SI -> BI	0.094	1.293	0.196	No
H4a	FC -> BI	0.371	3.721	0.000	Yes
H4b	FC -> AU	0.266	2.070	0.038	Yes

Hypothesis	Structural Path	Beta (>0.2)	T Statistics (≥1.96)	P-Value (<0.05)	Supported?
H5	BI -> AU	0.473	3.821	0.000	Yes

Source: Researcher's Data, 2023

The explanatory power of a model is measured by its R2 coefficient, which indicates the amount of variation that can be attributed to the model's endogenous components (Shmueli & Koppius, 2011, as cited in Hair et al., 2018). R2 values between 0.75 and 0.50 are considered considerable, whereas values between 0.25 and 0.50 are considered poor but adequate (Wong, 2013). As can be seen in Table 10, the R2 values for users' BI and AU are 0.61 and 0.414, respectively. The result indicates that endogenous factors explain 61 per cent of the variation in BI and 41 per cent in AU, making them moderate and poor predictors, respectively.

The Q2 value characterizes the model's performance in explaining the data's variation and possible generalizability to additional data. (Shumeli et al., 2016, cited in Hair et al., 2018). Q2 values are more diagnostic for accurate predictions when the gap between the predicted and original values is smaller. Based on Hair et al. (2018), predictive power for an endogenous latent variable is low, moderate, and high for values of at least 0, 0.25, and 0.5, respectively. Table 10 displays the Q-square of the BI and AU of accounting apps. The exogenous variables' strong and moderate predictive relevance indicates high and moderate effects in producing the Q2 value.

Table 10. Result of Q-Square

Variables	Q-Square	R-Square
BI	0.547 (Strong)	0.61 (Moderate)
AU	0.257 (Moderate)	0.414 (Week)

Source: Researcher's Data, 2023

Table 9 shows the findings from an analysis of the predicted association between PE and BI on the utilization of accounting apps. According to the findings, the intention of MSMEs to use accounting apps in F&B businesses in West Java is significantly and positively influenced by their expectations of the applications' performance (PE). The result indicates that an increase in PE results in a significant increase in behavioural intention (BI) to use accounting systems. Consequently, encouraging MSMEs to use accounting applications depends on raising their performance expectations (PE). This finding aligns with the findings of earlier UTAUT research by Venkatesh et al. (2003), which found that users' expectations of a system are significant factors impacting whether or not a company would adopt a system (BI). Lutfi's (2022) research also backs this up, finding that SMBs in Jordan have higher intentions to continue utilizing accounting information systems if they have higher expectations of future performance. Also, consistent mean values across indicators of anticipated performance, or PE (Table 4), show that users believe accounting apps boost the performance of MSMEs, especially when improving productivity in recording transactions and making financial reports instead of manually recording the transactions. The finding is consistent with research by Wiralestari and Friyani (2019), who found that using financial applications increased accuracy, sped up the accounting process, and facilitated the early detection of errors.

The findings of the hypothesis testing (Table 9) show that the simplicity of accounting apps has a substantial and positive effect on the intention (BI) of F&B MSMEs to use accounting applications. Table 9 further reveals that effort expectancy has the largest T-statistics among all the exogenous components. The hypothesis suggests that EE significantly predicts BI when using accounting apps. According to these results, businesses in West Java, particularly in the culinary sector, are more likely to use accounting apps if they are user-friendly and make their financial process easier. The word "positively substantial" indicates a strong correlation between increasing EE and increasing BI to utilize accounting apps. Findings, also reflected in comparable values across the averages of the variables (Table 4), show that users do not face considerable obstacles while learning and running the app. It implies that the user experience with these applications is generally positive and that users find them intuitive and easy to navigate. These findings are consistent with those of Lutfi (2022), who underlined the importance of accountants seeing a system as user-friendly to increase the likelihood of consistently using it. Also, these results are correlated with several UTAUT studies that found that effort expectation was a significant

predictor of behavioural intention to use technology (Mustolih & Mahardhika, 2022; Odeh, 2019; Venkatesh et al., 2003; Zaini et al., 2020). Thus, the design of user-friendly accounting apps is crucial because it facilitates familiarity with the system's contents and operation for MSMEs (Lutfi, 2022), which fosters their opinion that using the system to carry out accounting tasks is simple and effortless.

Table 9 displays the results of the hypothesis testing. The BI of micro, small, and medium businesses in the culinary industry to utilize accounting applications is not significantly influenced by the perspectives of others (SI). In the context of accounting programs used in West Java's culinary sectors, these findings suggest that H3, which anticipates a significant relationship between social influence (SI) and behavioural intention (BI), is not supported. Small and medium-sized enterprises (MSMEs) in the food and beverage industry in West Java showed no correlation between social impact and how they intend to use accounting applications. The average of the study's indicators is also lower for this variable (Table 4), which suggests that users do not think that the opinions of others have a major impact on their usage of the accounting system.

Nevertheless, the findings of UTAUT studies by Venkatesh et al. (2012) and Mustolih & Mahardhika (2022), indicating SI positively influences BI, contradict the current study. This study's findings are consistent with those of Lutfi (2022), who found that SMEs develop their views and assumptions about their accounting programs upon variables like efficiency, performance, and simplicity of use instead of being significantly impacted by other people's perspectives or advice. As a result, using social influence to promote behavioural intention to utilize accounting apps in food and beverage MSMEs is unnecessary for the government and accounting app developers.

Table 9 displays the results of the projected connection between FC and MSMEs' desire to use accounting software. The findings point to a positive correlation between FC and BI in using accounting tools among SMEs in the food industry in West Java. The term "positively significant" denotes that an increase in supporting conditions within MSMEs results in an immense rise in the intention to use accounting software. Consequently, encouraging more small and medium-sized enterprises (SMEs) to use accounting applications requires improving the FC, which includes organizational and technological infrastructure support (Venkatesh et al., 2003). This finding confirms the findings of Lutfi (2022) and Odeh (2019), who looked at how eagerness to utilize accounting and financial information systems correlated with favourable circumstances (FC). Mustolih and Mahardhika (2022) state that knowledge, accessible resources, help, and supplied facilities are all part of evaluating and facilitating circumstances for MSMEs to adopt the technology. Supporting this hypothesis implies that these factors are readily available in West Java, supporting the intention to use accounting apps in culinary enterprises. Facilitating environments are also created when MSMEs can access enough resources, such as necessary equipment, training, and assistance (Lutfi, 2020). Increased availability of facilitating conditions encourages people's use of systems (Imani & Anggono, 2020; Lutfi, 2020; Venkatesh et al., 2003).

This hypothesis focused on understanding the role of FC in the continual utilization, or AU, of accounting apps in enterprises, particularly in the culinary sector. The findings, supported by strong evidence from Table 9, demonstrate that FC has a beneficial and positive impact on the AU of accounting apps in West Java's MSMEs within the food and beverage sector. The study reveals that when facilitating conditions improve within MSMEs, the actual continuous utilization of accounting apps also improves within the industry. The result correlates with the initial UTAUT study by Venkatesh et al. (2003). Similar results were found in prior research by Zaini et al. (2020) that examined the factors determining whether MSMEs would employ an accounting information system in the tourism industry. A significant correlation was also established between FC and the use of accounting information systems. The similarity between the two sectors lends credence to the study's findings and bolsters their generalizability. Therefore, enhancing the facilitating conditions among culinary MSMEs is necessary to boost the continuous utilization of accounting apps.

This research investigates how behavioural intention (BI) affects accounting apps' continual utilization (AU). Table 9 shows that the statistical analysis supports the hypothesis. The results show that the BI of food and beverage MSMEs in West Java positively and substantially affects the continual use of accounting apps. It indicates that an increase in behavioural intention (BI) affects the increase in accounting apps' future use in MSMEs. The result correlates with pioneering studies of the UTAUT model, which determined the correlations between BI and AU (Imani & Anggono, 2020; Mustolih & Mahardhika, 2022; Venkatesh et al., 2003). Another study that revealed a favourable association between

MSMEs' behavioural intention adoption and the adoption of accounting information systems was conducted by Aoun et al. (2010), which was mentioned by Zaini et al. (2020). The findings show that a high behavioural intention (BI) signifies a high accounting app retention over time, which was supported by studies (Imani & Anggono, 2020) stating that people who are enthusiastic about and motivated by using technology are more likely to adopt it fully into their everyday lives and use it often in the future.

D. CONCLUSIONS

This research evaluates factors affecting the behavioural intention and actual use of accounting apps among MSMEs in West Java, particularly in the culinary sector. Based on the data and discussions, culinary enterprises in West Java are more likely to adopt the apps if they have higher performance expectations, effort expectations, and facilitating conditions. The study also revealed that the actual utilization of accounting applications is heavily influenced by variables such as facilitating conditions and behavioural intentions. However, the decision of culinary MSMEs to use accounting applications is not affected by social influence.

Decision-makers in the accounting application sector may benefit from this research on the variables affecting accounting application adoption as they create and market their apps. The accounting app sector should do more to encourage the use of accounting apps by micro, small, and medium-sized enterprises (MSMEs) by enhancing the performance of accounting apps, making them easier to use, and strengthening facilitating circumstances, including education and training initiatives and technical assistance. The government may also use the data to increase the rate of accounting app adoption by bolstering digital infrastructure in unserved areas. Finally, the findings can be utilized as an additional reference to support knowledge for future studies as the theoretical implications.

Unfortunately, endogenous factors only account for a moderate 61% variation in behavioural intention and a weak 41.4% of variance in actual user behaviour. In light of these limitations, the researcher advises that future studies broaden the UTAUT framework by including additional predictors, such as proficiency in accounting, to understand better the reasons for and barriers to accounting application adoption among MSMEs.

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