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# The Intention to Use Accounting Software on SMES for becoming Bankable Company

Accounting Software  
on SMES

Mirza M. Ranatarisza<sup>1\*</sup>, Sri Mangesti Rahayu<sup>2</sup>, Latifah Hanum<sup>3</sup>,  
Desanti Putri Sekti Ari<sup>4</sup>

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## Abstract

Wage shares have fallen substantially almost all over the world over the past 30 years. This study aims to provide a discussion of the critical elements of wage shares and to undertake a critical review of the empirical papers regarding the issue of the income distribution for labour. This paper investigates the wage share and determinants of 34 countries in 2011. There are two main objectives of this research. Firstly, the paper attempted to analyse the effectiveness of the incentives system, which is more likely to be rigid in the competitive work environment. Secondly, the research has emphasised how workers' behaviour can lead to different incentives payment through a kind of predatory behaviour or later on, we can call it an uncooperative behaviour. These objectives derived from the previous paper result in the adverse selection of worker turnover (Lazear, 1986). The findings confirm that the effect of globalisation through current account balance and the structural policy with tax wedge rate is statistically significant in wage share for those with low wage share (at the 10th per cent quantile) only. However, there is limited evidence that inflation, unemployment, education policy, and unionisation strongly affect the distribution of wages.

**Keywords:** Intension to use, accounting software, small medium enterprise

## Introduction

Small and Medium Industry (SME) is the largest business group and has a strategic role in an economy. SME can improve people's welfare and has excellent potential to create jobs (Bank Indonesia, 2013). Due to its more effortless adaptability, SME often can survive in various economic conditions (Afif & Mulyani, 2016), which needs to be supported by its development to maintain a stable economy. Information from the Central Statistics Agency, and the UN-Population Fund predict that the number of MSMEs players in Indonesia in 2018 will be 58.97 million people of 265 million Indonesians (Walfajri, 2018). Based on Law No. 20 of 2008 concerning MSMEs, empowering MSMEs is used to increase the capacity and role of SME institutions in the national economy (*Undang-Undang Republik Indonesia No. 20, 2008*). The central government and local governments carry out this empowerment by fostering a conducive commerce climate by stipulating laws and direction and approaches covering aspects of funding, facilities, infrastructure, commerce data, partnerships, commerce licensing, trade openings, exchange advancement, and institutional support.

With the given stimulus, SME must become a significant player in the economy. Especially in the era of the digital economy, where internet technology has transformed business processes, the way products and services are made and marketed, company structure and objectives, competition dynamics, and all the rules for business success (Bukht & Heeks, 2017). Within the setting of the advanced economy, the static model of monopoly no longer applies to the world of the digital economy.



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<sup>1,2,3,4</sup> Business Department, Faculty of Administrative and Science, Universitas Brawijaya, Ketawanggede, Lowokwaru, Malang, Indonesia.

\*Correspondence authors: E-mail: mirza\_mr.fia@ub.ac.id

In other words, everyone has the same opportunity to compete in the business world. E-commerce, e-business, and e-marketing are part of the digital economy phenomenon (Zekos, 2003). SME can develop and advance their business by utilizing digital companies as partners for promotion, such as social media (Facebook, Instagram) or selling SME products through e-commerce as a marketplace, such as Lazada, Shopee, Bukalapak, Tokopedia, MatahariMall.com, Blibli.com, Belanja.com. By utilizing this digital platform, the products produced are feasible to compete so that SMEs can help increase their feasibility, supporting financial access for SMEs.

SME almost always faces classic problems in developing its potential. These constraints are usually in the form of low productivity, among others, due to difficulties in accessing capital (Afif & Mulyani, 2016). In spite of the fact that Bank Indonesia has issued a direction requiring financial institution and banks to channel funds to SME starting in 2015 at 5%, 2016 at 10%, 2017 at 15%, and the end of 2018 by 20% (Bank Indonesia, 2013), many SME is facing this obstacle in gaining access to capital. The procedure for providing credit by banks to SME is carried out effectively if SME is feasible and bankable. Based on the Academic Study of Credit Ratings for MSMEs in Indonesia, the journey of MSMEs starts from potential MSMEs, becoming feasible MSMEs, where the aspects of entrepreneurship, products, operations, and marketing must be owned by MSMEs. Currently, many SME has reached this stage. It means that many SMEs are already feasible but not bankable (Service of Cooperatives and MSMEs of the Republic Indonesia, 2015). Therefore, the main obstacle in obtaining access to capital is because SME is considered not bankable (Service of Cooperatives and MSMEs of the Republic Indonesia, 2015). The term bankable is closely related to financial management by implementing good bookkeeping/accounting by business actors. The provision of credit or financing by commercial banks in the context of developing MSMEs, commercial banks need debtor information in the form of a financial reporting system provided by MSMEs (Bank Indonesia Regulation Number 14/22/ PBI/2012, 2012).

In carrying out their business activities, SME players must have financial records or bookkeeping for their business to make the right important decisions, identify business developments, and manage finances to develop more (Hasanah et al., 2018). However, the recording or bookkeeping of corporate financial transactions is considered insignificant by many small business actors, so that these business actors have not carried out good accounting practices. Most SMEs focus only on making a profit and have not thought about whether their business success is sustainable. Reports that only 22.5% of SMEs have financial reports, and 87.8% have improper financial statements (Hasanah et al., 2018).

The impact of the absence of financial management in recording, accounting, and financial reporting on SMIs may not be evident. However, this can hamper the prospect of success for SMIs due to the difficulty of accessing capital from bank loans, thus hampering the opportunities for SMEs to develop further (Afif & Mulyani, 2016; Bank Indonesia Regulation Number 14/22/ PBI/2012, 2012). Publication states that funding is one of the most important aspects for companies (Jones, 2007). If a company experiences financial problems, it will have difficulty growing, including SMEs (Bank Indonesia Regulation Number 14/22/ PBI/2012, 2012).

In this digital era, financial recording and bookkeeping can be done using accounting applications or accounting software. Using accounting software is considered to be easier and more efficient in terms of time and cost. Another benefit of using accounting software is increasing effectiveness through more accurate results or outputs (Astutie & Fanani, 2016). The application of accounting will make it easier for SME players to make financial reports, evaluate performance, find out their financial position, and calculate

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taxes. Recording financial transactions can produce financial statements that can be used as sources of information in making decisions (Muslichah et al., 2020). Financial reports provide essential information needed to carry out various types of financial analysis, not only for owners but also for stakeholders, related to investment and access to capital (Akhtar & Mian, 2018). Therefore, the use of accounting software is seen as an effort to make SMEs bankable.

The use of technology in general for SMEs is still low (OECD, 2017). It is a challenge in the era of the Industrial Revolution 4.0. The government's priority strategy in its Making Indonesia 4.0 agenda, which the Ministry of Industry of the Republic of Indonesia launched, is empowering SME to face the Industrial Revolution 4.0 (Service of Industry of the Republic of Indonesia, 2018). In the context of using accounting software, all the classic problems faced by SME players encourage researchers to find out the factors that can influence the intention of SME players in using accounting software by using the Theory of Planned Behaviour (TPB).

Some of the previous researchers, (Taylor & Todd, 1995); (Malhotra & Galletta, 1999); (Ahmed & Phin, 2000); (Wu et al., 2006); (Kusuma & Susilowati, 2007); (Ozer et al., 2008); (Fathinah & Baridwan, 2012); (Sulistiyarini, 2012); (Letchumanan & Muniandy, 2013); and (Dahlman et al., 2014) have examined the effect of subjective norms and perceptions on behavioural control on intention in using accounting software. Various research results motivate researchers to conduct research again on the factors that influence intention in use. The research was conducted to determine the intention of SME actors in Malang City using accounting software to carry out their business activities.

The journal will be divided into five parts. The first will contain the background that explains the problems in the SMEs sector, especially SME actor. Section 2 contains research related to factors that can influence intention in use described by the Theory of Planned Behavior (TPB). Section 3 describes the research methodology, and the next section describes the statistical results and discussion of this research. The last section explains the conclusion.

## **Literature Review**

TPB is a further development of TRA (Knabe et al., 2009). TPB uses the variables attitudes, subjective norms, and perceived behavioural control to predict intention (Ajzen, 1991). According to the TPB, individuals can act based on their intentions as it were on the off chance they have control over their behaviour (Ajzen, 2002). This finding emphasizes not only the judiciousness of human behaviour, but moreover the belief that the target behaviour is under the control of the individual's awareness. Conduct not as it were depends on a person's purposeful but moreover on other components that are not beneath the control of the person, such as the accessibility of assets and the opportunity to show the conduct (Ajzen, 2005). Based on the TPB, intention is shaped by the attitude toward behaviour, subjective norms, and perceived behavioural control that people have on a specific behaviour.

### ***Intention***

Intention indicates a individuals readiness to show or take a stand for action (Ajzen, 1991). It is necessary to analyze the targets' behaviour to be thoroughly observed in measuring intention, including time and context if possible. Intention could be term related to activity and is an essential element in some actions, which denotes a person's state of mind directed to perform an action, which can or cannot be done and directed either to current or future actions. Intention plays a distinctive role in coordinating activity, specifically interfacing the profound thought that an individual accepts and

needs with particular activities. Based on that, it concluded that intention is the seriousness of a individuals intention to do an activity or bring up a particular behaviour.

#### *Attitude Toward the Act*

Attitude is mental or passionate preparation in a few sorts of activities for the correct thing. Also, it can be translated as something that's learned, how individuals react to circumstances and decide what to explore in life (Rosmiati et al., 2015). Attitude comes from Latin, namely "aptus", which implies appropriate; suitable; ready to act or do something (Zain et al., 2008). Attitude is an individual's positive or negative evaluation of particular objects, people, institutions, events, behaviours, or intentions (Ajzen, 2005). Based on this theory, individual attitudes toward a behaviour are derived from beliefs about the consequences caused by these behaviours or are termed behavioural beliefs (beliefs in behaviour). Belief in behaviour relates behaviour to particular results or other traits such as costs or misfortunes brought about when performing a behaviour. In other words, someone who believes that particular behaviour can produce a positive result, then that individual will have a positive attitude, and vice versa. Based on this theory, someone who believes that displaying particular behaviour lead to positive comes about will have a favourable attitude towards the shown behaviour. In contrast, someone who believes that displaying specific behaviour will lead to negative comes about, will have an unfavorable attitude (Ajzen, 1991). Meanwhile, according to (Kautonen et al., 2015), attitude refers to an individual's evaluation of what a behaviour wants or does not want. Attitude toward the act or attitude toward action is another predictor of intention.

#### *Subjective Norm*

Subjective norm is the recognition in social pressure to be involved or not involved in a behaviour (Ajzen, 2006). It is assumed that overall normative beliefs determine subjective norms about the expectations of important clues. Specifically, the strength of each normative belief is charged with the motivation to complete questions that lead to whether someone's behaviour is accepted or rejected when doing something. Subjective norm are components of the exterior of the person that contains a person's recognition of whether other individuals will favour or dislike a shown behaviour (Baron, 2000). Subjective norms are intent on normative beliefs and intention to comply (Ajzen, 2005). Normative beliefs regarding expectations come from referents or people and groups that affect individuals (significant others) such as parents, spouses, close friends, coworkers, or others, depending on the behaviour involved. Subjective norms are characterized as person discernments of existing social weights to illustrate or not a behaviour. Individuals have the conviction that certain people or bunches will acknowledge or not acknowledge their activities. In case people accept the group's norm, the person will comply and shape behaviour concurring to the gather.

Subjective norms are not as it was decided by referents but moreover by inspiration to comply. In common, people who accept that most referents will favour themselves by showing certain behaviours and are spurred to take after certain behaviours will feel the social weight to do so. On the other hand, people who accept that most referents will not endorse themselves showing certain behaviours and are not persuaded to take after certain behaviours will cause them to have subjective standards that weight them to maintain a strategic distance from these behaviours (Ajzen, 2005). In the TPB, subjective norms are also identified by two things, namely: belief from other people around the responses or conclusions of other individuals or other bunches almost whether people require, ought to, or ought to not do a behaviour, and spur people to take after other people's opinion (Michener et al., 2004).

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### *Perceived Behavioural Control*

Perceived Behaviour Control, or the perception of the ability to control oneself, refers to one's perception of one's ability to show certain behaviours. This construct includes the perception of a person's ease or difficulty associated with specific tasks or behaviours. In this theory, perceived behaviour control is determined by all factors that facilitate or inhibit behaviour, such as the ability to perceive the behaviour. Perceived behavioural control depicts sentiments of self-efficacy or the capacity of a person to perform a behaviour. Perceived behavioural is decided by an individual's past encounters and an individual's assessment of how troublesome or simple it is to perform a behaviour. A person's experience in behaviour can be affected by experiences obtained from other individuals, for illustration, from the encounters of commonplace individuals such as family, life partners, and companions.

Individuals behaviour is not only controlled by himself but moreover by the availability of resources and opportunities and even specific skills (Ajzen, 2005). Perceived behavioural control represents a person's belief about how easily an individual shows a behaviour. When individuals believe that they lack resources or do not have the opportunity to demonstrate a behaviour (low behavioural control), they will not have a strong intention in demonstrating that behaviour (Engel et al., 1995)

### **Methodology**

This study is descriptive with a quantitative approach. Descriptive research aims to solve problems systematically and factually regarding the facts and characteristics of the population. (Narbuko & Achmadi, 2012). This research was conducted by analyzing the intentions of SME players in Malang regarding accounting software based on the TPB theory. This research was conducted in Malang City with data on SME, registered in the Department of Cooperatives and UMKM in Malang City. The sampling technique used in this study was proportional stratified random sampling by classifying the samples based on the number of districts in Malang. The number of samples used was 127 scattered from five sub-districts in Malang City.

Furthermore, the variables used in this study include independent variables consisting of: attitudes, subjective norms, and perceptions of behavioural control, also intentions in using accounting software as the dependent variable. In this research, the data collection method is by distributing questionnaires online and using a Likert scale to measure the variables used. The statistical analysis in this study used PLS, which has two evaluations, namely the evaluation of the measurement model (outer model) and the structural model (Hair et al., 2017). The outer model is a measurement model to assess the validity and reliability of the model. In contrast, the inner model is a structural model to assess the relationship between constructs or latent variables (Hartono et al., 2009).

### **Results and Discussion**

Respondents in this study were SME actors in Malang who were spread into five sub-districts in Malang City with a total of 127 respondents. Women dominated respondents in this study as SME owners with 67 people or 52.8% and the number of men as many as 60 people (47.2%). Types of business in this study are divided into three, namely manufacturing companies (69.3%), trading companies (15.7%), and service companies (15.0%). Of the 127 samples obtained, only one SME has used accounting software to support its business activities.

*Validity and Reliability Test*

**Table 1.** Validity and Reliability Test of Variable.

Variable	Item Number	Validity		Cronbach Alpha
		Correlation (r)	Probability (p)	
X <sub>1</sub>	X <sub>11</sub>	0,902	0,000	0,818
	X <sub>12</sub>	0,868	0,000	
	X <sub>13</sub>	0,885	0,000	
	X <sub>14</sub>	0,873	0,000	
	X <sub>15</sub>	-0,252	0,103	
X <sub>2</sub>	X <sub>21</sub>	0,960	0,000	0,911
	X <sub>22</sub>	0,918	0,000	
	X <sub>23</sub>	0,886	0,000	
X <sub>3</sub>	X <sub>31</sub>	0,778	0,000	0,926
	X <sub>32</sub>	0,938	0,000	
	X <sub>33</sub>	0,903	0,000	
	X <sub>34</sub>	0,944	0,000	
Y	Y <sub>11</sub>	0,924	0,000	0,922
	Y <sub>12</sub>	0,936	0,000	
	Y <sub>13</sub>	0,930	0,000	

Sumber: primary data, processed in 2021

Data from the table above shows that all question items for the Attitude variable have an r-value greater than 0.3 except for question item X15, which only has an R-value of -0.252. A review will be carried out for the questionnaire statement item X15 on the related theory or a review of the sentence pattern on the questionnaire item. However, for the alpha coefficient of 0.818 above 0.6, the overall question item is considered reliable. It means that the question item for the Attitude variable (X3) can be said to be valid and reliable for further testing.

Data from the table above shows that all question items for the subjective norm variable have a (r) value greater than 0.3 and have an alpha coefficient of 0.911 above 0.6, so overall, the question items are considered reliable. Thus it means that the question item for the subjective norm variable (X2) can be said to be valid and reliable for further testing.

The data from the table above shows that all question items for the variable Perception of Behavioural Control have a (r) value greater than 0.3 and have an alpha coefficient of 0.926 above 0.6, so overall, the question items are considered reliable. Thus, it means that the question item for the perception variable on behaviour control (X3) can be said to be valid and reliable for further testing.

The data from the table above shows that all question items for the variable intention using accounting software have a (r) value greater than 0.3 and have an alpha coefficient of 0.922 above 0.6. Overall, the question items are considered reliable. It means that the question item for the intention variable using accounting software (Y) can be said to be valid and reliable for assist testing. The results of the validity and reliability tests for each questionnaire question item against the variables in accordance with the criteria, the correlation value (r) is above 0.3. The Cronbach Alpha is greater than 0.6, so it can be concluded that the questionnaire is valid and reliable and can be used for further testing.

## Evaluation of Structural Model Suitability and Hypothesis Testing

The objectives and specifications of the research were carried out in stages using the SmartPLS software to get a fit test result. The results of the evaluation of the suitability of the conceptual model in Table 2 below show that there are no variables that have a factor loading whose value is below 0.5.

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**Table 2.** Evaluation of the Structural Model Suitability Index Criteria

Criteria	Result Outer Model	Critical Value	Model Evaluation	
Convergent Validity	Indicator	Construct		
	X <sub>11</sub>	0,9508		
	X <sub>12</sub>	0,9336		
	X <sub>13</sub>	0,9520		
	X <sub>14</sub>	0,9318		
	X <sub>21</sub>	0,9565		
	X <sub>22</sub>	0,9470	≥0,5	Good
	X <sub>23</sub>	0,9303		
	X <sub>31</sub>	0,8920		
	X <sub>32</sub>	0,9439		
	X <sub>33</sub>	0,9038		
	X <sub>34</sub>	0,9209		
	Y <sub>1</sub>	0,9509		
	Discriminant validity (Average Variance Extracted/AVE for each construct is greater than the correlation value between constructs)		AVE	Root square AVE
Attitude (X <sub>1</sub> )		0,887	0,941	
Perception on Behaviour Control (X <sub>2</sub> )		0,837	0,914	
Subjective Norm (X <sub>3</sub> )		0,892	0,944	
Intention (Y)		0,898	0,947	≥0,5
Composite Reliability	Attitude (X <sub>1</sub> )	0,969		
	Perception on Behaviour Control (X <sub>2</sub> )	0,953		
	Subjective Norm (X <sub>3</sub> )	0,961	≥0,7	Good
	Intention (Y)	0,963		
R-Square	Inner Model			
	Attitude (X <sub>1</sub> )	0,741		
	Intention (Y)	0,766	≥0,2	Good

Source: primary data, processed in 2021

The test results in Table 2 show that all construct indicators have a loading value of > 0.5, so it can be concluded that this measurement fulfils convergent validity. The discriminant validity results show that the root square of AVE value is greater than 0.5. The reliability test results showed realistic results because the composite reliability (pc) value was above 0.7. For the R-Square value greater than the PLS cut-off value of 0.2, it can be interpreted that the predictor is latent so that this model is feasible to be estimated.

## Hypothesis Testing Results

The finding of the analysis that has been carried out on the test of the influence among these constructs are as described by paying attention to the path diagram of the SmartPLS analysis results at the final stage. Furthermore, the interpretation of the results of direct testing of the scientific hypothesis shown in this paper is described in table 3.

**Table 3.** Hypothesis Testing Results

H	Correlation		Coeff Path	T value	Notes	
H1	Attitude	→	Intention	0,687	5,746***	Significant
H2	Subjective Norm	→	Intention	0,021	0,112	Not-significant
H3	Perception on Behaviour Control	→	Intention	0,176	2,034**	Significant

\*\*\*Signifikan pada level 1%, nilai t Tabel pada level 1% = 2,35

\*\*Signifikan pada level 5%, nilai t Tabel pada level 5% = 1,65

\*Signifikan pada level 10%, nilai t Tabel pada level 10% =1,28

Source: primary data processed results (2021)

Based on Table 3, which can be seen that of the three paths, two paths show a significant effect, and one other path shows an insignificant effect. The interpretation of table 3.14 can be explained as follows:

- Attitude (A) has a positive association on Intention, with a CR value (t count > t table (5,746 > 2,350) and a path coefficient of 0.687. This coefficient shows that the better Attitude (A) will increase Intention (I) SMEs for the use of accounting software.
- Subjective Norm (SN) has a positive and insignificant on Intention (I), with a CR value (t count < t table (0.112 < 1.280) and a path coefficient of 0.021. This coefficient shows that the better the Subjective Norm (NS) will increase Intention (I) of SMEs in using accounting software even though the increase is not significant.
- Perception of Behavioural Control (PBC) has a positive association on Intention (I), with a CR value (t count > t table (2.034 > 1.650) and a path coefficient of 0.178. This coefficient shows that the better Perception of Behavioural Control (PBC) will increase intention (I) SMEs in using accounting software.

## Discussion

*Attitudes have a significant impact on the intention of business actors in the use of accounting software.*

The first hypothesis of this study states that attitudes have a significant effect on the intention of SME business actors in using accounting software. The test finding using smartPLS show that the t-value is greater than the t-table (5,746 > 2,350). It indicates that H1 is accepted. Based on the TPB attitude is a tendency of cognitive, affective and perception of learning on behaviour in responding positively or negatively to objects or situations (Ajzen & Fishbein, 1975). Attitude according to (Ajzen, 2002) is an internal state that influences the choice of individual actions towards certain objects, people or events, while Intentions (intentions) are decisions to behave in the desired way or stimulus to carry out actions, both consciously and unconsciously. This intention is the beginning of the formation of a person's behaviour. This theory explains that human actions are directed by three kinds of beliefs, namely (a) behavioural beliefs, namely beliefs about the possibility of behaviour, (b) normative beliefs, namely beliefs about normative expectations from others and the motivation to agree to these expectations, (c) control beliefs, namely beliefs about the existence of factors that will facilitate or hinder the performance of the behaviour and the perceived strength of these factors. Overall, behavioural beliefs form an attitude of liking or disliking behaviour, normative beliefs produce social pressure or subjective norms, and control beliefs will provide perceived behavioural control. Together, attitudes toward behaviour, subjective norms, and perceived behavioural control will lead to behavioural intention and subsequently formed behaviour. The more someone knows, knows and understands about accounting software, it can be said the higher the person's intention to use the



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accounting software. The finding of this study are consistent with research conducted by (Read et al., 2011), (Hasanah et al., 2018), (Nurhamidah et al., 2018), (Lucyanda, 2010), and (Ayudya & Wibowo, 2018), (Irianto et al., 2020).

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The influence of SMEs business actors' attitudes towards accounting software on their intention to use them is strongly influenced by their own circumstances in responding to the development of science and technology which is driven by their respective control beliefs. According to TPB control beliefs are defined as a belief about the existence of factors that will facilitate or hinder the performance of the behaviour and the perceived strength of these factors. Will this accounting software be perceived as something that facilitates financial performance in SMEs or vice versa? In practice, this is strongly influenced by the need for socialization from associations that oversee SMEs or can be obtained from education and promotion from accounting software makers so that they can influence the attitudes of SMEs business actors and have an impact on intentions to use accounting software.

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***Subjective norms have not significant impact on the intention of business actors in the use of accounting software***

The second hypothesis of the study is that subjective norms significantly affect the intention of SME business actors in using accounting software. The test results using smartPLS show that the t-value is smaller than the t-table ( $0.112 < 1.280$ ). It indicates that H2 is rejected. Subjective norm is an acknowledgment of social pressure in showing a particular behaviour. Subjective norms are benefits that have a basis for belief (belief) which has the term normative belief (Ajzen, 2005). Normative belief is a belief in the understanding or disagreement of a person or group that influences an individual's behaviour. The important social influence of some behaviours stems from family, spouse, relatives, colleagues at work and other references related to behaviour (Ajzen, 2006). Fishbein and (Ajzen & Fishbein, 1975) say that social power becomes part of subjective norms. The previously mentioned social power consists of rewards or punishments conveyed by individuals to other individuals, the individual's sense of pleasure towards the individual, how much is considered someone with experience and the wishes of the individual. Normally, according to (Ajzen, 2005), the tendency for an individual to have an understanding that the individual recommends carrying out behaviour will increase the perceived social pressure, on the contrary, if you give suggestions not to carry out behaviour, the perceived social pressure tends to decrease.

The finding of this study are inconsistent with research conducted by (Lucyanda, 2010), (Sulistianingtyas et al., 2018). However, the finding of this study support research conducted by (Ari et al., 2020), which state that subjective norms have no significant impact on the intention of SME business actors in using accounting software. The results of this study are understandable because not all SME actors know about accounting software so that respondents do not feel that important people around them encourage the use of accounting software. However, *Bank Indonesia* and *Otoritas Jasa Keuangan* as the economic regulatory agency in Indonesia have made rules for providing capital assistance to SMEs on the condition that they have reliable and reliable financial reports. Reliable and reliable financial statements cannot be prepared temporarily only as a condition for credit disbursement but must be made with the application of good accounting procedures.

***Perceptions of behaviour control have a significant impact to the intention of business actors in using accounting software***

The third hypothesis in this study is the perception of behaviour control has a significant impact on the intention of SME business actors in using accounting software. The test results using smart PLS show that the t-value is greater than the t-table ( $2.034 > 1.650$ ); this indicates that H3 is accepted. In the development of Reasoned Action (TRA) theory

into TPB, Ajzen (1988) added one factor, namely perceived behavioural control. The existence of these factors changes the reasoned action theory into Planned behaviour theory. Planned behaviour theory explains that attitude towards behaviour is an important point that can predict an action, however, it is necessary to consider a person's attitude in testing subjective norms and measuring the person's perceived behavioural control. If there is a positive attitude, support from people around and the perception of ease because there are no barriers to behaviour, the person's intention to behave will be higher.

Perceived behavioural control is a measure of a person's beliefs about how simple or complex it is to carry out an action. Behavioural control can also be interpreted as an understanding of the simplicity or complexity of carrying out an action based on previous experience and the obstacles that can be found in carrying out an action. Someone who has subjective attitudes and norms that support certain actions will depend on the perceived behavioural control support that he or she has. The existence of supporting factors provides an important role in terms of controlling behaviour control. Vice versa, the fewer supporting factors felt by an individual, the individual will find it difficult to understand the behaviour carried out. A person who has a positive attitude, support from the people around him and the least barriers to carrying out a behaviour, then that person will have a stronger intention than when he has a positive attitude and support from people around him, but many obstacles exist to perform the behaviour. The higher the perception of behaviour control, the higher the intention in using accounting software. The finding of this study supports the research conducted by (Ayudya & Wibowo, 2018), (Anjani & Restuti, 2016).

### Conclusion

This paper aims to decide the factors that influence the intention of SME players in the use of accounting software. This study indicates that attitudes and perceptions of behaviour control affect the intention of SME business actors in using accounting software and subjective norms have no significant impact to the intention of SME business actors in using accounting software. The results of the research, which show that subjective norms do not affect the intention of SME business actors to use accounting software, provides opportunities for educators to conduct training about financial management for SME players. By providing training to SME players, it is hoped that it can provide a discourse on the importance of financial management.

The limitation of this study is that it has not analyzed the overall model on the TPB, namely the behavioural aspect, only limited to the factors that influence the intention to perform the behaviour. Opportunities to continue research are very open in applying the overall TPB model to include behavioural variables in the use of accounting software. This research is very possible to be applied to the research object of SMEs assisted by associations or SMEs mentoring institutions on campuses, to obtain unbiased results because their behaviour is more controlled.

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