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Exploring the Core Constructs of UTAUT 2 and Their Influence on MSMEs' Intention to Use Accounting Information Systems in South Kalimantan

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ABSTRACT

Study's aim: This study aims to test and analyze the core constructs of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) in influencing the intention to use accounting information systems (AIS) among MSMEs in South Kalimantan.

Design/Methodology/Approach: This research adopts a quantitative approach using purposive sampling, targeting MSMEs that possess a Business Identification Number (NIB). Data were collected through questionnaires and analyzed using the Structural Equation Model–Partial Least Squares (SEM-PLS). **Findings:** Only performance expectancy has a significant positive effect on the intention to use AIS. Meanwhile, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit do not significantly influence the intention to use AIS. **Theoretical Contribution/Originality:** This study enriches the UTAUT 2 literature by providing empirical evidence in the MSME context, particularly in a developing region. It confirms performance expectancy as the most influential determinant while offering contextual insights. The originality of this study lies in its focus on MSMEs with NIB status in South Kalimantan and in applying the UTAUT 2 framework in this specific setting. **Practitioner/Policy Implication:** The findings suggest that policymakers and relevant stakeholders should prioritize enhancing MSMEs' understanding of the benefits and usefulness of AIS. Programs such as training, socialization, and digital literacy initiatives can be emphasized to increase AIS adoption. **Limitation/Implication:** This study is limited to MSMEs in South Kalimantan and may not be generalizable to other regions or sectors. Future research is recommended to include broader geographical coverage and additional variables to explain AIS adoption behavior better.

Keywords: Performance Expectancy; Effort Expectancy; Social Influence; Facilitated Condition; Hedonic Motivation; Price Value; Intention to Use



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Introduction

The digital era has intensified business competition, requiring business owners to innovate to survive continuously. This competition applies not only to large corporations but also to Micro, Small, and Medium Enterprises (MSMEs) (Arya, 2024; Helmina et al., 2024). Despite MSMEs playing a vital role in the national economy, they still face several challenges. These include limitations in human resources (HR), which can hinder business development and ultimately lead to a decrease in competitiveness (Rohmana & Hwihanus 2023). One important aspect of business development is good financial management. However, due to

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limitations in their human resources, many MSME owners aren't yet able to manage their business finances optimally (Pamungkas et al., 2023; Helmina et al., 2024).

Permana and Dwiyantri (2023) states that the issue of suboptimal financial management can be overcome by utilizing accounting information systems (AIS). The use of AIS is currently very important for MSMEs because as Helmina et al., (2024) states that for MSMEs to compete globally, they need fast, accurate access to information, which can be provided through AIS. Unfortunately, even though using AIS can be a solution to the problems faced by MSMEs, Wijaya (2024) claims that many MSME owners have not yet adopted the system, and MSMEs in South Kalimantan are among them.

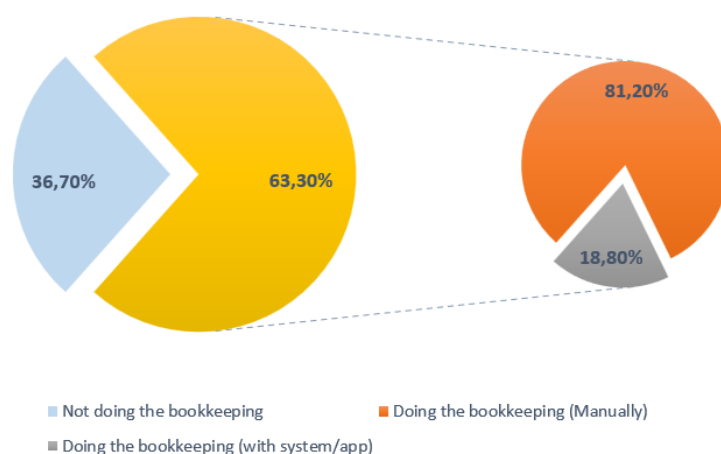


Figure 1. Initial Observations of Financial Recording Practices in South Kalimantan MSMEs

Based on Figure 1, preliminary observations conducted by researchers on 109 MSME owners across several regencies/cities in South Kalimantan from February 24 to March 4, 2025, 36.7% of business owners did not keep financial records, while 63.3% did.

However, among the 63.3% of business owners who kept financial records, 81.2% of them still used manual methods. These observations indicate that the adoption rate of AIS remains low among MSMEs in South Kalimantan, even though MSMEs in the province have enormous potential, given their continuously growing numbers each year, especially those with a Business Identification Number (NIB). The NIB can serve as an initial gateway for MSMEs to comply with tax obligations, as having an NIB mandates them to possess a Taxpayer Identification Number (NPWP). Thus, the large number of NIB holders will indirectly drive their need for better financial management to carry out taxation processes. (Saifulmujab, 2025). Therefore, effective financial management can be achieved using AIS; therefore, the low adoption rate of AIS among MSMEs in Kalimantan needs to be addressed immediately.

One theory that can help explain the factors influencing technology acceptance is the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) (Venkatesh et al., 2012). The UTAUT 2 theory is the latest technology acceptance theory, developed by Venkatesh et al. in 2012. This theory can explain the factors predicted to influence an individual's intention to adopt a system, including accounting information systems. This theory explains several factors, including performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. These seven factors are predicted to influence the acceptance of a technology. An individual is said to accept a technology if they use it, which can occur if there's an intention to use that technology (Venkatesh et al., 2012; Momani, 2020).

Hamzah and Sukma (2021) found that several variables positively influenced the intention to use financial technology, including performance expectancy, effort expectancy, social influence, facilitating conditions, and price value. The same results were also found by Solihat et al. (2023) in their research, which showed a

significant positive influence of performance expectancy, effort expectancy, social influence, price value, and hedonic motivation. Cahyani and Dewi (2022) also found a significant influence of habit on the intention to use information systems. On the other hand, there were conflicting research findings, such as those by Amalo and Utama (2023), who found non-significant results for performance expectancy, social influence, and price value on the intention to use technology. The research findings conducted by Putri and Suardikha, (2020) also found a non-significant influence on performance expectancy, effort expectancy, and social influence. On the other hand Solihat et al., (2023) also found a non-significant influence of facilitating conditions and habit on the intention to use information systems. Hamzah and Sukma (2021) also found that facilitating conditions and habit did not significantly influence the intention to use information systems.

Method

Based on what has been explained previously, the current research aims to test and analyze the factors predicted to influence the intention to use AIS, according to the UTAUT 2 theory, including performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. Therefore, the research model constructed includes several previously explained elements, where performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit are independent variables, and the intention to use AIS is the dependent variable. Figure 2 shows the research model.

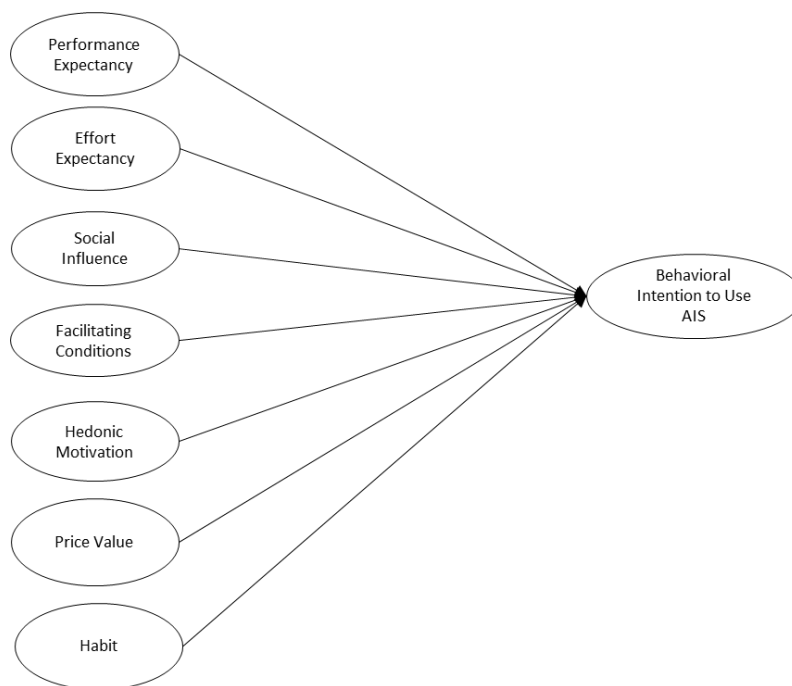


Figure 2. Research Model

Based on this research model, this study will examine the direct influence of the independent variables—performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit—on the dependent variable: the intention to use AIS. This is an empirical study that utilizes an analytical tool to test research hypotheses. The researchers employed the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method with SmartPLS Ver. 4.0 as the analytical software. This method was chosen because the variables analyzed are unobserved or latent variables. Furthermore, the study's structure combines reflective and formative variables, making SEM-PLS a suitable method for such research structures.

The population for this research is MSMEs in South Kalimantan. The sampling technique used in this study is purposive sampling, with the criterion that respondents must possess a Business Identification Number (NIB). Based on this, the total population for this study is 170,475 MSMEs.

Given the existing population size, the number of MSMEs with NIBs in South Kalimantan is massive. Therefore, a smaller sample was drawn to represent the entire population. Ali Memon et al. (2020) suggests using minimum sample size calculations via power analysis, especially for research that employs non-probability sampling (Saud et al., 2025). Therefore, G*Power software was used to calculate the minimum sample size for the current research. With an error rate of 0.05 and a power analysis of 0.95 or 95%, the minimum sample size for this study was determined to be 153 MSMEs in South Kalimantan.

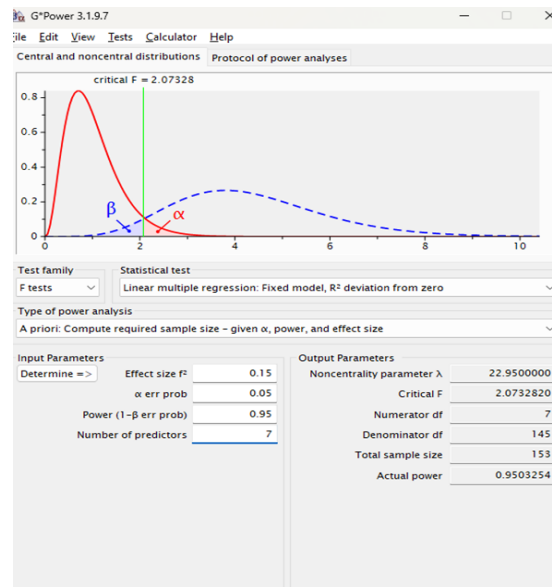


Figure 3. Minimum Sample Based on G*Power

Data was collected by distributing research questionnaires both offline and online. Offline questionnaire distribution involved visiting MSME owners directly at their business locations. Online questionnaire distribution was done by sharing a Google Form link on the researcher's social media. Each question item in the questionnaire was rated on a 1-5 Likert scale, where 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). The classification of variables and their indicators is shown in Table 1.

Table 1. Variable and Indicators

No.	Variable	Indicator	Likert Scale
1.	Intention to Use AIS	1. Frequently use 2. Predict to use 3. Plan to use.	1-5
2.	Performance Expectancy	1. Perceived usefulness 2. Extrinsic motivation 3. Job-fit 4. Relative advantage, 5. Outcome expectations.	1-5
3.	Effort Expectancy	1. Perceived ease of use 2. Complexity 3. Ease of use.	1-5
4.	Social Influence	1. Subjective norm 2. Social factors 3. Image.	1-5
5.	Facilitated Condition	1. Perceived behavioral control 2. Facilitating conditions 3. Compatibility.	1-5
6.	Hedonic Motivation	1. fun or pleasure derived 2. perceived enjoyment	1-5

No.	Variable	Indicator	Likert Scale
7.	Price Value	3. Hedonic motivation in the consumer context	1-5
		1. Price	
		2. Quality	
8.	Habit	3. Value	1-5
		1. Prior behaviour	
		2. Behaviour to be automatic	

Source: Data processed

Several analyses will be conducted for this research. The first is outer model analysis, performed to determine the feasibility of an indicator in measuring research variables by testing convergent validity, discriminant validity, and reliability. Next, an inner-model analysis will be conducted to describe the relationships or estimation strengths between latent variables or constructs, based on theoretical substance, using R-Square and F-Square tests. After that, researchers will conduct a model robustness test using PLSpredict to verify the model's robustness, ensuring its validity and the absence of bias in its results. Finally, once the model has been tested both wholly and partially, the hypotheses will be tested.

Results

Questionnaires were distributed from June 2, 2025, to June 19, 2025. The number of questionnaires distributed was twice the minimum sample size to minimize the number of unreturned questionnaires, which could prevent the minimum sample size from being met. A total of 202 MSME owners in South Kalimantan were willing to complete the questionnaires, and all submitted questionnaires could be processed for this study. The obtained respondents had several characteristics classified by district/city of origin, business scale, business sector, latest education, experience in accounting information system training, use of accounting information systems, and types of accounting information systems used. Table 2 is a summary of these characteristics:

Table 2. Demographic Respondent

Criteria's	Total	Percentage (%)
Municipalities / Cities		
Banjarmasin City	106	52.5
Banjarbaru City	19	9.4
Hulu Sungai Tengah Municipality	4	2.0
Hulu Sungai Utara Municipality	8	4.0
Hulu Sungai Selatan Municipality	5	2.5
Tapin Municipality	6	3.0
Balangan Municipality	7	3.5
Tanah Laut Municipality	5	2.5
Tanah Bumbu Municipality	9	4.5
Kotabaru Municipality	3	1.5
Tabalong Municipality	5	2.5
Barito Kuala Municipality	6	3.0
Banjar Municipality	19	9.4
Education Level		
Elementary School	8	4.0
Junior High School	6	3.0
Senior High School / Vocational School	79	39.1
Diploma-II	1	0.5
Diploma-III	11	5.4
Bachelor Degree	81	40.1

Criteria's	Total	Percentage (%)
Master Degree	10	5.0
Doctoral Degree	2	1.0
Professional School	4	2.0
Business Scale		
Micro and Small Enterprise	193	95.5
Non-MSE	9	4.5
Business Sector		
Culinary	84	41.6
Distributor and Retail	35	17.3
Fashion	24	11.9
Craft	8	4.0
Repair and Maintenance of Cars and Motorcycles	7	3.5
Agriculture, Forestry, and Fishery	5	2.5
Manufacturing Industry	4	2.0
Photography	3	1.5
Performing Arts, Entertainment, and Recreation	3	1.5
Construction	3	1.5
Human Health Activities	3	1.5
Visual Communication Design	2	1.0
Education	2	1.0
Public Administration	2	1.0
Property	2	1.0
Electricity, Gas, Steam/Hot Water, and Air Conditioning Supply	2	1.0
Television and Radio	1	0.5
Advertising	1	0.5
Others	11	5.4
Experience Attending AIS Training		
Has Attended Training	68	33.7
Never Attended Training	134	66.3
The Use of AIS		
Already use	85	42.1
Never	117	57.9
Types of AIS		
Accurate	7	8.2
Kasir	4	4.7
Excel/Spreadsheet	38	44.7
Buku Warung	2	2.4
Invoices	1	1.2
Kasir Pintar	2	2.4
Kasir Pro	1	1.2
SIAPIK	14	16.5
MYOB	2	2.4
Odo	2	2.4
QuickBooks	2	2.4
Randu	1	1.2
SAP	2	2.4
Si OPEN	1	1.2
Aplikasi LPG	1	1.2
Xero	1	1.2
Zahir	4	4.7

Source: Data processed

Based on the respondent demographics (Table 2), it's clear that the respondents' characteristics are primarily from Banjarmasin City, as categorized by regency/city. In terms of final education, the majority have completed a bachelor's degree. When categorized by business scale and sector, the dominant group consists of micro and small businesses in the culinary sector.

As explained earlier, the first test in this research is the outer model test, which comprises three sub-tests: convergent validity, discriminant validity, and reliability. To assess convergent validity, Average Variance Extracted (AVE) and factor loadings are used. For validity to be established, the AVE value must be ≥ 0.5 and the loading factor ≥ 0.7 (Rahadi, 2023; Hair et al., 2021). To assess discriminant validity, the Fornell-Larcker criterion is used, with validity established when the square root of each construct's AVE is $\geq$ the correlation with other constructs. Additionally, based on Henseler's 2015 research, the Heterotrait-Monotrait Ratio (HTMT) is employed to assess discriminant validity, where $HTMT < 0.9$ (Rahadi, 2023; Hair et al., 2021). Finally, reliability can be assessed based on two criteria: composite reliability ≥ 0.7 and Cronbach's Alpha ≥ 0.7 (Rahadi, 2023; Hair et al., 2021). The following in Table 3 are the results of the outer model analysis:

Table 3. The Results of the Outer Model Analysis (Convergent Validity and Reliability Test)

Variable	Indicator	Loading Factor	AVE	Cronbach's alpha	Composite reliability
Performance Expectancy	PE1	0.853	0.729	0.876	0.915
	PE2	0.828			
	PE3	0.89			
	PE4	0.842			
Effort Expectancy	EE1	0.915	0.863	0.947	0.962
	EE2	0.935			
	EE3	0.928			
	EE4	0.937			
Social Influence	SI1	0.908	0.848	0.91	0.944
	SI2	0.937			
	SI3	0.917			
Facilitated Condition	FC1	0.794	0.633	0.808	0.872
	FC2	0.853			
	FC3	0.853			
	FC4	0.668			
Hedonic Motivation	HM1	0.925	0.86	0.919	0.948
	HM2	0.945			
	HM3	0.912			
Price Value	PV1	0.891	0.845	0.908	0.942
	PV2	0.93			
	PV3	0.935			
Habit	H1	0.889	0.803	0.918	0.942
	H2	0.911			
	H3	0.869			
	H4	0.915			
Intention to Use AIS	IU1	0.882	0.815	0.887	0.93
	IU2	0.915			
	IU3	0.911			

Source: Data processed

Based on the convergent validity test, several questionnaire items show high correlations with their respective variables, as indicated by $AVEs \geq 0.5$ and loadings ≥ 0.7 . However, the item with code KM4 has a loading factor < 0.7 , suggesting a low correlation and must be removed.

Furthermore, the reliability test indicates that the variables possess high reliability, meeting both the composite reliability and Cronbach's Alpha standards. These results demonstrate that each indicator for the research variables is reliable and trustworthy as a measurement tool.

Table 4. Outer Model (Discriminant Validity Test)

Discriminant Validity Test by Fornell & Lacker Criteria								
	1	2	3	4	5	6	7	8
Performance Expectancy	0.854							
Effort Expectancy	0.589	0.929						
Social Influence	0.48	0.446	0.921					
Facilitated Condition	0.642	0.699	0.462	0.845				
Hedonic Motivation	0.559	0.704	0.517	0.572	0.927			
Price Value	0.518	0.607	0.567	0.614	0.652	0.919		
Habit	0.53	0.685	0.489	0.606	0.669	0.685	0.896	
Intention to Use AIS	0.7	0.518	0.417	0.569	0.54	0.493	0.54	0.903
Discriminant Validity Test by Heterotrait-Monotrait Ratio								
	1	2	3	4	5	6	7	8
Performance Expectancy								
Effort Expectancy	0.645							
Social Influence	0.536	0.477						
Facilitated Condition	0.733	0.800	0.61					
Hedonic Motivation	0.624	0.756	0.561	0.692				
Price Value	0.58	0.653	0.623	0.721	0.714			
Habit	0.587	0.729	0.53	0.716	0.722	0.745		
Intention to Use AIS	0.788	0.559	0.458	0.632	0.591	0.546	0.591	

Source: Data processed

Based on Table 4, the discriminant validity test using the Fornell & Larcker Criterion, it's evident that the square root of each variable's AVE is higher than its correlations with other variables. Additionally, the Heterotrait-Monotrait Ratio (HTMT) test of discriminant validity shows that each variable has an HTMT value < 0.9 . Considering both tables, whether analyzed by Fornell & Larcker Criterion (FLC) or HTMT, it can be concluded that each variable possesses its own distinct identity (indicators) and does not correlate with other variables. Therefore, based on both validity tests conducted, we can conclude that both the questionnaire items and the variables themselves are valid.

Next, an inner-model analysis is conducted to describe the relationships or estimated strengths among latent variables or constructs. Two analytical tests are performed: the R-Square test and the F-Square test. The determination test, or R-square test, assesses the strength of a model in a study. There are several categories for the R-square test: if R-Square ≥ 0.25 and ≤ 0.50 , the model is considered to have weak strength; if R-Square ≥ 0.50 and ≤ 0.75 , the model is considered to have moderate strength; and if R-Square ≥ 0.75 , the model is considered to have strong strength. (Hair et al., 2018). Next, for the F-Square test, also known as the effect size test, this assessment determines the effect or impact of each independent variable on the dependent variable. There are several categories for F-Square values. If the F-Square result is ≥ 0.02 and ≤ 0.15 , it's considered to have a weak impact. If the F-Square result is ≥ 0.15 and ≤ 0.35 , it's considered to have a moderate impact. Then, if the F-Square result is ≥ 0.35 , it's considered to have a strong impact (Hair et al., 2018).

Table 5. Inner Model

F-Square test		R-Square test		
			R-square	adjusted R-square
Performance Expectancy → Intention to Use	0.301	Intention to Use	0.541	0.524
Effort Expectancy → Intention to Use	0.002			
Social Influence → Intention to Use	0.000			
Facilitating Conditions → Intention to Use	0.006			
Hedonic Motivation → Intention to Use	0.012			
Price Value → Intention to Use	0.000			
Habit → Intention to Use	0.020			

Source: Data processed

Based on Table 5, this research model demonstrates moderate strength, indicating a reasonably good level of explanation. These results show that the independent variables in this study collectively explain 52% of the variance in the dependent variable, which is the intention to use AIS. The remaining 48% is attributed to variables not explained or included in the current research model.

Additionally, the F-Square test reveals that only performance expectancy has a moderate to strong impact (approaching 0.35) on the intention to use AIS. The other six variables, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit, have a weak impact or effect on the intention to use AIS, as indicated by their F-squared values being ≤ 0.02 .

Subsequently, a robustness test was conducted to ensure that the research findings and model remain valid and unbiased. In other words, a robustness test assesses the model's robustness by confirming its validity and the absence of bias in its results. In SEM-PLS, robustness can be assessed by calculating the Q-value using PLS path model predictions (Hair et al., 2019). As a guideline, Q^2 must be greater than zero for endogenous constructs, indicating the predictive accuracy of the structural model for those constructs. The model becomes more accurate as it approaches 1 (Chin et al., 2003). Lower RMSE and MAE values from SEM-PLS compared to LM RMSE and LM MAE also indicate superior predictive power (Saud et al., 2025).

Table 6. Robustness Test Results

	Q ² predict	PLS-SEM RMSE	PLS-SEM MAE	LM RMSE	LM MAE
Intention to Use1	0.286	0.643	0.438	0.700	0.490
Intention to Use2	0.481	0.573	0.428	0.633	0.460
Intention to Use3	0.422	0.617	0.445	0.679	0.474

Source: Data processed

Based on Table 6, this research has a robust model because the calculated Q^2 value is greater than zero. Furthermore, every indicator of the endogenous construct, intention to use accounting information systems (AIS), has RMSE and MAE values from SEM-PLS that are lower than LM RMSE and LM MAE, indicating superior predictive power of the model in this study.

These test results demonstrate that the SEM-PLS method is the appropriate choice for analyzing the data in this research, compared to other methods such as multiple linear regression. This is because the robustness test results show that SEM-PLS has strong predictive capability. These results also indicate that the SEM-PLS model used and analyzed has a strong, solid foundation, making the research findings more valid and reliable.

Finally, a hypothesis test was conducted to determine whether the previously formulated hypotheses could be proven. The hypothesis test will be performed by comparing the t-statistic to the t-table value, where the t-table = 1.96 at a significance level of p-value = 0.05 or 5%. If the t-statistic is greater than the t-table value, it can be concluded that the independent variable has a significant influence on the dependent variable, meaning

H_a is accepted, and H_o is rejected. If the opposite occurs, where the t -statistic $< t$ -table, it can be concluded that the independent variable has no significant influence on the dependent variable, meaning H_o is accepted, and H_a is rejected. Table 7 presents the results of the hypothesis testing conducted in this research:

Table 7. Hypothesis Testing Results

	T-statistic	T-table	P values	Results
Performance Expectancy → Intention to Use	7.526	1.960	0.000	Accepted
Effort Expectancy → Intention to Use	0.452	1.960	0.651	Rejected
Social Influence → Intention to Use	0.009	1.960	0.993	Rejected
Facilitating Conditions → Intention to Use	0.954	1.960	0.340	Rejected
Hedonic Motivation → Intention to Use	1.420	1.960	0.156	Rejected
Price Value → Intention to Use	0.235	1.960	0.815	Rejected
Habit → Intention to Use	1.765	1.960	0.078	Rejected

Source: Data processed

Table 7 presents the results of the SEM-PLS hypothesis testing. The findings indicate that only performance expectancy has a significant positive influence on the intention to use AIS, as evidenced by a t -statistic greater than the t -table value ($7.526 > 1.960$) and a p -value below 0.05 ($0.000 < 0.05$).

In contrast, the other six variables, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit, do not have a significant influence on the intention to use AIS. This is indicated by their t -statistic values, which are all less than 1.960, and their p -values, which are all greater than 0.05. These results suggest that performance expectancy is the only determinant influencing MSMEs' intention to adopt AIS in this study.

Discussions

The findings reveal that performance expectancy is the only variable that significantly influences the intention to use AIS. This indicates that MSME owners are more likely to adopt AIS when they perceive that the system can improve their business performance. This result is consistent with prior studies (Pratiwi et al., 2022; Solihat et al., 2023; Oktariyana et al., 2019; Lutfi, 2022; Hamzah & Sukma, 2021), which also identify performance expectancy as the strongest predictor in technology adoption. This finding aligns with the UTAUT 2 theory, which posits that performance expectancy is the main determinant of behavioral intention.

On the other hand, effort expectancy does not significantly influence the intention to use AIS. This suggests that ease of use is not a primary consideration for MSME owners. This finding supports previous studies (Cahyani & Dewi, 2021; Oktariyana et al., 2019; Putri & Suardikha, 2020). According to UTAUT theory (Venkatesh et al., 2003), effort expectancy tends to have less influence when the technology is no longer perceived as new. In this study, many respondents already have a basic understanding of AIS, reducing the importance of perceived ease of use.

Similarly, social influence is found to have no significant effect on intention. This indicates that MSME owners' decisions to adopt AIS are not driven by external pressure or by others' influence. This finding is consistent with prior research (Pratiwi et al., 2022; Lutfi, 2022; Amalo & Utama, 2023; Putri & Suardikha, 2020). One possible explanation is that AIS adoption is voluntary rather than mandatory. UTAUT theory suggests that social influence becomes more significant in mandatory contexts, which is not the case for MSMEs in South Kalimantan.

Facilitating conditions also do not significantly influence intention. This result supports previous studies (Pratiwi et al., 2022; Solihat et al., 2023). In UTAUT theory, facilitating conditions are more strongly related to

actual system usage rather than intention. Additionally, MSMEs often face resource constraints and limited technical understanding, which may reduce the impact of available facilities on their intention to adopt AIS.

Furthermore, hedonic motivation is found to have no significant influence. This suggests that enjoyment or pleasure is not a relevant factor in AIS adoption. This finding aligns with prior research (Cahyani & Dewi, 2021; Hamzah & Sukma, 2021; Hidayat et al., 2020). According to UTAUT 2, hedonic motivation is more relevant for technologies designed for entertainment, whereas AIS is primarily utilitarian.

Price value also does not significantly influence intention. This indicates that cost considerations are not a major concern for MSME owners in adopting AIS. This finding is consistent with previous studies (Amalo & Utama, 2023; Hidayat et al., 2020). In the context of AIS, costs are often perceived as part of business operations rather than personal expenses, which reduces their impact on decision-making.

Finally, habit does not significantly influence intention. This suggests that prior experience or routine use of AIS is still limited among MSMEs. This finding supports previous studies (Hamzah & Sukma, 2021; Solihat et al., 2023). According to UTAUT 2, habit becomes significant when users have extensive prior experience. However, since many MSMEs in this study have not yet adopted AIS, habit does not play a meaningful role in shaping their intention.

Conclusion

This study analyzes the factors influencing the intention to use accounting information systems (AIS) using UTAUT 2. The research concludes that only performance expectancy significantly impacts the intention to use AIS. The other six variables, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit, do not have a significant influence on the intention to use AIS. The findings are expected to offer a better understanding of the factors that can influence business owners' intentions, thereby encouraging the adoption rate of AIS among MSMEs. Given that performance expectancy is the sole influential factor, it can be the primary focus for relevant parties, such as the government, to enhance MSME owners' intentions to use AIS, ultimately encouraging its actual adoption. Increasing the number of MSME owners who use AIS will improve accounting practices, helping them manage their finances more effectively than before.

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Conflict of Interest

The authors declare no conflict of interest. The founders had no role in the design of the study, the collection, analysis, or interpretation of data, the writing of the manuscript, or the decision to publish the results.