

Islamic economic principles and the adoption of accounting information systems: perceptions of ease of use and usefulness in Indonesian MSMEs

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Abstract

The Accounting Information System (SIA) is an important component in supporting the running of a business, especially in simplifying the financial recording process. The use of SIA can provide various benefits and convenience for its users. However, among micro, small, and medium enterprises (MSMEs), the use of SIA is still relatively low, due to various factors. This study aims to test and analyze the influence of perceived ease of use and perceived usefulness on the use of SIA in MSMEs, by integrating Islamic economic values such as fairness, efficiency, and transparency in financial management. These values play an important role in encouraging users to choose a system that not only facilitates the work process, but is also in line with sharia principles. This study uses primary data obtained through surveys, as well as secondary data from the Tegal Regency Cooperatives, SMEs, and Trade Office. The research sample consisted of 100 respondents who were MSME actors in Tegal Regency, with a sampling technique using the purposive sampling method. The independent variables in this study were perceived ease of use and perceived usefulness, and data analysis was carried out using multiple linear regression tests. The results showed that perceived ease of use and perceived usefulness partially had a positive and significant effect on the use of SIA. Simultaneously, these two variables also affect the use of SIA. The integration of Islamic economic values in the use of SIA has the potential to increase the awareness and commitment of MSME actors to a more efficient and transparent system, in accordance with Islamic principles.

Keywords: Accounting Information Systems; Perceived Ease of Use; Perceived Usefulness; Islamic Economic Principles

Introduction

The advent of industrial technology began in the 18th century, marked by significant reforms that transformed industrial activities. This era saw a rapid shift from human labor to mechanization. Over time, industries adapted to these technological advances to prevent the total replacement of human labor. Gradually, the Industrial Revolution gave way to a new era of industrial globalization, where

community activities became increasingly streamlined not only through mechanization but also through the introduction of the internet. This transition into the cyber society era has had a profound impact on global economies, including that of Indonesia (Saadah, Hakim, & Imron, 2022).

One of the most affected sectors by technological advancements is the economic sector. Economic decisions related to income and expenditure –ranging from household budgeting to state finances– are increasingly dependent on rational and accurate calculations. The development of information technology has revolutionized how businesses operate, particularly in financial management and accounting. Micro, small, and medium enterprises (MSMEs), which play a critical role in the economy of developing countries such as Indonesia, often face challenges in adopting sophisticated, application-based accounting information systems. Although these systems could enhance efficiency, accuracy, and decision-making, their adoption remains limited.

The Technology Acceptance Model (TAM), particularly the concepts of perceived ease of use and perceived usefulness, has been widely applied in studies on technology adoption (Venkatesh, Thong, & Xu, 2012). These two constructs are crucial for encouraging the acceptance of new information systems, including accounting systems within MSMEs. However, in the context of Indonesia's MSMEs, especially those operating in religious environments, little attention has been given to the integration of Islamic economic values in these systems.

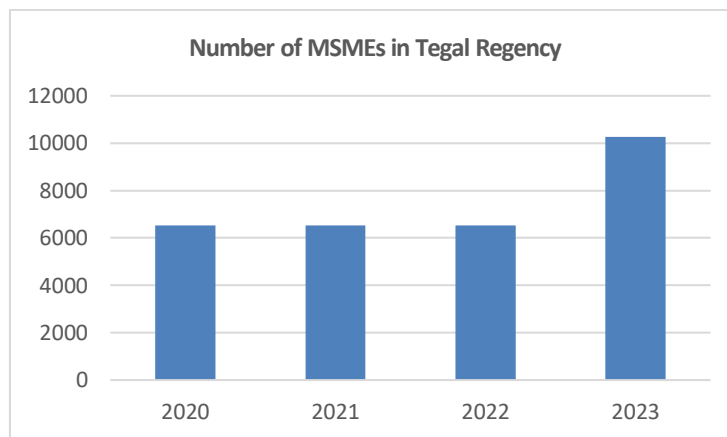
Islamic economic principles –emphasizing honesty, transparency, fairness, and ethics– are essential for ensuring the ethical application of technology in business. The adoption of accounting information systems in this context should not only be evaluated based on ease of use and perceived benefits but also on their alignment with sharia principles. Integrating Islamic economic values into accounting practices can increase trust and encourage the adoption of these systems, particularly among business actors who prioritize adherence to Islamic ethics (Saadah, 2018).

Indonesia, as a developing nation, has various sectors requiring further development, especially the economic sector. The MSME sector, in particular, contributes significantly to the country's economy. In line with Law Number 20 of 2008, micro, small, and

medium enterprises (MSMEs) are described as profit-generating ventures owned by individuals or entities that meet the legal standards for micro enterprises. These businesses function independently, without being linked to medium or large enterprises. The classification of MSMEs is determined by their annual net income. Specifically, micro enterprises are defined as those with a maximum yearly revenue of IDR 2 billion. Small enterprises report an annual income ranging from IDR 2 billion to IDR 15 billion, whereas medium enterprises generate between IDR 15 billion and IDR 30 billion per year (Jayani, 2020).

In Tegal Regency, the local government has actively supported MSMEs through various training programs, such as digital marketing and financial management, aimed at helping MSMEs upgrade their business levels. The number of MSMEs in Tegal Regency increased significantly in 2023 compared to previous years. The data in Graph 1 provides an overview of the growth in MSMEs from 2020 to 2023.

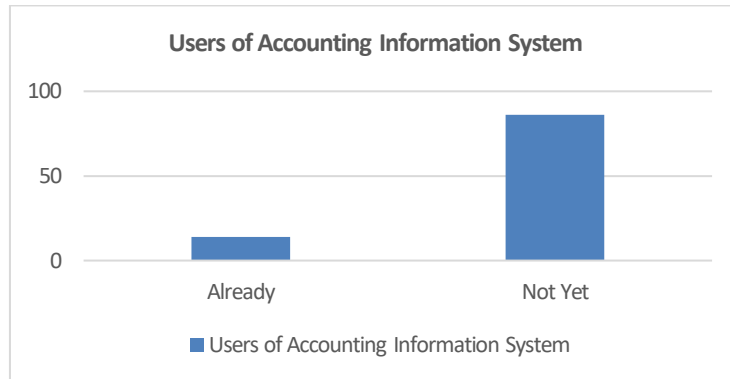
Graph 1. The number of MSMEs in Tegal Regency in 2020-2023



Source: Tegal Regency Cooperatives, SMEs, and Trade Office

The graph 1 indicates a 36% increase in the number of MSMEs, rising from 6,535 in 2022 to 10,259 in 2023. Despite this growth, many MSMEs still do not utilize accounting information systems. Pre-research data collected from MSMEs in Tegal Regency reveals that only a small percentage have adopted such systems.

Graph 2. SIA user MSMEs



Source: Processed by researchers, 2024

From the sample of 100 MSMEs, only 14% have implemented accounting information systems. Interviews conducted with MSME owners indicated that the primary barriers to adoption include limited knowledge, capital, and time.

This research seeks to investigate MSME actors' perspectives on accounting information systems, with a specific emphasis on perceived ease of use (Davis, 1989). Perceived ease of use refers to the extent to which individuals believe that utilizing a specific system will require minimal effort. For employees to enhance task efficiency, it is crucial that they view the system as user-friendly. Within the framework of the Technology Acceptance Model (TAM), perceived ease of use is a key factor influencing user acceptance, as it indicates the low effort necessary for system operation (Davis, 1989).

This research builds upon the work of Baydhia and Haryati (2021), who studied the adoption of accounting information systems among MSMEs in Sidoarjo. In contrast, the present study focuses on MSMEs in Tegal Regency, which presents a different set of characteristics. Additionally, this study applies two independent variables –perceived ease of use and perceived usefulness– as they are considered fundamental constructs influencing the behavior of accounting information system users within the TAM framework. The integration of Islamic economic values in the analysis serves as a significant differentiator from previous research. The values of honesty and transparency, inherent in Islamic economic principles, are closely tied to ethical accounting practices (Astuti & Faisal, 2021; Abdullah & Muhammad, 2013).

Literature review

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is an extension of the Theory of Reasoned Action (TRA) (Ajzen, 1991). Rooted in psychology, TRA emphasizes the significance of intention in predicting behavior. In 1989, Davis further refined TRA, concentrating on perceptions of ease of use and usefulness. His dissertation, later published in *MIS Quarterly*, laid the groundwork for TAM's development, which has since been applied more broadly beyond TRA's original framework (Davis, 1989). TAM has gained recognition as a prominent model for assessing technology adoption, particularly from a behavioral theory perspective, valued for its predictive and explanatory capabilities (Boonsiritomachai & Pitchayadejanant, 2019). Numerous studies have rigorously validated TAM in evaluating the adoption of new technologies, including its application to small and medium enterprises (SMEs) (Baydhia & Haryati, 2021).

In TAM, perceived ease of use and perceived usefulness are two key external variables that significantly influence the user's attitude towards a technology, determining its acceptance or rejection. These variables are particularly relevant in evaluating the intention to adopt accounting information systems, as they offer benefits such as improved convenience and enhanced functionality. The inclusion of these constructs in this study is justified, as TAM provides a robust framework for understanding user acceptance of information systems. Specifically, TAM's constructs are well-suited to explaining the relationship between user perceptions and the use of accounting information systems in organizational contexts.

The perceived ease of use reflects the user's belief that a system is simple to operate and easy to learn, thus enabling them to complete tasks more efficiently. This positive perception fosters user confidence in the system's usability. On the other hand, perceived usefulness relates to the user's belief that using the system will enhance their job performance. When users experience both ease of use and utility, they are more likely to develop a favorable attitude towards the system and continue its usage. This model underscores the critical role that these perceptions play in shaping the user's attitude and acceptance of accounting

information systems, thereby improving work efficiency and productivity.

The role of accounting information systems in supporting business operations and Islamic economic principles

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Accounting Information Systems (AIS) play a pivotal role in enhancing business operations, particularly in facilitating the accurate and efficient recording of financial transactions. The primary objective of AIS is to improve efficiency, accuracy, and transparency in managing financial data, which is especially advantageous for micro, small, and medium enterprises (MSMEs). In the context of Islamic economics, the implementation of AIS is aligned with sharia principles such as honesty (*ʿsidq*), justice (*adl*), and transparency (*amānah*) in financial management, all of which aim to promote economic welfare and social justice.

This study examines the concepts of perceived ease of use and perceived usefulness within the framework of the Technology Acceptance Model (TAM). TAM is frequently utilized to assess how users' perceptions of ease and utility influence their decisions to adopt new technologies, including AIS. From an Islamic perspective, the ease of use of AIS is not merely intended to enhance operational efficiency but also to ensure compliance with sharia principles (Prihatiningrum & Hariyanto, 2021; Kasman & Ruslan, 2023). A user-friendly system that adheres to Islamic values fosters trust and encourages MSME owners to conduct business activities more fairly and transparently.

Furthermore, the concept of perceived usefulness explores how users perceive the benefits of AIS in financial management. In the context of Islamic economics, these benefits are not solely evaluated based on economic efficiency but also through the lens of ethical business practices, sustainability, and spiritual blessings (*barakah*). An AIS that complies with sharia principles enables businesses to operate with fairness, transparency, and adherence to Islamic guidelines, which ultimately contributes to the broader social and economic well-being of the community.

The findings of this study indicate that both perceived ease of use and perceived usefulness have a significant and positive impact on AIS adoption. This suggests that when users perceive AIS as both easy to use and beneficial, their likelihood of adopting the system increases significantly.

The integration of Islamic economic values into AIS creates a robust framework for developing a system that is not only technically efficient but also supports ethical business practices consistent with Islamic principles. This integration fosters a more equitable and sustainable economic environment for MSMEs, ultimately contributing to broader economic development and social justice.

Research methods

The research employs a quantitative approach, grounded in the philosophy of positivism, which posits that phenomena being studied are objective, value-free, observable, measurable, causal, and relatively constant. This approach is appropriate for the systematic study of a specific population or sample, using structured data collection instruments and statistical analysis to evaluate and explain hypotheses (Moleong, 2019; Neuman, 2013). In this study, the population consists of micro, small, and medium enterprises (MSMEs) in Tegal Regency for the year 2023. Based on an interview conducted with the Cooperatives, SMEs, and Trade Office of Tegal Regency, Mr. Julio Eka Sakti reported that there are 10,259 MSME actors in the region, establishing the population size of this study as 10,259.

The sampling method utilized in this study is non-probability sampling, with a focus on purposive sampling. In this approach, not all individuals in the population are given an equal opportunity to be chosen, as the selection process is guided by specific criteria relevant to the research objective. For this research, the criteria used to select MSME samples are: (1) MSMEs that utilize Accounting Information Systems; (2) MSME business actors operating within the Tegal Regency area; and (3) MSMEs that have been in operation for at least one year. Based on these criteria, a total of 100 MSMEs were selected as the sample for this study.

Results and discussion

Data validity test

The validity test was conducted for each question item related to the research variables to ensure the accuracy of the data collection instrument. The primary purpose of this test is to validate the relevance and effectiveness of each item in the questionnaire. A question is considered valid if it accurately measures the concept it

is intended to assess. The validity of a study is confirmed if the validity test results meet the established criteria, namely if the calculated value (r -calculated) is greater than the critical value (r -table). In this study, the sample size (N) consists of 100 respondents, and at a significance level of 0.05 (5%), the critical r -table value is 0.1966.

Table 1 presents the results of the validity test for all question items across the research variables, including perceived ease of use (X1), perceived usefulness (X2), and the use of information systems (Y). A question is considered valid if its significance value is less than 0.05 and its r -calculated exceeds the r -table value of 0.1966.

Table 1. Validity test results

Variable	Question	Significance (2-tailed)	r -table	r -calculated	Validity
Perceived ease of use (X1)	X1.1	0.000	0.1966	0.658	Valid
	X1.2	0.000	0.1966	0.807	Valid
	X1.3	0.000	0.1966	0.754	Valid
	X1.4	0.000	0.1966	0.799	Valid
	X1.5	0.000	0.1966	0.774	Valid
Perceived usefulness (X2)	X2.1	0.000	0.1966	0.855	Valid
	X2.2	0.000	0.1966	0.829	Valid
	X2.3	0.000	0.1966	0.590	Valid
	X2.4	0.000	0.1966	0.735	Valid
Use of information systems (Y)	Y.1	0.000	0.1966	0.815	Valid
	Y.2	0.000	0.1966	0.768	Valid
	Y.3	0.000	0.1966	0.759	Valid
	Y.4	0.000	0.1966	0.619	Valid

Source: Processed Data, 2024

Based on the results shown in Table 1, it is evident that each question item for the variables perceived ease of use (X1), perceived usefulness (X2), and use of information systems (Y) has an r -calculated value greater than the r -table value of 0.1966, and the significance values for all items are less than 0.05. For instance, question X1.1 has an r -calculated value of 0.658, while the r -table is 0.1966, confirming that the item is valid. Similarly, question X1.2 has an r -calculated value of 0.807, which also exceeds the critical r -table

value, ensuring its validity. This trend continues across all question items in the X1 variable, demonstrating their validity.

For the perceived usefulness (X2) variable, question X2.1 shows an r-calculated value of 0.855, indicating a valid item as it exceeds the r-table value. Question X2.2 also holds a high validity score of 0.829, and although question X2.3 has a relatively lower r-calculated value of 0.590, it still surpasses the r-table value, maintaining its validity.

The use of information systems (Y) variable similarly passes the validity test, with question Y.1 scoring an r-calculated value of 0.815, well above the r-table value, thereby confirming its validity. All subsequent questions in the Y variable also show r-calculated values higher than 0.1966, confirming the validity of the dependent variable items. In conclusion, all question items for the variables tested in this study are deemed valid as they meet the necessary criteria of significance levels below 0.05 and r-calculated values greater than r_{table} , supporting the reliability of the research instrument.

This research, utilizing the Technology Acceptance Model (TAM) introduced by Davis (1989), validates the correlation between perceived ease of use, perceived usefulness, and technology acceptance, specifically in the context of accounting information systems. TAM suggests that users are more inclined to adopt a system when they find it both user-friendly and beneficial. In the context of Islamic economics, these findings align with sharia principles of transparency (*amānah*) and justice (*'adl*), which are essential in financial management.

Reliability test

The purpose of this reliability test is to assess the consistency of the questionnaire, which indicates the variance explained by the construct. A questionnaire is considered reliable when the responses provided by respondents to a given question remain stable or consistent across multiple instances. Once the measurement process is complete, the data are compared with other questions or are used to calculate the correlation between the responses. In this study, the reliability of the respondents' answers was assessed using Cronbach's Alpha approach. The scale and all variables in the questionnaire were assessed for internal consistency using Cronbach's Alpha as the reference standard. A

questionnaire is considered reliable when the Cronbach's Alpha coefficient is greater than 0.60.

The results of the reliability test for this study are presented in the table 2.

Table 2. Reliability test results

Variable	Cronbach's Alpha	Critical Value	Description
Perceived ease of use (X1)	0.810	0.60	Reliable
Perceived usefulness (X2)	0.752	0.60	Reliable
Use of accounting information systems (Y)	0.728	0.60	Reliable

Source: Processed Data (2024)

The reliability test results demonstrate that all questionnaire items achieve a Cronbach's Alpha value above 0.60 for each variable. Specifically, the perceived ease of use variable has a Cronbach's Alpha value of 0.810, surpassing the minimum acceptable value of 0.60. Similarly, the perceived usefulness variable records a Cronbach's Alpha of 0.752, and the use of accounting information systems variable achieves 0.728, both exceeding the critical threshold of 0.60. These findings confirm that the questionnaire, completed by the respondents in this study, is reliable and suitable for effective data collection.

The reliability of these constructs further validates TAM's assumption that user perceptions of ease and usefulness are consistent over time. This consistency is crucial in ensuring that users remain confident in the technology they are using, particularly in environments governed by Islamic principles. An easy-to-use and reliable accounting information system (SIA) contributes to accurate and transparent financial management, promoting both efficiency and ethical business practices.

Data normality test

The normality test was performed to assess whether the residuals follow a normal distribution. If the significance level from the Kolmogorov-Smirnov test exceeds 0.05, the data can be deemed normally distributed. The results of the normality test in this research are shown in Table 3.

Table 3. One-Sample Kolmogorov-Smirnov test

Unstandardized Residual	
N	100
Normal Parameters	
Mean	0.0000000
Std. Deviation	122.839732
Most Extreme Differences	
Absolute	0.077
Positive	0.077
Negative	-0.059
Test Statistic	0.077
Asymp. Sig. (2-tailed)	0.155
a. Test distribution is Normal	
b. Calculated from data	
c. Lilliefors Significance Correction	

Source: Processed Data, 2024

The Kolmogorov-Smirnov method is frequently applied to evaluate normality in statistical analysis, especially through the One-Sample Kolmogorov-Smirnov Test, which assesses the distribution of residuals. The assumption of normality is met when the significance value (Asymp. Sig.) is above 0.05. As indicated in the preceding table, the Asymp. Sig. (2-tailed) value is 0.155, surpassing the 0.05 threshold, suggesting that the residuals in this research are normally distributed.

A normal distribution of residuals is critical for reliable parametric testing in regression models. The normality of the data strengthens the predictive power of the TAM model in this study, demonstrating that MSME actors can reliably adopt accounting information systems when they perceive them as easy to use and useful.

Multicollinearity test

The purpose of conducting a multicollinearity test is to determine if there is any relationship between the independent variables in the regression model. Ideally, a well-constructed regression model should exhibit no correlation among these variables. Statistically, if the variance inflation factor (VIF) is below 10 and the tolerance value exceeds 0.10, it can be inferred that multicollinearity does not exist in the model.

The results of the multicollinearity analysis conducted in this research are outlined in Table 4.

Table 4. Multicollinearity test results

No. Model	Collinearity Statistics	
	Tolerance	VIF
1. (Constant)		
Perceived ease of use	0.757	1.320
Perceived usefulness	0.757	1.320

Source: Data processed (2024)

As outlined in Table 4, the tolerance values for both the variables perceived ease of use and perceived usefulness are 0.757, which exceeds the threshold of 0.10. This result demonstrates the absence of multicollinearity among the independent variables. Additionally, the VIF values for both variables are 1.320, which is well below the cutoff of 10. This provides further evidence that no significant correlation exists between the independent variables, thus satisfying the assumption of no multicollinearity in the regression analysis. Consequently, this analysis confirms the validity of the regression model employed in this research, ensuring that multicollinearity does not affect the reliability of the statistical interpretations.

Heteroscedasticity test

The heteroscedasticity test is conducted to assess whether there is any unequal distribution of residual variance across observations in a regression model. A significance value greater than 0.05 indicates that the linear regression model is free from heteroscedasticity issues. In this research, heteroscedasticity was evaluated using the Glejser test, with the findings in Table 5.

Table 5. Heteroscedasticity test results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.688	0.786		3.420	0.001
	Perceived ease of use	-0.056	0.038	-0.166	-1.454	0.149
	Perceived usefulness	-0.031	0.042	-0.084	-,738	0,462

Source: Processed data, 2024

Referring to Table 5, the significance values for both variables are above the 0.05 threshold, demonstrating the absence of heteroscedasticity. In particular, the significance value for the perceived ease of use variable is 0.149, which surpasses 0.05, indicating no heteroscedasticity for this variable. Likewise, the perceived usefulness variable exhibits a significance value of 0.462, which is also greater than 0.05, further affirming the lack of heteroscedasticity for this variable.

The absence of multicollinearity and heteroscedasticity further solidifies the robustness of the regression analysis, allowing for clearer insights into the effects of perceived ease of use and perceived usefulness on the use of SIA.

Hypothesis testing

Partial test (t-test)

The t-test is conducted to assess the impact of the independent variables, perceived ease of use and perceived usefulness, on the dependent variable, which is the adoption of accounting information systems. This test involves comparing the calculated t-value (tcount) with the critical t-value (ttable) at a 5% significance level. In this study, with a sample size of 100, the ttable value is set at 1.984. The decision criteria for the t-test are as follows:

1. If the significance value exceeds 0.05 and $t_{count} > t_{table}$, it indicates that the independent variable significantly affects the dependent variable, leading to the acceptance of the null hypothesis (H_0).
2. If the significance value is below 0.05 and $t_{count} < t_{table}$, it suggests that the independent variable does not significantly affect the dependent variable, resulting in the rejection of the null hypothesis (H_0).

Table 6. T-test results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.929	1.300		2.254	0.026
	Perceived Ease of Use	0.372	0.063	0.451	5.868	0.000

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Perceived Usefulness	0.375	0.069	0.420	5.465	0.000

Dependent variable: Use of accounting information systems

Source: Processed Data, 2024

Table 6 reveals that perceived ease of use and perceived usefulness both have a significant impact on the utilization of accounting information systems. This conclusion is based on the fact that the significance values for both variables are less than 0.05, and the t-count values exceed the t-table values, resulting in the rejection of the null hypothesis (H0).

The impact of perceived ease of use (X1) on the utilization of accounting information systems (Y)

The analysis of the perceived ease of use variable (X1) in relation to the utilization of accounting information systems (Y) was performed using a regression model. The significance of the perceived ease of use was evaluated through a partial t-test. According to the test results, the significance value for X1 was 0.000, which is below the 0.05 threshold, indicating statistical significance. Additionally, a comparison between the calculated t-value (t-count) and the critical t-value (t-table) revealed that the tcount (5.868) was greater than the ttable (1.984).

Thus, it can be inferred that the alternative hypothesis (Ha1) is accepted, while the null hypothesis (Ho1) is rejected. This indicates that the perceived ease of use (X1) has a statistically significant and positive effect on the partial utilization of the accounting information system.

The impact of perceived usefulness (X2) on the use of accounting information systems (Y)

The impact of perceived usefulness (X2) on the utilization of accounting information systems (Y) was examined using a t-test regression model for partial analysis. The findings show a significance level of 0.000 for X2, which falls below the 0.05 threshold. Furthermore, a comparison between the calculated t-value (t-count) and the critical t-value (t-table) indicates that the tcount of 5.465 exceeds the ttable of 1.984 ($5.465 > 1.984$). Consequently, the alternative hypothesis (Ha1) is accepted, and the null hypothesis (Ho1) is rejected. These results demonstrate that

perceived usefulness has a significant and positive influence on the partial use of accounting information systems.

The impact of perceived ease of use on the utilization of accounting information systems

This research examines the connection between perceived ease of use and the adoption of accounting information systems (AIS) among micro, small, and medium enterprises (MSMEs) in Tegal Regency. The findings indicate a significant positive relationship between perceived ease of use and AIS adoption, thereby supporting the Technology Acceptance Model (TAM). Moreover, the ethical considerations surrounding AIS usage are analyzed from the perspective of Islamic economics, with a focus on the principles of fairness and transparency.

The hypothesis testing results show that perceived ease of use has a significant impact on AIS adoption. The t-test results reveal that the t-value (5.858) exceeds the critical t-table value (1.984), with a significance level of 0.000 ($p < 0.05$). Consequently, the null hypothesis is rejected, and the alternative hypothesis is accepted. It is concluded that perceived ease of use exerts a positive and significant influence on AIS utilization. These results align with TAM, which asserts that a system perceived as easy to use increases the likelihood of its adoption.

These findings are consistent with previous research. Rahmi (2020) demonstrated that perceived ease of use significantly influences AIS implementation, while Maria and Sugiyanto (2022) found similar results in their study on e-commerce-based information systems. The perception of ease in using AIS is crucial in promoting its adoption, and this study confirms that MSME actors in Tegal Regency have developed sufficient skills to effectively use AIS. Based on responses to questionnaire item five, most respondents perceive AIS as easy to use, which contributes to its widespread utilization.

Furthermore, the perceived ease of use has practical implications for MSME actors. AIS allows them to manage their businesses more efficiently, completing tasks more quickly and accurately, which enhances their operational effectiveness. The convenience of using AIS also supports their ability to sustain their business activities in the long term.

In the context of Islamic economics, perceived ease of use takes on an ethical dimension. The ease of using AIS facilitates more efficient and accurate business operations, which aligns with the Islamic principles of fairness (*'adl*) and transparency (*amānah*). Proper financial management is not only a business necessity but also a moral obligation under sharia. The results of this study indicate that MSME actors in Tegal Regency view AIS positively, particularly in terms of its ease of use, even when applied to basic financial record-keeping.

The efficiency gained through the use of AIS also corresponds with Islamic values, where minimizing waste of resources, time, and effort is seen as a means of preserving blessings (*barakah*) in business operations. By employing an easy-to-use AIS, MSMEs can operate their businesses more efficiently, allowing them to achieve sustainable economic prosperity. This prosperity is not only material but also spiritual, as it is rooted in adherence to sharia principles, including fairness, honesty, and transparency in financial transactions.

In conclusion, this study demonstrates that perceived ease of use has a significant positive effect on the utilization of AIS among MSMEs in Tegal Regency. These findings are consistent with TAM and confirm that ease of use is a critical factor in system adoption. Additionally, the ethical principles of Islamic economics underscore the importance of fairness and transparency in financial management, which are supported by the use of AIS. By making business operations more efficient, AIS contributes to the overall welfare of businesses, both materially and spiritually.

The effect of perceived usefulness on the use of accounting information systems

The findings of this research demonstrate that the perceived usefulness variable has a significant and positive effect on the utilization of accounting information systems (AIS). This is substantiated by statistical analysis, showing a significance level below 0.05 ($p = 0.000$) and a t-calculated value ($t\text{-cal} = 5.465$) surpassing the critical t-value ($t\text{-table}$), which leads to the rejection of the null hypothesis (H_0) and acceptance of the alternative hypothesis (H_a). These outcomes affirm the initial hypothesis, indicating that perceived usefulness plays a key role in influencing AIS usage.

Several previous studies support these findings. Research by Arbatona et al. (2023), Mahemba & Respati (2018), and Widodo & Putri (2017) similarly concluded that perceived usefulness has a positive impact on AIS utilization. Additionally, the results align with the study by Baydhia & Haryati (2021) and are further corroborated by the research of Rahmi et al. (2020) and Rahmi et al. (2022), which confirmed that perceived usefulness significantly influences the adoption of AIS. The application of perceived usefulness in this study is consistent with the Technology Acceptance Model (TAM), where it serves as one of the core constructs. Therefore, it can be inferred that as perceived usefulness increases, the adoption of AIS correspondingly rises, and if perceived usefulness declines, the use of AIS decreases.

The benefits of using AIS are also evident among business operators, particularly micro, small, and medium enterprises (MSMEs). Many applications supporting AIS are provided by the government and are available for free download, allowing businesses to choose software that best fits their operational needs, from evaluating features to generating the desired outputs.

However, there are still challenges in the implementation of AIS, particularly when MSMEs engage with financial institutions. One significant hurdle is the lack of financial statements, which stems from a general unawareness and reluctance to adopt accounting information systems. AIS can significantly assist MSMEs by facilitating the application for additional capital from banks and ensuring compliance with tax obligations to the state. Despite these advantages, many business operators still perceive AIS as complicated and of little relevance to their operations.

The findings of this study also highlight that, even with simple systems, MSMEs can benefit from AIS to enhance the efficiency and accuracy of their financial reporting. This efficiency aligns with the principle of *maslahah* in Islamic economics, which promotes the creation of broader social benefits. By running businesses more efficiently and accurately, MSMEs not only achieve financial gains but also contribute to the overall economic well-being of the community – a key goal in Islamic economics.

Additionally, a positive perception of the ease of use and benefits of AIS can be linked to the Islamic economic value of *ikhlas* (sincerity), where all business activities are carried out with the

intention of providing the best service, adhering to sharia principles, and maintaining integrity in all transactions. The implementation of AIS, when aligned with Islamic economic values, is expected to foster a just, blessed, and sustainable business environment, ultimately contributing to the economic welfare of both MSMEs and society at large.

Conclusion

This study reveals that both perceived ease of use (X1) and perceived usefulness (X2) significantly influence the adoption of Accounting Information Systems (AIS) among micro, small, and medium enterprises (MSMEs) in Tegal Regency. The partial t-test results indicate that perceived ease of use (X1) has a positive and significant effect ($p = 0.000$, $t = 5.868$) on AIS adoption. MSMEs that find the system easy to use are more inclined to implement it in their operations, as it simplifies financial management tasks. This factor becomes increasingly important as businesses grow, making user-friendly systems critical for long-term adoption.

Likewise, perceived usefulness (X2) also shows a positive and significant influence ($p = 0.000$, $t = 5.465$) on AIS adoption. When MSME owners perceive that using AIS improves their business performance, particularly in terms of efficiency and accuracy, they are more likely to adopt and continue using the system. The perceived advantages, such as better decision-making and streamlined operations, highlight the importance of perceived usefulness in driving the adoption of accounting systems among MSMEs.

However, despite these clear advantages, the study found that the overall adoption rate of AIS remains low, with only 14% of MSMEs in Tegal Regency using these systems. Key barriers to adoption include limited knowledge about the system, financial constraints, and time limitations. Addressing these challenges through targeted training, increased awareness, and better access to resources will be essential for encouraging broader adoption of AIS among MSMEs.

Additionally, integrating Islamic economic principles –such as honesty, transparency, and fairness– into AIS could help build greater trust among MSMEs, particularly those in religious environments. These principles align with sharia guidelines,

ensuring that financial management practices adhere to ethical standards. By fostering socially responsible business practices and enhancing both operational efficiency and ethical integrity, AIS can play a vital role in supporting the sustainable growth and development of MSMEs in Indonesia. Future research should explore strategies to overcome adoption barriers and examine how Islamic values can further enhance the adoption and effectiveness of AIS.

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