

The Influence of Perceptions of Ease, Usability and Risk on the Interest in Using *e-commerce- based Accounting Information Systems for Accounting Students at UNP Kediri*

Dewi Zulaikah^{1*}, Hestin Sri Widiawati², Linawati³

^{1,2,3} University of Nusantara PGRI Kediri, Jl. KH. Ahmad Dahlan No.76, Mojoroto, Kota Kediri, East Java, 64112, Indonesia

zulaikahdewi7@gmail.com^{1*}, hestin.sw@gmail.com², linawati@unpkediri.ac.id³

*corresponding author

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Abstract

Research Aim : The purpose of this study was to determine the effect of interest in using an e-commerce based accounting information system and to be able to analyze perceptions of convenience, usability, risk.

Research Method : This research is a quantitative study with an associative approach. The sampling technique uses a purposive sampling technique in the form of a non-probability method. The population in this study were students at Nusantara University PGRI Kediri who had taken the Accounting Information Systems course in the 2019-2020 class. The sample obtained was 121 respondents. The research data used the SPSS (Software Statistical Package for Science) analysis technique version 21.

Research Finding : The results of this study indicate that perceptions of convenience, usability and risk have a positive and significant impact on interest in using e-commerce based accounting.

Keywords : Perceived Ease, Usability, Risk, Interest in User Behavior, E-Commerce and Accounting Information Systems

1. Introduction

In the current era of globalization, technological advances play an important role in obtaining various forms of information and communication, as well as in carrying out tasks related to education, health care and the economy in particular. There is evidence of a cultural shift in human life and lifestyles that are increasingly modern in the current era of globalization, which has such a significant impact. Humans are very affected by this change, which makes it easier to access the internet. In this case it has positive and negative effects on society and the existence of the internet provides facilities for human life and also the internet is easy to do/access wherever it is. (Sarastila dan Kustanti, 2021). Technological advances in the economic field are now often discussed by the public, such as applications that facilitate online transactions of goods and services, or e-commerce. With current technological developments it will have an impact on humans plus the Covid -19 pandemic preferring online shopping to offline shopping leading to stores due to the pandemic outbreak. During the Covid-19

pandemic, the level of use of goods and services transaction activities on the internet has increased.

Accounting information systems can also be known as transaction cycles carried out by every company in various types of companies that exist in every part of the world. What is meant by "revenue cycle" is the company's transaction activity cycle which includes the revenue cycle, expenditure cycle, and other cycles within the company. The revenue cycle is closely related to payment processing and distribution and collection. Online revenue generation through electronic commerce (e-commerce) is one aspect of this transaction cycle.

Electronic commerce (Electronic Commerce), is a type of business transaction conducted online and utilizing information and communication technology . (Ashari, 2018). E-commerce can also overcome resource scarcity because it does not limit where products can be sold (Dianari, 2020). To support economic progress in Indonesia, people have followed e-commerce for a long time. One of the advantages that e-commerce players get is the speed with which producers obtain information about price competition in the global market. The ability to pay with a non-cash or cashless payment method is one of the advantages of e-commerce. E-Commerce allows buyers and sellers to do business in different cities without having to meet in person. There are several reasons why people prefer to buy and sell goods online through e-commerce, including the convenience of not having to go to a store or shopping center, lower prices and a fast and easy payment system. However, there are advantages and disadvantages of e-commerce. -commerce in this case is the fact that Indonesians still prefer to do business face-to-face in retail locations or shopping centers.

Access to *e-commerce* can now be done through an application on a mobile phone which is not difficult to operate. You can download the application via a mobile phone that is connected to the internet. In this case, users can use e-commerce quickly, practically, and easily with only a reliable signal provider connection. This makes research interesting at this time with an interest in the behavior of using accounting information systems in *e-commerce*. Which researchers can see from existing and current customers shopping using *e-commerce*, which is increasing in number. This can be proven by the increasing level of *e-commerce users*.

The ability to conduct business transactions online is in great demand among students in Indonesia, where online buying and selling media is widely used. Even students have their own business, use online stores to supplement their income for tuition fees and fill their free time and there are also students who only shop online. One of the advantages of online shopping is that it can provide benefits for customers, usually there are abundant promotional offers on the e-platform. E-commerce such as vouchers, free shipping, and discounts so that interest in high demand among consumers and the price is cheaper than retail prices. In this case it encourages many consumers to shop online.

The Shopee application is an online shopping platform that makes it easy for users to shop and sell. There are several online selling features in the Shopee application. . There are shop voucher features, promos, discounts, cashback, and also holidays. In the Shopee application there is also a sales feature section that makes it easier for sellers to make the order process until the transaction is complete. In the shopee application service there is an integrated shipping feature and sellers and buyers can carry out their interactive activities through the live chat feature. Internet use in Indonesia has grown over time during the Covid-19 pandemic. In this case, trade actors or e-commerce have a lot of potential. During this pandemic, many small and large businesses have started relying on e-commerce to keep their operations running smoothly and avoid bankruptcy. taking advantage of Indonesia's current technological

advances, especially shopee, which will benefit Indonesian e-commerce players.

Table 1. Data on the Number of Shopee Application Visits in 2021

Period per Quarter	Number of Visits per Month Shopee Application	Rating
Q1	127,400,000	#3
Q2	126,996,700	#4
Q3	134,383,300	#2
Q4	138,776,700	#1

Source: iPrice.com

According to iPrice 2019 data, it can be seen from previous data that the shopee application has experienced an increase in visits to Indonesia. However, it can be seen that in the quarter (Q1) it decreased quite a lot from the other quarters and the number of visits was 127 million and was ranked third. For the second quarter (Q2) the number of visits was 126 million, but in this quarter it was ranked fourth and the number of visits was the least among the others. In the third quarter (Q3) there was an increase in the number of visits and was ranked second and the number of visits was 134 million. For the fourth quarter (Q4) the number of visits was 138 million which experienced a drastic increase from the previous quarter and was ranked first. The increase in this rating resulted in instability in the number of visits which experienced ups and downs. In this case it raises a question for users why the shopee application has decreased in terms of the number of visits.

Due to the increasingly high level of competition in the global market brought about by globalization, many businesses now rely on information systems to stay competitive. This information system application has the potential to increase user productivity. The accounting information system is one that can be influenced by the development of information technology [4]. Users who have access to several information systems in e-commerce can benefit from this accounting information system, which is transparent and allows users to view and order goods available in e-commerce [4]. Human behavior is not always accepted in the accounting information system by this e-commerce based accounting system. In this study, it is necessary to determine the factors that can influence the interest of users of e-commerce accounting information systems based on the Shopee application on their behavior [5].

1.1 Statement of Problem

1. Does ease affect interest in using e-commerce based accounting information systems?
2. Does usability affect interest in using e-commerce based accounting information systems?
3. Does the risk affect interest in using e-commerce-based accounting information systems?
4. Do convenience, usability and risks have a positive impact on user interest in e-commerce based accounting information systems?

1.2 Research Objectives

1. To determine the effect of convenience on interest in using e-commerce-based accounting information systems in the shopee application?
2. To determine the effect of usability on interest in using e-commerce-based accounting information systems in the Shopee application?

3. To determine the effect of risk on interest in using e-commerce-based accounting information systems in the shopee application?
4. To determine the effect of convenience, usability and risk on interest in using e-commerce-based accounting information systems in the Shopee application?

2. Method

This research uses quantitative research methods. The purpose of this study was to examine the effect of convenience, usability and risk on interest in using e-commerce-based accounting information systems whether this test will affect these variables. If you use an e-commerce-based accounting information system you can feel ease, comfort and without any risk, then the user will be interested in using the shopee application. A person cannot take advantage of technology if they are not comfortable using it [6].

According to research [7] Stating that the use of the shopee application is simple if the user feels it does not require more effort. The ease of searching for goods, visiting and making transactions that can be done easily is one of the features of the Shopee application that can encourage users to use *e-commerce purchases* according to [8].

H1: Ease of use has a positive and significant effect on interest in using e-commerce-based Accounting Information Systems on the shopee application.

According to [4] Perceived usefulness is a belief that is felt that using technology can improve performance.

Perceived usefulness Individuals' belief in their ability to make decisions is known as perceived usefulness [9]. Someone will be interested if using the Shopee application can increase the utility of using an e-commerce based accounting information system. Users are more likely to do online business if the Shopee application is easy to use, and will definitely consider buying products in the application. So users will feel more comfortable, save time, and be able to view the products they want through their electronic devices. Of course, the user will ensure that the seller can provide an explanation regarding the description of the product being sold. In research according to [9] It is explained that the perception of this usefulness is that it can provide benefits to e-commerce-based accounting information systems that have a positive and significant effect on this perception.

H2: The usability of use has a positive and significant effect on the interest in using *e-commerce based Accounting Information Systems* on the shopee application.

Perceived risk is an uncertainty that turns into a perceived opportunity [10]. It can be explained that the discussion on this risk perception has an impact on the use of accounting information systems. The use of e-commerce-based accounting information systems will lose interest if negative impacts continue to increase. If the user continues to use the application, considering that the risks experienced are minimal, then the user will continue to use the application. Conversely, if the user feels a high level of risk, then he will most likely lose interest in using the application. According to the explanation by [10] explained regarding the perception of risk that this variable has a negative influence and there is no significant influence on the intention to use an e-commerce-based Accounting Information System. It can be concluded that this hypothesis has no significant effect.

H3: Risk has a positive effect on interest in using e-commerce-based Accounting Information Systems on the shopee application.

3. Results and Discussion

The results of distributing questionnaires via Google forms obtained data from 121 respondents from students of the accounting study program at Nusantara University PGRI Kediri. From the table, there were 115 female respondents who filled out the questionnaire, while 6 male respondents. So in this study the majority of respondents were women.

Table 1. Results of Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Means	std. Deviation
Convenience	121	39.00	50.00	44.6694	2.83251
Utility	121	38.00	50.00	44.6777	3.01445
Risk	121	39.00	50.00	44.2727	2.61725
Interest in Use	121	40.00	50.00	44.7190	2.64645
Valid N (listwise)	121				

The following is a description of the distribution of research data based on the results of the descriptive test above:

1. The convenience variable data (X1) can be described as having a minimum value of 39 and a maximum value of 50, an average convenience of 44.6694, and a standard deviation of convenience of 2.8325.
2. From the data of the Usability variable (X2) it can be described that the minimum value is 38 and the maximum value is 50, the average value is 44.6777, and the standard deviation of the usability data is 3.01445.
3. From the risk variable data (X3) it can be described for a minimum value of 39 and a maximum value of 50, the average risk value is 44.2727, and the data standard deviation is 2.61725.
4. Variable data from Interest in Use (Y) can be described as having a minimum value of 40 and a maximum value of 50, while the average value is 44.7190, and the data standard deviation is 2.64645.

Data Validity Test

The validity test can be explained if the value of R count is greater than R table ($R_{count} > R_{table}$), then the validity test is considered valid. To test the validity itself, the researcher gave 40 questions to the respondents from the 4 variables. From the results of each question, it shows that the value of $r_{count} > r_{table}$ (0.178) means that all data is valid. The R table value is obtained through $(df) = N - 2$ using 0.05. By taking the example of the variable X1.1, the R table value is 0.178 and the calculated value is 0.548. Based on the 0.05 significance test, it can be concluded that the calculated R value is greater than the R table value ($0.548 > 0.178$) based on the significant test results of 0.05, meaning that the item can be said to be valid.

Table 2. Results of Descriptive Statistics

Variable	Instrument Code	Correlation coefficient	Information
Convenience (X1)	X1.1	0.548	Legitimate
	X1.2	0.554	Legitimate
	X1.3	0.595	Legitimate
	X1.4	0.510	Legitimate
	X1.5	0.304	Legitimate
	X1.6	0.500	Legitimate
	X1.7	0.647	Legitimate
	X1.8	0.624	Legitimate
	X1.9	0.636	Legitimate
	X1.10	0.592	Legitimate
Clever (X2)	X2.1	0.578	Legitimate
	X2.2	0.595	Legitimate
	X2.3	0.604	Legitimate
	X2.4	0.563	Legitimate
	X2.5	0.580	Legitimate
	X2.6	0.608	Legitimate
	X2.7	0.617	Legitimate
	X2.8	0.529	Legitimate
	X2.9	0.571	Legitimate
	X2.10	0.567	Legitimate
Risk (X3)	X3.1	0.530	Legitimate
	X3.2	0.504	Legitimate
	X3.3	0.462	Legitimate
	X3.4	0.476	Legitimate
	X3.5	0.443	Legitimate
	X3.6	0.495	Legitimate
	X3.7	0.438	Legitimate
	X3.8	0.565	Legitimate
	X3.9	0.605	Legitimate
	X3.10	0.513	Legitimate
Interest in Use (Y)	Y. 1	0.436	legitimate
	Y.2	0.465	legitimate
	Y.3	0.556	legitimate
	Y.4	0.505	legitimate
	Y.5	0.593	legitimate
	Y.6	0.496	legitimate
	Y.7	0.548	legitimate
	Y. 8	0.521	legitimate
	Y.9	0.511	legitimate
	Y.10	0.595	legitimate

Source: Primary data processed, 2022

Reliability Test

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Information
Convenience (X1)	0.745	Reliable
Usability (X2)	0.782	Reliable
Risk (X3)	0.672	Reliable
Interest in Use	0.704	Reliable

Source: Primary data processed, 2022

Reliable test that aims to measure the level of consistency (consistency) of respondents. For a total of 121 respondents. By using the Cronbach's Alpha method it can be said that the data variables can be relied upon through the Cronbach's Alpha coefficient which is higher than the limit value, for the limit value itself is 0.60. Based on the test results for the convenience variable (X1) it has a Cronbach's Alpha value of 0.745, for the usability variable (X2) the Cronbach's Alpha value is 0.782 and for the Risk variable (X3) the Cronbach's Alpha value is 0.672 and the variable interest in using the SIA (Accounting information system) is 0.704 . It can be illustrated that the value of Cronbach's Alpha on this variable is greater than the limit value (Cronbach's Alpha > limit value) so the data is said to be reliable.

Normality Test

Table 4. Normality Test Results

One Sample Kolmogorov-Smirnov Test

		Non standard Remainder
N		121
Normal Parameters a,b	Means	,0000000
	St. Deviation	1.93336600
The Most Extreme Difference	Absolute	,061
	Positive	,057
	Negative	-.061
Test Statistics		,061
Asimp . Sig. (2-tails)		,200c,d

a. Test distribution is Normal.

b. Calculated from data.

Source: Primary data processed, 2022

Based on the results of the Kolmogorov-Smirnov test, which states that if the probability value is > 0.05 then the data is said to be normal, if the probability value is <0.05 then the data is not normal. It was concluded that the values of the variable instruments used in this study were classified as normally distributed data. Because the Asym value shows a Sig (2-tailed) result of 0.200 > sig. 0.05. It can be concluded that these values are normally distributed.

Multicollinearity Test

Table 5. Multicollinearity Test Results

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF	tolerance
	B	St. Error	Beta				
1 (Constant)	11,794	3,300		3,574	,001		
convenience	,214	,091	,229	2,344	,021	,479	2,089
Utility	,231	.088	,263	2,629	,010	.455	2.198
Risk	,295	.092	,291	3,202	,002	.550	1.817

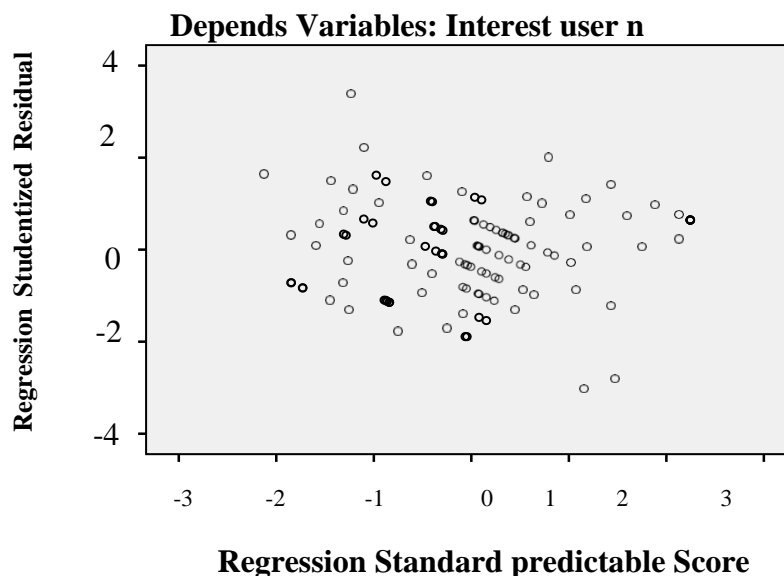
Source: Primary data processed, 2022

The test used is the multicollinearity test as shown in the table above. This test looks for correlations (correlation) between independent variables. If the VIF (Variance Inflation Factor) is equal to the tolerance gain, then the test criteria can be determined. If the tolerance value is greater than 0.1 and the VIF value is less than 10. The convenience variable (X1) has a VIF value of 2.089 <10 and a tolerance value of 0.479 > 0.1, then the data does not have multicollinearity. For the usability variable (X2) has a VIF value of 2.198 <10, the data does not have multicollinearity and a tolerance value of 0.455 > 0.1 means that the data does not have multicollinearity. Meanwhile, the Risk variable (X3) has a VIF value of 1.817 <10 and a tolerance value of 0.550 > 0.1, so that the data does not have multicollinearity.

Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

Scatter Map



From the table above, the results show that there is no heteroscedasticity because the points are randomly distributed and do not follow a certain pattern as shown in the picture

above. In addition, the points are distributed above and below the number 0 on the Y axis and there is no heteroscedasticity.

Partial Test (t test)

Table 7. Partial Test Results
Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Beta		
1 (Constant)	11,794	3,300		3,574	,001
Convenience	,214	,091	,229	2,344	,021
Utility	,231	.088	,263	2,629	,010
Risk	,295	.092	,291	3,202	,002

a. Dependent Variable: Interest in Use

Source: Primary data processed, 2022

1. The relationship between (Y) interest in utilizing accounting information systems and perceived ease of use (X1). The comfort variable has a t test value of 2.344 and a significance value of 0.021 < 0.05, so that H1a is accepted and H0 is rejected, as shown in the partial test results table (t test). Based on this explanation, the interest in using the accounting information system in the shopee application is positively and significantly influenced by the ease of use variable (X1).
2. The relationship between interest in using accounting information systems (Y) and perceived usefulness (X2). The utility variable has a t test value of 2.629 and a significance value of 0.010 < 0.05, so that H1a is accepted and H0 is rejected, as shown in the partial test results table (t test). Based on this explanation, interest in using accounting information systems is positively influenced by the variable perceived usefulness (X2).
3. The effect of the risk variable (X3) on interest in using accounting information systems (Y). The risk variable has a t-test value of 2.629 and a significance value of 0.010 < 0.05, indicating that H1a is accepted and H0 is rejected, which is determined by the table of partial test results (test t). Based on this explanation, interest in the shopee application in utilizing accounting information systems is positively and significantly influenced by the risk variable (X3).

Simultaneous Test (Test f)

Table 8. Simultaneous Test Results (Test f)

ANOVA ^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	391,898	3	130,633	34,074	,000 ^b
	residual	448,548	117	3,834		
	Total	840,446	120			

a. Dependent Variable: Interest in Use

b. Predictors: (Constant), Risk, Convenience, Usability

Source: Primary data processed, 2022

Partial test analysis (f test) shows that H0 is rejected and H1 is accepted, with a calculated F value of 34.074 and a significance level of 0.000 or less than 0.05. With a significance level of 0.000 it can be concluded that each independent variable has an effect on the dependent variable.

R Square Test Results

Table 9. Test Results for the Coefficient of Determination (R2)

Summary Models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimates
1	,683 a	,466	,453	1.95800

a. Predictors: (Constant), Risk, Convenience, Usability

Source: Primary data processed by SPSS 2022

The results of testing the coefficient of determination or R-square in this study showed an Adjust R Square value of 0.453 or 45.3% based on the data. The independent variables (ease, usability, and risk) can be interpreted as 45.3% of the explanation for the dependent variable (interest in using accounting information systems). While other variables contributed 54.7%.

In previous studies expressed different opinions and also different results. Research conducted by [1] states that perceived ease of use has a significant and positive influence on intention to use. Research according to [2] the variable perceived usefulness produces a positive effect on perceived usefulness on interest in using *e-commerce* . However, contrary to the findings, there is no significant correlation between behavioral intention to use e-money and perceived benefits [3] Furthermore, research conducted by [3] explains that a small risk in using the OVO application and a sense of security will increase customer interest in using OVO. According to risk perception, it produces negative effects. Research according to that the risk perception variable gives the results of risk has a positive effect on the interest in using *e-commerce*.

4. Conclusion

Based on the results of research that has been carried out by researchers on discussing topics related to the influence of perceptions of convenience, usability and risk on the interest in using an E-Commerce-based accounting information system for students of the Accounting Study Program, UNP Kediri. The results showed that simultaneously interest in using e-commerce-based accounting information systems (Y) can be significantly influenced by perceived convenience (X1), usability (X2) and risk (X3).

It is hoped that the research conducted can provide additional information, quotes, and insights to readers or lead to further research. Future research is expected to be able to understand how the shopee application can help expedite business activities and increase sales. There are still many users who do not pay attention to shopee policies and rules when using them.

For future researchers, they must consider the limitations of testing this research, which includes the fact that the research subjects were only students of the accounting program and did not include respondents from sales people. The majority of respondents were students between the ages of 20 and 23, so getting answers from people who are already working and

earning enough money.

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