

ANALYSIS OF FACTORS THAT INFLUENCE INTEREST IN USING ACCOUNTING INFORMATION SYSTEMS ON ONLINE SHOPPING PORTALS

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ABSTRACT

Technology is progressing very rapidly in today's millennial era. Online shopping portals are widely used for almost all people. In online shopping, the system that can be applied is the Accounting Information System. In using technology today, it is influenced by interest in using the features and facilities offered. This research is quantitative research and the data is primary data, because the data is taken directly by researchers without going through intermediaries. The data used is data from people in the city of Semarang who use online shopping portals aged 17 years and over. The respondents totaled 240 people. This study uses instrument tests in the form of validity and reliability tests, classical assumption tests, including multicollinearity tests, heteroscedasticity tests, and normality tests, as well as significance tests between independent variables either individually or together using the t statistical test and the F statistical test. The conclusion of this study is that perceived convenience, perceived usefulness, perceived trust and attitude have an effect on interest in using online shopping, while perceived risk has no effect.

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1. INTRODUCTION

One example of information technology developing rapidly is the development of the internet, which has developed into a very important online communication tool, especially for students. The government implemented the PSBB (Large-Scale Social Restrictions) program during the Covid-19 era. Schools, businesses, business premises, malls, and tourist destinations must temporarily close during PSBB to control the number of Covid-19 cases or until the time of PSBB. By using information systems, we can shop online in the business world. The Accounting Information System based on the Online Shopping Portal is one of the systems that we can apply [5]. In Accounting Information Systems, each individual is considered to have a different level of willingness to adopt innovations and thus it is generally observed that the part of the population that adopts an innovation is approximately normally distributed over time [10].

Online shopping portals are very popular in today's society. Online shopping is more preferred by people today, in addition to saving time and saving energy. Online shopping portals developed very rapidly during the covid-19 period. Various means of doing online shopping such as Shopee, Tokopedia, Lazada, Zalora, and others. Nowadays it has become a necessity for consumers to do their online shopping regularly [3]. This is because shopping in the Marketplace is simple, which encourages many consumers to switch from offline to online shopping.

Table 1. Marketplace Visitor List

Online Shop	Web Visitors / Month	App store Ranking	Play store Ranking	Twitter	Instagram	Facebook	Employees
Shopee	129,320,800	1	1	541,700	7,100,000	19,908,390	9,066
Tokopedia	114,655,600	2	4	710,400	2,400,000	6,372,160	4,521
Bukalapak	38,583,100	7	7	199,600	1,363,070	2,514,260	2,446
Lazada	36,260,600	3	3	411,400	2,600,000	30,461,740	4,500
Blibli	22,413,100	6	5	514,800	1,389,780	8,539,020	2,106

Orami	6,186,200	27	22	5,960	530	352,140	205
Bhinneka	4,442,600	20	20	68,900	41,910	1,048,380	603
Ralali	4,331,400	26	n/a	2,940	412,000	91,950	179
JD ID	4,163,100	8	6	34,800	521,000	800,270	1,207
Sociolla	3,086,500	5	2	4,010	925,000	12,430	485
Zalora	2,991,800	4	8	30	655,000	7,906,610	615
Matahari	1,788,100	12	n/a	94,800	1,600,000	1,581,610	694

Source : <https://teknologi.id/technology/pengunjung-marketplace-tertinggi-februari-2021-pada-iprice>

The Table 1. shows that Shopee is the marketplace with the highest monthly traffic in terms of popularity. This shows that Shopee has designed its app well enough for monthly visitors to easily use the Shopee app when doing online shopping, which is in line with the rapid development of technology that the online business sector is responding to. In determining whether or not people have an interest in using the Marketplace on online shopping portals, many researchers conduct research using the Technology Acceptance Model (TAM). TAM is a suitable model used to predict individual interest or desire to accept technology [4]. Individual interest in using the Online Shopping Portal can be measured using a theory that can describe the level of acceptance and use of a technology [11]. Factors that can affect interest in using online shopping portals such as Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Trust, and Attitude Towards Using. These factors greatly influence the use of e-commerce as a forum for online shopping [5].

Perceived Ease of Use or ease of use, [3] has conducted research. With the results Perceived Ease of Use has an effect on interest in use. Occurs when someone believes that using technology is easy and does not require great effort in the user. [5] also conducted research. Showing the results of convenience also affects interest in use, because the ease of transacting and finding the desired item is an example of a purchase cycle that can increase a person's interest in using the application.

Perceived Usefulness or perceived usefulness, in research conducted by [3] shows the results of usability in e-commerce greatly affect interest in use. Perceived Usefulness occurs if someone believes that the information system is useful then he will use it, on the contrary, if someone believes that the information system is less useful then he will not use it. The results of research conducted [18] show that the benefits of online shopping portals affect consumer interest in use.

Perceived Risk or risk, [5] have conducted research by proving that high Perceived Risk affects interest. Risk in transactions is a factor that affects interest in use. In research conducted by [2] shows the results that customers will not consider using or transacting on the Online Shopping Portal if only with the ease of use and supply of application features.

Perceived Trust or trust, in research conducted by [5] shows the results that Perceived Trust does not affect interest in use, because the higher the level of online shopping portal technology, the greater the user's interest in the application. [2] also conducted this research proving that trust in making transactions and behavior in transactions does not affect interest in using online shopping applications.

Attitude Towards Using or attitude, [3] has conducted research by showing the results of attitude is a positive evaluation in performing behavior, this attitude is what encourages users to carry out the transaction process online just to meet their needs or even exceed their needs. In research conducted [5] states that a person's attitude in accepting or rejecting a technological system that has developed can affect interest in using online shopping portals. Based on marketplace visitor data and there are still differences in research results, research on the development of Accounting Information Systems on interest in using online shopping applications is still important to be further researched. Therefore, this study chose the factors of Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Trust, and Attitude Towards Using, which were then compiled in the title Analysis of Factors Affecting Interest in Using Accounting Information Systems on Online Shopping Portals.

2. LITERATURE REVIEW

The Effect of Perceived Ease Of Use on Interest in Use

The Technology Acceptance Model (TAM) study developed by Davis in 1987, provides an explanation that ease of use is a factor in the acceptance of a technology, he even mentioned that perceived ease is an important factor for individuals in using information technology [4]. Perceived ease of use is used as a measure of a person's belief in the ease of using technology while being easy to understand so that it makes users free from effort (Davis, 1989). Research conducted [2], [11] and [5] with the results of

perceived convenience has a significant and positive effect on interest in use. Therefore, it can be seen that convenience affects interest in using online shopping portals.

H1 : There is a positive influence between Perceived Ease of Use and interest in using accounting information systems on online shopping portals.

Effect of Perceived Usefulness on Interest in Use

Perceived Usefulness is defined as the belief that using a technology can improve one's performance [4]. The benefits of using a technology have a positive effect on its use, when someone increasingly believes that technology can improve their performance, that person's interest in using technology will also increase [17]. Research conducted by [2], [5], and [17] found that Perceived Usefulness can positively influence online shopping portal customer interest in using the application. Therefore, it can be seen that benefits affect the interest in using online shopping portals.

H2 : There is a positive influence between Perceived Usefulness and interest in using accounting information systems on online shopping portals.

Effect of Perceived Risk on Interest in Use

Perceived Risk is an uncertainty that cannot be measured but can be predicted [16]. Good uncertainty is usually called opportunity. Conversely, the uncertainty that will be discussed by researchers is a risk that is bad for users of information systems technology on online shopping portals.

Research conducted by [12], [11] and [16] conducted research with the results of trust positively influencing customer interest in using online shopping portals in using the application. Therefore, it can be seen that risk affects the interest in using online shopping portals.

H3 : There is a positive influence between Perceived Risk and interest in using accounting information systems on online shopping portals.

The Effect of Perceived Trust on Interest in Use

The effect of Perceived Trust (Trust) consumers can be used to reduce the level of difficulty when someone is facing an uncertain situation. A person's trust in the interest in using online shopping portals has a very strong effect [5]. If users feel confident and believe that the online shopping portal is safe and in accordance with their expectations, this can increase their interest in using the online shopping portal. Research conducted by [2] and [5] shows that trust positively affects customer interest in using applications as online shopping portals. Therefore, it can be seen that trust affects interest in using online shopping portals.

H4 : There is a positive influence between Perceived Trust and interest in using accounting information systems on online shopping portals.

The Effect of Attitude Towards Using on User Interest

Attitude is defined as the tendency to respond to an object appropriately, so that it can be favorable or unfavorable [4]. A person's attitude arises because someone feels and assesses an online shopping portal system for themselves in its use [11]. If online shopping portal users can accept positive things and can reject negative things on the online shopping portal, this can increase their interest in using the online shopping portal.

Research conducted by [2], [11], [5] and [3] found that attitudes were proven to influence interest in using online shopping portals. Therefore, it can be seen that attitude affects interest in using online shopping portals.

H5 : There is a positive influence between Attitude Towards Using and interest in using accounting information systems on online shopping portals.

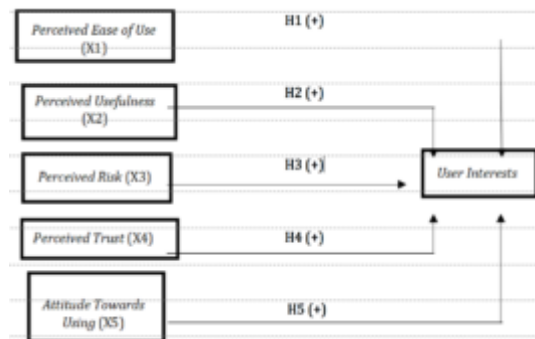


Figure 1 Framework of Thought

2. METHOD

The variables used in this study are classified into dependent and independent variables. The independent variables used are Perceived Ease of Use (X1), Perceived Usefulness (X2), Perceived Risk (X3), Perceived Trust (X4), Attitude Towards Using (X5). The dependent variable used is Interest in Use (Y).

Table 2. Concept Definitions and Variable Measurements

No	Variabel	Definisi Konsep	Indikator	Skala
1	Perceived Ease of Use	According to Jogiyanto [8] perceived ease is a measure of the extent to which a person believes that the use of technology will be free from effort both time and effort.	<ol style="list-style-type: none"> 1. Ease of making purchases 2. Ease of understanding purchasing and sales procedure technology 3. Ease of accessing the web / application 4. Ease of understanding the financial transaction process in the application 	Likert Scale 1-4
2	Perceived Usefulness	According to Jogiyanto [8], perceived usefulness of use is the extent to which a person believes that using a technology will improve the performance of his job.	<ol style="list-style-type: none"> 1. Effectiveness and efficiency 2. Getting information about products 3. Time saving 4. Accuracy 	Likert Scale 1-4
3	Perceived Risk	According to Jogiyanto [8], individuals form beliefs about information technologies in addition to being influenced by individual factors, also influenced by social, and institutional factors where they interact.	<ol style="list-style-type: none"> 1. Transaction risk 2. Security in payment 3. Security of personal information 4. Concern about providing personal information 	Likert Scale 1-4
4	Perceived Trust	Attitude (attitude) or commonly called Attitude Towards Using (attitude towards use) is defined as the positive or negative feelings of a person if they have to perform the behavior to be determined (Davis, 1989).	<ol style="list-style-type: none"> 1. Trust in transaction security 2. Assurance of product suitability 3. Confidence in the application in maintaining personal information 	Likert Scale 1-4

			4. Trust in saving money on the application	
5	Attitude Towards Using	Behavioral interest or attitude is defined as the level of how strong a person's interest is in performing a particular behavior [4].	1. Attractiveness of application display 2. Attitude towards authorization of use 3. Attitude towards the password storage model 4. User feedback on the application	Likert Scale 1-4
6	Interest in Use	Interest in Use is the respondent's initiative in making a decision to buy a product [11].	1. Intensity of application use 2. Offers provided 3. Intention to use in the future 4. Recommendations to friends and relatives	Likert Scale 1-4

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions [13]. The population of this study are people in the city of Semarang who use online shopping portals. This study uses a research period during the covid-19 period in December 2022. Data collection using Google Form questionnaires distributed via social media. The questionnaire responses were in the form of a 1-5 Likert scale. The sample is part of the number and characteristics of the population [13]. The sample in this study is the people of Semarang city who are using the online shopping portal application as a means of online shopping, and are aged 17 years and over.

The sampling technique used in this study is the accidental sampling method, which is a technique that determines the sample by chance or accidentally, anyone who meets the researcher by chance is suitable as a data source [15]. The number of indicators in this study were 24 and then multiplied by 10, so the sample size was 240 respondents. The type of data in this study based on its nature is quantitative, namely in the form of numbers that will be measured using statistics as a calculation test tool, related to the problem under study to produce a conclusion [14]. The data source used to analyze this research is Primary Data, namely data sources that directly provide data to data collectors [14].

The data analysis method is multiple regression analysis with the IBM SPSS version 20 program, which is used to determine the effect of Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Trust, Attitude Towards Using on interest in use. In addition, the use of regression analysis is to test the correctness of the hypothesis that the author proposes in this study, which is modeled as follows:

$$\hat{Y} = \alpha + b_1X1 + b_2X2 + b_3X3 + b_4X4 + b_5X5$$

Description:

\hat{Y} : Interest in use

α : Constant

b_1 : Coefficient of Perceived Ease of Use

b_2 : Coefficient of Perceived Usefulness

b_3 : Coefficient of Perceived Trust

b_4 : Coefficient of Perceived Risk

b_5 : Coefficient of Attitude Toward Use

X1 : Perceived Ease of Use Ratio

X2 : Perceived Usefulness Ratio

X3 : Perceived Risk Ratio

X4 : Perceived Trust Ratio

X5 : Ratio of Attitude Towards Using

3. RESULT AND DISCUSSION

A. Result

In this study, the questionnaire was distributed to respondents through distributing goggle form links on social media. 240 respondents were obtained with the majority female with a percentage of 84.58%, the majority aged 17-25 years with a percentage of 89.17%, the majority as students / students

with a percentage of 66.25%, and the majority of Shopee online shopping portal users with a percentage of 75.42%.

Table 3. The results of regression analysis testing
Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	.813	.703	
TX1	.088	.046	.090
TX2	.256	.059	.242
TX3	-.031	.047	-.040
TX4	.196	.057	.236
TX5	.448	.059	.435

a. Dependent Variable: TY1

From the table, it can be included in the multiple linear regression calculation formula which is determined as follows:

$$Y = 0,813 + 0,090 X1 + 0,242 X2 - 0,040 X3 + 0,236 X4 + 0,435 X5$$

Based on the previous regression equation, it is explained that the independent has a constant = 0.813, meaning that if there are no Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Trust, and Attitude Towards Using variables that affect interest in using the Online Shopping Portal. It can be seen that the value of Perceived Ease of Use is +0.90, Perceived Usefulness is +2.42, Perceived Trust is +2.36, and Attitude Towards Using is +4.35, which means that it can increase interest in using online shopping portals. Meanwhile, the Perceived Risk value is -0.40, which means it can reduce interest in using online shopping portals.

Determination Coefficient Test (R²)

Coefficient of Determination (R²) is used to determine how much the simultaneous relationship (R²) of several variables in a clearer sense. The result of the adjusted r square value (coefficient of determination) is 0.720. So it can be concluded that Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Trust, and Attitude Towards Using have an effect of 72% on interest in using e-commerce on online shopping portals while the remaining 28% is explained by other variables outside the variables studied.

Partial Hypothesis Test (t test)

The statistical t test basically shows how far the influence of one explanatory or independent variable partially explains the variation in the dependent variable [6]. The results of the t test in this study show that there is a significant value of Perceived Ease of Use of 0.055, a significant value of Perceived Usefulness of 0.000, a significant value of Perceived Risk of 0.510, a significant value of Perceived Trust of 0.001, and a significant value of Attitude Towards Using of 0.000. This value can show that the hypothesis is accepted, with results <0.05, which means that there is a positive influence of Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Perceived Trust, and Attitude Towards Using (Attitude) on interest in use on online shopping portals.

B. Discussion

Effect of Perceived Ease of Use on Interest in Use of Online Shopping Portals

Based on the results of the t test, it shows that the hypothesis is accepted, which means that Perceived Ease of Use has a positive and significant effect on Interest in Using E-commerce on Shopping Portals. This is evidenced by the regression coefficient of 0.090 with a significance value of 0.055. Perceived ease of use is defined as the extent to which a person believes that using a technology will be easy to use [1]. From this definition, it can be seen that perceived ease is a belief about the decision-making process. The results of this study are also supported by previous research conducted by [2], [11] and [5] which state that Perceived Ease of Use has a positive and significant effect on Interest in Use.

The Effect of Perceived Usefulness on Interest in Use of Online Shopping Portals

Based on the results of the t test, it shows that the hypothesis is accepted, which means that Perceived Usefulness has a positive and significant effect on Interest in Use of the Shopping Portal. This is evidenced by the regression coefficient of 0.242 with a significance value of 0.000. Perceived usefulness is

defined as the subjective probability of potential users using a particular application to facilitate the performance of their work [8]. From this definition, it can be seen that perceived usefulness is a belief about the decision-making process. The results of this study are also supported by previous research conducted by [2], [5], and [17] which state that Perceived Usefulness has a positive and significant effect on Interest in Use.

Effect of Perceived Risk on Interest in Using E-commerce on Online Shopping Portals

Based on the results of the t test, it shows that the hypothesis is accepted, which means that Perceived Risk has a negative and insignificant effect on Interest in Use of the Online Shopping Portal. This is evidenced by the regression coefficient of -0.040 with a significance value of 0.050. Perceived risk is defined as the uncertainty faced by consumers when they are unable to see the possibilities that will occur from the purchase decisions made. From this definition, it can be seen that risk perception is a belief about the decision-making process. The results of this study are also supported by previous research conducted [2] and [5] which state that Perceived Risk has a negative and insignificant effect on Interest in Use.

Effect of Perceived Trust on Interest in Using E-commerce on Online Shopping Portals

Based on the results of the t test, it shows that the hypothesis is accepted, which means that Perceived Trust has a positive and significant effect on Interest in Use of the Online Shopping Portal. This is evidenced by the regression coefficient of 0.236 with a significance value of 0.001. [2] states that trust is an action where a consumer will consider what is in the application so that they decide to use it. From this definition, it can be seen that perceived trust is an action about the decision-making process. The results of this study are also supported by previous research conducted [2] and [5] which state that Perceived Trust has a positive and significant effect on Usage Interest.

The Effect of Attitude Towards Using (Attitude) on Interest in Using E-commerce on Online Shopping Portals

Based on the results of the t test, it shows that the hypothesis is accepted, which means that Attitude Towards Using (Attitude) has a positive and significant effect on Interest in Using E-commerce on Online Shopping Portals. This is evidenced by the regression coefficient of -0.435 with a significance value of 0.000. [5] state that Attitude Towards Using is defined as the user's perception of accepting or rejecting the technology model in a system. From this definition, it can be seen that attitude perception is an action about the decision-making process. The results of this study are also supported by previous research conducted [2], [11], [5], and [3] state that Attitude Towards Using (Attitude) has a positive and significant effect on Interest in Use.

4. CONCLUSION

Based on the results obtained from data analysis and discussion, it can be concluded that the results of the t test show Perceived Ease of Use, Perceived Usefulness, Perceived Trust, and Attitude Towards Using have a positive and significant effect on Interest in Use on Online shopping portals. The results of the t test show that Perceived Risk has a negative and insignificant effect on Interest in Use on Online shopping portals. The online shopping portal most widely used by people in the city of Semarang is Shopee with 181 respondents out of 240 respondents obtained. With the majority of women and status as students or students. Based on the results of the research, the Accounting Information System plays an important role in the use of the Online Shopping Portal. Currently, the increasingly sophisticated digital technology makes the Accounting Information System of the Online Shopping Portal the main requirement where people use the Online Shopping Portal to shop for their needs when they don't have free time to come directly to the offline store. So that the rapid development of technology in Accounting Information Systems can increase public interest in using the Online Shopping Portal.

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