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Factors of User Affecting Success of IT-based Accounting Information System Utilization in Small and Medium Enterprises (SMES)

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Abstract: This study aims to identify "factors of users' affecting the success of the application of the accounting information system using the technology in small and medium enterprises (SMEs). The study used survey methods, the study subjects are SMEs in Jakarta. The samples are taken by judgment purposive sampling methods. Data are collected by using questionnaire. Hypothesis of this research are tested by using two multiple regression equation. The first model of this study is the researchers tested the effect of performance expectations, expectations of business and social factors to 'intention to use of' IT-based accounting information system. and test the effect of 'intention to use of' IT-based Accounting Information Systems on the actual usage of IT-based Accounting Information System. The second model was developed further to examine the influence of information and system quality on the actual usage of IT-based accounting information systems as well as test also between the actual usage of IT-based Accounting Information Systems with the organizational impact. From the results of the data analysis, it can be concluded as follows: 1) performance expectancy has an effect to intentions of using information system; 2) effort expectancy does not influence significantly to the intentions of using the information system; 3) social factors do not affect significantly to the intentions of using information system; 4) intention of using information system has an effect to actual use of information system; 5) information quality do not have an effect on actual use of information system; 6) system quality supports have an effect to the actual use of information system, and 7) the actual use of information supports have an effect to the organizational impact.

Keyword: Factors of success, accounting information systems, the performance of SMEs.

1. INTRODUCTION

1.1. Background Issues

The role of SMEs in the economy of Indonesia includes many aspects, including creating jobs, around 91.8 million people, or 97.20% million (BPS, 2014). This is also supported in the empirical study of SMEs

that Indonesia's economy is erratic, making small and medium businesses into a good vehicle for the creation of productive employment for the production process at scale industries of small and medium generally labor-intensive (Ria & Aries, 2012).

Based on the results of previous studies are many factors that cause slow growth of SMEs. Starting from the problem of limited capital, low level of education of entrepreneurs, lack of understanding and lack of reliability of the information technology characteristics of the financial statements (Pratiwi, 2011).

The growing importance of information technology (IT) for the success of the organization as a whole to expand the role of information systems functions (IS). The importance of the use of IT should not only dominated by large companies, but in the small and medium enterprises too should the presence of IT-based IS will support operations in order to produce higher quality information. The existence of the SI will encourage better business management so that as a whole is expected to encourage further business success will boost the growth of SMEs.

Their use of IT in business operations, the automatic also requires parties related to the company should change in the pattern of the original manual work done towards computerization. Such changes usually do not walk easily due to the variety of expectations and constraints of the SMEs themselves. On the one hand, expectations are expected to be implemented IT is an increase in performance significantly in SMEs are more likely to impact the business. But on the other hand it must be recognized that there are high barriers on SMEs to want to change according to the desired expectations. Through these changes expected performance expectations also increased so that the performance of the SMEs are also increasing and barriers are expected to gradually be decreased.

Quality information would be formed from the information system (IS) are well designed. According Rockart (1988), information systems play an important role because it can become a strategic weapon for a company to gain a competitive advantage. Use of information systems can help companies to be able to have value added (value added) because it can provide flexibility for companies to be creative in a variety of activities, such as business transactions, business partnership, even the creation of new businesses. The contribution of information systems (IS) in creating added value for the company is one of the contemporary issues in the field of economics of information technology. Baiq Anggun (2007) in Handayani (2007) explains that IS can improve productivity, profitability and quality of operations. A data processing will change from manual to automation if a company can take advantage of IS (Sunarta 2005 in Handayani, 2007). IS provides an opportunity to improve or transformation products, services, markets, work processes and business relationships (Sambamurty and Zmud, 1999, in Handayani, 2007).

Accounting information system (AIS) also plays an important role in the field of accounting. In the context of accounting systems research, technology is defined as a computer system (hardware, software and brain ware) is provided to assist in the use of accounting tasks (Goodhue and Thompson, 1995). In relation to the managerial performance, AIS provides convenience in processing, managing, and presenting financial information and non-financial support of an information system. In addition, AIS is also beneficial for customers, which makes it easy to access the customer to obtain information about the company and facilitate transactions, either bill payments, money transfers, and others.

DeLone and McLean (1992) conducted a thorough study of the literature and previous studies about the success of information systems. They found that the success of an information system can be represented

by the qualitative characteristics of the system quality, quality of output information generated (information quality), consumption of the output is seen from the use, user response information system as seen from user satisfaction, the influence of the habitual users of information systems seen from the individual impact, and then the impact on the performance of the organization or the organizational impact.

This research is the development of research of previous studies. But the difference is this research on SMEs with the existing limitations on the SMEs themselves. This research will be developed in two models. The first model of this study is the researchers will test the effect of performance expectations, expectations of business and social factors on the interest-based IS utilization of IT and test the effect of interest-based AIS utilization of IT, to the use of IT-based AIS. A second model was developed further to examine the effect of quality information and quality system on the use of IT-based AIS as well as test-based AIS also include the use of IT to organizational performance.

Based on the explanation above, this study focuses on: Factors of User Affecting Success of IT-Based Accounting Information System Utilization in Small and Medium Enterprises (SMEs).

1.2. Formulation of the problem

Several previous studies have provided evidence that the use of IT-based AIS in the organization is able to improve the performance of organizations exist. However, the information technology system can be utilized effectively if the stakeholders in the organization can use the IT-based AIS well. Therefore it is very important for SMEs to understand and predict ability in the use of IT-based AIS in the organization. An understanding of the use of IT-based AIS can be done to understand the factors that can affect interest in the utilization and use of the IT-based AIS. Based on this background, the formulation of the problem in this research are:

1. Is there any effect on the performance expectations of interest-based AIS utilization of IT?
2. Is there any attempt to influence expectations of interest-based AIS utilization of IT?
3. Is there any influence of social factors on the interest of the use of IT-based AIS?
4. Is there an interest influence the utilization of IT-based AIS based on the use of IT?
5. Is there influence the quality of information on the use of IT-based AIS?
6. Is there any influence of the quality system based on the use of IT-based AIS?
7. Is there any effect of the use of IT-based AIS to organizational performance?

1.3. Contribution of Research

Outcomes of this study are expected to provide empirical evidence SMEs factors that should be considered to encourage the successful implementation of IT-based SIA in SMEs. Through the survey method can be obtained real picture of the problems faced by SMEs in implementing IT-based AIS. More is expected to be a key solution to drive the success of SMEs in Indonesia. The results of this study would be useful both for the government as the role of encouraging the growth of SMEs and for academics to develop models of IT-based SIA appropriate for SMEs.

2. LITERATURE

2.1. Information Technology Based Accounting Information Systems

Each company has a different system of accounting information in accordance with their individual needs. The accounting information system is designed to enable companies in implementing the operational day-to-day to achieve the intended purpose of profit within a certain timeframe. Definition of information systems according to Susanto (2008) are as follows:

> *"The information system is a combination of human, facilities or means of technology, media, procedures, and controls intended to organize a communications network that matters, processing of certain transactions and routine, assist management and the users of internal and external provide the basis for making the right decision",*

Meanwhile, according Steinbart & Romney (2015) accounting information system are:

> *"The accounting information system is the organizational forms, notes, draft reports that are coordinated so as to provide the financial information needed by management to facilitate control of the company".*

The opinions above shows that the accounting information system is a system of organizations forms, records, procedures and reports generated from the data and information that has been coordinated in such a way so as to assist management in making the right decisions based on the information that is needed to support the achievement of corporate objectives that have been set. Thus not only large companies, but smaller companies like SMEs basically would also benefit by applying the appropriate accounting information system.

2.2. Information Technology Acceptance Model

One theory about the use of information technology systems that are considered very influential and commonly used to describe the individual acceptance of the use of information technology systems is the technology acceptance model, namely the Technology Acceptance Model (TAM) was first introduced by Fred D. Davis (1986), an adaptation of Theory of Reason Action (TRA). Theory of Reasoned Action (TRA) to describe and predict the behavior of users of information technology. Theory of Reasoned Action (TRA), the theory of reasoned action developed by Fishbein and Ajzen (1975) with the premise that a person's reaction and perception of a thing will determine the attitude and behavior of the person (Winna, 2011). Theory of Reasoned Action (TRA) is a theory that is related to the attitudes and behavior of individuals in carrying out the activities. According to Fishbein and Ajzen (1975) theory of reasoned action is a theory that explains that the interest of a person to do (or not do) a behavior is a direct determinant of the actions or behavior.

2.2.1. Performance Expectations

Performance Expectancy is defined as the degree to which an individual believes that using the system will help in improving its performance. This concept describes the benefits of the system for the wearer related to perceived usefulness, extrinsic motivation, job fit, the relative advantage and the expected results (Venkatesh *et al.,* 2003). Sustainable and Zulaikha (2007) states the information technology system can serve as a coordination mechanism across units and affect the existing processes in the organization. With the use of information technology systems is expected coordinated between units within the organization can be run

quickly and precisely so that the performance of the organization in general can be increased. Furthermore, to be stated also that the setting up and management of information technology systems in a company that integrates business units has important implications for the company's ability to execute its operational activities.

Including in this case the use of IT-based AIS in carrying out the work, the use of IT-based AIS in making strategies and the use of IT-based AIS in the management of human resources is expected to improve the company's performance. In relation to SMEs, the use of IT-based AIS is expected to improve the performance of SMEs, and will further enhance its business performance.

Perceived usefulness has a stronger connection and consistent with the information system (Davis, 1989). Venkatesh research *et al.* (2003) showed results that support that perceived usefulness is a significant determinant of the willingness of individuals to use the system. Davis (1989) described the usefulness as a level where a person believes that the use of a particular subject will be able to improve the work performance of the person. Based on these definitions can be interpreted that the usefulness of the use of computers can improve work performance and achievements of people who use it. According to Thompson et. al., (1991), the usefulness of the information technology system is expected by the user benefits of information technology systems in their duties. The usefulness of measurement based on frequency of use and the diversity of applications being run. Thompson *et al.,* (1991) also mentions that people will use information technology system if you know the positive benefits of its use.

Venkantesh *et al.,* (2003) defines performance motivation is the perception of where the user wants to display the activity because it can increase the value of the results such as increased performance, salary or promotions. An employee who has high expectations of the work would have interest in the use of IT-based SIA is also high because the employee will feel no more value than the performance when aided with the use of IT-based SIA. This is supported by research Handayani (2007) which states that the performance expectations affect the interest of the utilization of information technology systems. This indicates that workers believe that by leveraging information technology systems including IT-based SIA will affect the performance improvement.

2.2.2. Effort Expectancy

Effort Expectancy is the level of ease of use, the system will reduce the effort and time of individuals in their work. Three constructs that make up this concept is the perceived ease of use, usability (ease of use) and complexity (Venkatesh *et al.,* 2003). Davis *et. al.,* (1989) indicated that ease of use has an influence on the use of information technology systems. This is consistent with research Iqbaria (1994). Ease of use of information systems will lead to feelings in a person that the system and therefore have utility creates a feeling comfortable when working with use (Venkatesh and Davis, 2000).

Effort expectancy is defined by Rogers and Shoemaker (1971) in Venkatesh *et. al.,* (2003) is the level where innovation is perceived as relatively difficult to be interpreted and used by individuals. Thompson *et. al.,* (1991) found a negative correlation between the complexity and the utilization of information technology systems. According to Venkatesh and Morris (2000), effort expectancy becomes the determinant of interest utilization of information technology systems. Venkatesh *et. al.,* (2003), effort expectancy has a significant relationship with interest the utilization of information technology systems only during post-training period

but then become insignificant in the period of implementation, it is consistent with research Davis et. al., (1989). Handayani (2007) stated effort expectancy significant positive effect on interest in the utilization of information technology systems, means that respondents will utilize information technology systems if they feel that the information technology system is easy and requires no effort and time that much to operate it.

2.2.3. Social factors

The social factor is defined as the degree to which an individual considers that the other person to convince himself that he had to use the new system. Social factors as a direct determinant of interest in the utilization of information technology systems is represented by related constructs that subjective norms, social factors and image (Venkatesh *et. al.,* 2003). Lee *et. al.,* (2003) stated that in certain environments, the use of the system will improve the status of information technology (image) someone in the social system.

The role of social influence in the decision of acceptance of the technology is complex and is a subject that has wide coverage to the involvement of the organization. According Venkantesh *et. al.,* (2003) social influence effect on a person's behavior in three ways, namely compliance, internalization and identification. Internalization and identification associated with trust someone and cause someone to react on the quality of social status created. Compliance mechanism causes a person tends to directly modify the interest as a response to social pressure. Research shows that a person tends to care for others as they would vote reward for achievement and gives punishment for unscrupulous. Venkatesh et. al., (2003) defines social factors as individual internalization of the reference group of subjective cultural and interpersonal specializes agreement that people have been trying with others on a particular social situation. Subjective culture contains norm, role and values.

Social factors that affect the utilization of information technology systems developed by Thompson *et. al.,* (1991) include a statement of:

a) The number of coworkers using information technology systems, especially computer technology in performing the tasks / chores.

b) The existence of senior manager / supervisor who help / encourage both in introducing and in utilizing information technology systems.

c) Organization is very helpful in the utilization / utilization of information technology systems.

Widiyatmoko (2004) found a positive and significant relationship between social factors users of the system, whereby social factors indicated from the great support fellow workers, senior managers, leaders and organizations. Igbaria (1994) showed that social influence positive effect on the use of information technology systems.

2.3. SMEs Organizational Performance

The success and development of small companies are generally measured in terms of corporate performance and competitive advantage. Some measurements such as return on investment, growth, volume, profit and labor on the company's common know company performance (Jeaning and Beaver, 1997). Suharto (1996) in Hatmoko (2000) that the different criteria in measuring the actual performance of these companies rely

on the measurement of the performance itself. Benchmark is unique, because of their specificity on every business, among other fields of business, background, legal status, the level of capital, the growth rate and level of technology. Such differences will affect the behavior of business entities, and naturally also on the performance and benchmarks used.

The researchers recommend that the sales growth (sales growth), employment growth (employment growth), growth of income (income growth) and growth in market share (market share growth) as a performance measurement of small companies the most important (Kim and Choi, 1994; Lee and Miller, 1996; Luo, 1999; Miles *et al,* 2000; Hadjimanolis, 2000). Pelham & Wilson (1996) defines the performance of the company as a successful new product, which is measured through the development of new products, and market development, the market share as measured through sales growth and market share, while profitability measured by operating profits, profit to sales ratio, cash operation flow, return on investment, return on assets, and product quality.

Empirical support has been shown by many researchers in the use of performance indicators of small enterprises (Olson and Bokor, 1995; Hadjimonalis, 2000; Hadjimonalis and Dickson, 2000) using the sales growth rate, employment growth, return on assets (ROA), market share profitability, and size as an indicator of business performance measurement. Exact measurement of the performance of SMEs has been no agreement and previous researchers generally focus on variables where the information is easily obtained (Cooper, 1995). In anticipation of the unavailability of data in an objective business performance in a particular study of SMEs, it is possible to use a subjective measure of performance, which is based on the perception of the manager / owner (Beel, 2000; Covin & Covin, 1990; Covin & Slevin, 1989).

2.4. The Success Model of Information Systems SME

Success model of information system DeLone & McLean (D & M IS Success Model), the System Quality measure the success of the technical, Information Quality to measure the Success of Use, User Satisfaction, the impact of the Individual Impact and Organizational Impact to measure the effectiveness of success according to the proposed by Shannon and Weaver (1949) and Mason (1978). Mason (1978) showed that the quality of the production of technical grade (Technical Level) is measured by the quality of its production system (Quality System). Quality products in the form of proceeds from production at the level of semantics (Semantic Level) is measured by the quality of information (Information Quality). At the level of effectiveness (Effectiveness Level), effectiveness was measured by use of the recipient (Use) of the system, the effectiveness of the influence on the recipient measured by user satisfaction (User Satisfaction) and the impact of the individual (Individual Impact).

Ives and Olson (1984) uses two categories to measure the results of management information systems, namely Quality System (Quality Systems) and reception system (System Acceptance). Category reception system including the use of the system (System Usage), the impact on the behavior of users of the system (System Impact On User Behavior), and satisfaction information (Information Satisfaction). Previous Zmud (1979) also has expressed three categories for the success of information systems, the performance of the user (User Performance), use of information systems (IS Usage) and user satisfaction (User Satisfaction).

In this study proposed a model of success that reflects the dependence of the four measures of success of information systems. The fourth element or measurement indicators will be described below.

	Quality Systems	*Quality Information*	*Usage (Use)*
Indicators	The reliability of the computer system	The accuracy of the information produced.	Frequency of use and request specific reports.
	The response time.	The relevance of the information produced.	The wide scope of the information generated.
	Ease of use.	Timeliness level information is generated.	Regularity of use of the information.
	The contents of the stored data.	Information usage rate.	The number of reports generated.
	The accuracy of the system.		
	Completeness of the system, including its features.		
	Flexibility system		

Organizational performance

Performance of the organization or the company's performance is an indicator of achievement levels that can be achieved and reflects the success of the manager/ entrepreneur. Performance is the results achieved from the behavior of members of the organization (Gibson, 1998). So the performance of the organization is the desired outcome of the organizational behavior of the people in it. Based on consideration of the limitations of the completeness of the financial statements contained in SMEs, the researchers consider using the internal business as a measurement of organizational performance. Internal business perspective to measure the ability of SMEs to make a breakthrough to improve financial performance or enhancing customer service.

3. METODE RESEARCH.

This study is a survey research, the research take samples directly from the population. Judging from the problems studied, this study is a causality study aimed to analyze the relationship and influence (causal) of two or more phenomena through hypothesis testing (Sugiyono, 1999).

This study will be conducted on SMEs engaged in various fields of industry that have used IT-based SIA. The location will be chosen is the entire SME domiciled in Jakarta. In this case the SMEs will be supported by the data registered in the Ministry of Cooperative, SME and Trade of Jakarta.

Data needed in this research through field studies by questionnaire. Questionnaire method is a technique of data collection is done by giving a set of questions or a written statement to the respondent (Ghozali, 2005). This study uses primary data collection, the data obtained directly from respondents to the questionnaire submitted to the respondents. Assessment conducted on the questionnaire using a scoring system 5 point Likert scale.

3.1. Data Analysis Techniques

Validity is used to indicate the extent to which a question on questionnaire were able to reveal something that will be measured by the questionnaire. The validity test to make sure that each question will be classifiable

in variables that have been set (construct validity). If a question is able to reveal something that will be measured by the questionnaire then the data is valid.

Test Reliability is used to measure whether a respondent answers consistent or stable over time. When respondents consistently in answering the questions in the questionnaire, then the data is reliable. A construct or a variable is said to be reliable if the statistical test value á> 0.60 (Ghozali, 2005). Multicollinearity test was conducted to determine the correlation between the independent variables used in the study. Multicollinearity test in the study can be seen by looking at the variance inflation factor (VIF) and tolerance. The regression model is said to be free of Multicollinearity if it has a VIF value smaller than 10 and has a tolerance figure is greater than 0.10 (Ghozali, 2005). Heteroskedasticity symptoms occur as a result of the residual variation that is not the same for all observations. In this section, how to detect the presence or absence of symptoms Heteroskedasticity done by looking at the graph plot between the predicted value of the dependent variable (ZPRED) with residual (SRESID). Presence or absence of these symptoms can be done by looking at whether there is a specific pattern on a scatterplot graph.

Testing autocorrelation is intended to determine whether there is a correlation between members of a series of observations are sorted by time (time series) or space (cross-sectional). This means that the results of a particular year influenced the previous year or next year. There is a correlation on cross section data if the data somewhere influenced or influence elsewhere. to detect the presence or absence of autocorrelation can be done by using a statistical test Durbin - Watson.

Normality Test is a test of the normality of the data distribution. Use of normality test aims to test whether the regression model, the dependent variable, independent variable, or both have a normal distribution or not. A good regression model is a regression model that has a data distribution normal or near normal. In this study normality test data to be used is Klomogorov Smirnov test and compare with significant value that has been determined at 5% (0.05). If the probability value is greater than 0.05 then the data is normally distributed (Ghozali, 2005).

3.2. Model Analysis

Hypothesis testing is done using three multiple linear regression equation. Regression model used in this study are as follows:

$$MPS = \alpha + \beta 1Ek + \beta 2Eu + \beta 3Fs + å \quad (1)$$

$$Ps = \alpha + \beta 4MpS + \beta 5KuS + \beta 6KuI + å \quad (2)$$

$$KIO = \alpha + \beta 7Ps + \beta 8KeP + å \quad (3)$$

Information :

MPS: Interest Utilization Information System,

Ps: Use of Information Systems,

Ek: Performance Expectancy,

Eu: Effort Expectancy,

Fs: Social factors,

Kus: Quality Systems,

Kui: Quality of Information,

Kep: User Satisfaction

Kio: Organizational Performance

α : Constants,

β : Regression Coefficients, and

å : Error.

4. RESULTS AND DISCUSSION

4.1. Respondents Data Collection

Data was collected using a questionnaire research instruments. The questionnaire was distributed in several shopping centers namely Pasar Tanah Abang, Pasar Jatinegara and Pusat Industri Kecil (PIK) Pulogadung. Some SMEs there has used accounting information systems based on information technology. The total number of questionnaires distributed as many as 308 questionnaires. At this time collected as many as 103 questionnaires returned. Of the 103 questionnaires returned, there are several questionnaires that are not completely filled or filled more than once and therefore cannot be analyzed. The number of questionnaires that can be analyzed a total of 77 questionnaires.

4.2. Descriptive statistics

Descriptive statistics were used to determine the distribution of respondents in this study. Here are the results of descriptive statistical test

Table 5.1
Descriptive statistics

	N	*Minimum*	*Maximum*	*Mean*	*Std. deviation*
TOTALEK	77	17	30	25.51	3,029
TOTALEU	77	17	30	24.18	3.482
TOTALFS	77	19	30	26.34	2,624
TOTALMPS	77	8	15	12.84	1,878
TOTALKUI	77	14	25	19.47	1,997
TOTALKUS	77	16	25	20.71	2,200
TOTALPEN	77	10	15	13.05	1.589
TOTALKIO	77	16	25	21.84	2,340
Valid N (listwise)	77				

Source: data processing

From the table above it can be seen that the variable use of information systems have a minimum of 10 to a maximum value of 15. The average value of systematic use of information technology amounted

to 13.05 m with a standard deviation of 1.58. Variable performance expectations have a minimum value of 17 with a maximum value of 30. The average value of the performance expectancy of 25.51 with a standard deviation of 3.02. Effort expectancy has a minimum value of 17 with a maximum value of 30. The average value of the effort expectancy of 24.18 with a standard deviation of 3.48. Social factors have a minimum value of 19 to a maximum of 30. The average value of the social factor of 26.34 with a standard deviation of 2.62.

Variable interest of information systems has a minimum value of 8 with a maximum value of 15. The average value of the interest of information systems was 12.84 with a standard deviation of 1,84. Variabel quality of information has a minimum value of 14 with a maximum value of 25. The average value of quality system by 19.47 with a standard deviation of 1.99. Variable performance of the organization has a minimum value of 16 with a maximum value of 25. The average value of organization's performance by 21.84 with a standard deviation of 2.34.

4.3. Hypothesis testing

4.3.1. Regression Equations 1st

Regression equations 1st aims to examine the effect of performance expectations, expectations of business and social factors against the interest of the utilization of information technology systems. The results of the data analysis for the regression equation 1st presented in the following table.

Table 5.2
Regression Equations 1st

Variables	*Unstandardized coefficients*		*Standardized coefficients (b)*		
	B	*Std. Error*	*beta*	*t*	*Sig.*
Constants	4.802	2.208		2,174	0,033 **
Performance Expectancy	0.325	0,064	0.537	5.045	0,000 *
Effort Expectancy	-0.038	.058	-0.072	-0.657	0.513
Social factors	0,033	0.074	0,047	.448	0,656

** 5% significance * Significance of 1% Adjusted Square: 0,249

Source: data processing

The coefficient of determination is a test that examined the impact of independent variables on the dependent variable. The test results of the regression equation 1st obtained value Adj. R square of 0.249. It shows that 24.9% change in interest in the utilization of information technology systems is influenced by the performance expectations, expectations of business and social factors. The remaining 75.1% is explained by other factors beyond the research model.

F value of regression aims to know the effect of simultaneous independent variable on the dependent variable. The results show the F value of 9.048 with a significance of 0.000. This means that the performance expectations, expectations of business and social factors influence simultaneously the interest of the utilization of information technology systems.

T regression to determine the effect of independent variables on the dependent variable. The test results of performance expectancy derived variable regression coefficient of 0.325 to 0.000. Testing gives significant results that can be concluded that the business expectations significant effect on the interests of information systems.

The test results of acquired effort expectancy variable regression coefficient of -0.038 with a significance of 0.513. The test results are not significant so that it can be concluded that the business expectations did not significantly affect the interest of information systems.

The test results of the variable social factors obtained regression coefficient of 0.033 with a significance of 0.656. The test results are not significant so that it can be concluded that social factors had no significant effect on the interest of information systems.

Regression equations 2nd aims to examine the effect of conditions that facilitate users, interest in the utilization of information technology systems and support to the management of the use of information technology systems. The results of the data analysis for the regression equation 2nd presented in the following table.

Table 5.3
Regression Equations 2nd

Variables	*Unstandardized coefficients*		*Standardized Coefficients (b)*		
	B	*Std. Error*	*beta*	*t*	*Sig.*
Constants	2,780	1,981		1.403	0.165
Interests Utilization Information Systems	0.206	0.083	0.238	2,488	0.015 **
Quality Information	0,002	0.075	0,003	0.23	0,974
Quality Systems	0.364	0,071	0.503	5.153	0,000 *

** 5% significance * Significance of 1% Adjusted Square: 0.343

Source: data processing

The test results of the regression equations 2nd values obtained Adj. R square of 0.343. It shows that 34.3% of the change of use of information systems is influenced by the interests of information systems, information quality and system quality. The remaining 65.7% is explained by other factors beyond the research model.

F value of regression to determine the effect simultaneous independent variable on the dependent variable. The test results showed F value of 14.225 with a significance of 0.000. This means that the interests of information systems, information quality and system quality simultaneous effect of the use of information systems.

T regression to determine the effect of independent variables on the dependent variable. The test results of the variable quality of the user information obtained regression coefficient of 0.002 to 0.974. The test gave no significant results so that it can be concluded that the conditions that facilitate the user does not significantly influence the use of information systems.

The test results of variable interest in use of information systems obtained regression coefficient of 0.206 with a significance of 0.015. Testing yielded significant results so that it can be concluded that the interests of information systems significantly influence the use of information systems. The test results of the variable quality of the system obtained regression coefficient of 0.364 with a significance of 0.000. Testing yielded significant results so that it can be concluded that the quality system is a significant effect on the use of information systems.

4.4. Discussion

1st hypothesis is accepted, so that it can be concluded that the performance expectations of a significant effect on interest in the utilization of information technology systems. Hypotheses to-1 aims to examine the effect of the performance expectations of the interest in the use of information systems. The result showed regression coefficient of 0.325 with a significance level of 0.000. The results support the idea Venkatesh et al. (2003) who expressed an interest in the utilization of the system is affected by the behavior of individuals who believe that by using the system will help in improving its performance.

2nd hypothesis is rejected, so it can be concluded that the effort expectancy did not significantly affect the interest of information systems. Hypothesis-2 aims to examine the effect of effort expectancy against the interest of the utilization of information technology systems. The result showed regression coefficient of -0.038 with a significance level of 0.513. The test results were not significant. The results of this study do not support the results Handayani (2007) stated business expectations significant positive effect on interest in the utilization of information technology systems. The author has alleged that the respondents do not feel easy in using information technology systems. This indicates that as large SMEs still feel difficulty in the utilization of information technology systems and take that much to operate it. So it can be said that the SMEs require much training system usage.

3rd hypothesis is rejected, so it can be concluded that social factors had no significant effect on the interest of information systems. 3rd hypothetical goal is to examine the influence of social factors on the interest of information systems. The result showed regression coefficient of 0.033 with a significance level of 0,656. The test results were not significant. The results of this study do not support the results Widiyatmoko (2004) who found a positive and significant relationship between social factors users of the system, where social factors indicated from the great support fellow workers, senior managers, leaders and organizations. I suspect this is because they lack an understanding of the use of information systems in SMEs, so that social factors such as interactions with colleagues and leaders / owners have not promote the establishment of a work atmosphere that can support the interests of information systems.

4th hypothesis is accepted, so that it can be concluded that the interests of information systems significantly influence the use of information systems. 4th hypothesis aims to test the effect of information system utilization interests of SMEs on the use of information systems. Analysis of the data showed a regression coefficient of 0.206 with a significance level of 0.015. So that testing showed significant results. The results support the results Venkatesh et al. (2003) states that there is a direct and significant relationship between the interests of information systems to the use of information systems.

5th hypothesis is rejected, so it can be concluded that the quality of the information did not significantly affect the use of information technology systems. Hypotheses to-5 aims to examine the influence of

information on the use of information systems. The result showed a regression coefficient of 0.002 with a significance level of 0,974. The test results were not significant. The results do not support the results Venkatesh et al. (2003) states that there is a direct and significant relationship between the quality of information on the use of information systems. I suspect this is the case because there is still a lack of knowledge of SMEs in using the information generated by the system, so that SMEs are still low in the use of information.

6th hypothesis is accepted, so that it can be concluded that the quality system is a significant effect on the use of information systems. Hypothesis 6th aims to test the quality of the system to the use of information systems. The result showed regression coefficient of 0.364 with a significance level of 0.000. The results support the results DeLone and McLean (2003) which stated that the quality system is a success, namely the technical level as the accuracy and efficiency of a system that produces information.

7th hypothesis is accepted, so that it can be concluded that the use of information systems have a significant effect on the performance of the organization. 7th hypothesis aims to examine the use of information systems on organizational performance. The result showed regression coefficient of 0.734 with a significance level of 0.053. The results support the results DeLone and McLean (2003) stating the organization's performance is the effect of information systems usage behavior by individuals in the organization.

5. CONCLUSIONS AND RECOMMENDATIONS

This study aims to measure the impact of the development of knowledge and training of simple accounting on the financial performance of SMEs. This study aims to identify factors that influence the success of the application of accounting information systems that use technology in SMEs. The factors examined are performance expectations, effort expectancy and social factors on the interest of the utilization of information technology systems and test the effect of the interest of information systems, information quality and system quality to the use of information systems. From the results of data analysis can be concluded as follows:

1. Expectancy performance significantly influence the interest of information systems. These results support the results Venkatesh et. al. (2003) who expressed an interest in use of information systems is influenced by the behavior of individuals who believe that by using the system will help in improving its performance.
2. Effort expectancy have no effect on the interests of information systems. The results of this study do not support the results Handayani (2007). I suspect the results of research regarding the business expectations did not significantly affect the interest of information systems caused by the SMEs have not found it easy to use information systems.
3. Social factors do not affect significantly the interest of information systems. I suspect the results of research showing that social factors do not significantly affect the interest of information systems due to the low understanding of the use of information systems in SMEs, so that social factors such as interactions with coworkers and superiors have not promote the establishment of working atmosphere can directing the interest of information systems.
4. Interests of information systems a significant effect on the use of information systems. The results support the results Venkatesh *et al.* (2003) states that there is a direct and significant relationship between the interests of information systems to the use of information systems.

5. Quality of information is not significant effect on the use of information technology systems. The results do not support the results Venkatesh et al. (2003). I suspect this is the case because there is still a lack of knowledge of SMEs in using information from your information system, so that despite the technological facilities have been provided, but the use of these technologies in their work cannot be optimized.

6. Quality system significant effect on the use of information systems. The results support the results DeLone and McLean (2003) which stated that the quality system is a success, namely the technical level as the accuracy and efficiency of a system that produces information.

7. The use of information systems significantly influence the performance of the organization. These results support the results DeLone and McLean (2003) stating the organization's performance is the effect of information systems usage behavior by individuals in the organization

The next study to use longitudinal studies and focus on the specific information system application that is applied in most SMEs. This is because each company has different characteristics information systems. As some researchers had previously stated that it is essential attention to culture in the information systems research. Dimensions religious culture is another factor to be considered in the study of behavioral information system with respect to the implementation of information systems in SMEs.

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