

## Factors That Influencing Interest in Implementing Accounting Through Digital Financial Recording

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### Abstract

*Research Objectives: The purpose of this study is to analyze the influence of accounting knowledge, subjective norms and control perspectives on interest in implementing accounting through digital financial recording in MSMEs in Kepadangan village. Design/methodology/approach: To answer the hypothesis about this see, the statistical analysis method used is to apply multiple linear regression. Research Findings: The population in this study is all MSME actors in Kepadangan Village whose commercial business is within the scope of the cooperative office totaling 208 MSMEs. The slovin formula is the calculation used in determining this sample, the sampling method is simple random sampling so that the sample amounts to 68 MSMEs. The result of this observation is that accounting knowledge and behavioral control perspectives have a positive influence on interest in carrying out accounting through virtual economy information. Meanwhile, subjective norms have no effect on hobbies in the use of accounting through virtual programs. Limitations and implications of the research: This study is predicted to provide consideration for MSME actors in Kepadangan Village that with adequate expertise and experience in the field of accounting, they can use accounting information well and can produce monetary evaluations so that monetary records can be recorded properly*

**Keywords:** Accounting Knowledge, MSMEs, Subjective Norms, Perception of Behavioral Control.

### 1. INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are one of the business agencies that have made a great economic contribution to the development and economic resilience of the community, but this contribution does not show that the businesses run by MSMEs are in accordance with expectations. "There are many factors that prevent these MSMEs from developing, one of which is not recording financial transactions properly" [1]. The underlying cause is insufficient knowledge about financial recording and reporting by MSMEs. This shows that without an adequate understanding of financial transaction recording, MSMEs will have difficulty managing their finances effectively, which in turn hinders the growth and development of their businesses.

The condition of MSMEs that are not able to record and compile financial statements properly has a considerable domino effect. MSMEs that do not prepare financial statements will have difficulty accessing capital from financial institutions, thus losing the opportunity to obtain capital at low costs from financial institutions or other capital institutions. When they do not get additional capital at low costs, MSMEs will find it difficult to develop their businesses [2]. Such problems are also experienced by MSME actors in Kepadangan Village. MSMEs in Kepadangan Village are engaged in the food and beverage industry, namely snack cake markets, and processed foods served at various events and so on. Most MSMEs in villages are still classified as micro and small enterprises where the presentation of financial statements is relatively simple and requires solutions in the implementation of accounting and in digital implementation.

Several factors that affect MSMEs' interest in using digital-based accounting include accounting knowledge. Accounting knowledge itself is an understanding of compiling financial statements and managing financial transactions, so it is very important for MSMEs to help in the business

decision-making process. Based on previous researchers [3] that accounting information has a positive and broad influence on interest in enforcing virtual accounting. This is because by having adequate accounting knowledge, they can clearly see that the app helps them in managing their finances effectively. In contrast to research conducted by [4] stating that accounting knowledge has no effect on the use of digital-based accounting in this example Si Apik, si Apik is a financial recording application that helps MSME actors in the process of recording their financial statements without having to understand accounting knowledge because Si Apik is designed to be easy to understand in its operation.

Subjective norms also play an important role in determining whether someone is interested in implementing digital accounting or not. Subjective norms are defined as a person's view of the ideals of each other character with the intention of influencing the purpose of doing or not doing a behavior. Based on previous research by [5] said that subjective norms have a positive effect on interest in the preparation of financial statements. This is because MSME actors have subjective norms in the category of agreeing on the importance of financial information. Inversely proportional to research [6] stating that subjective norms do not have a positive impact on interest in implementing digital accounting. This difference shows that social and cultural factors in each region can affect the attitude of MSME actors towards digital accounting.

Based on previous research [6] Said that the belief in behavior control has a high-quality and substantial impact on the interest in making a ready economic statement in the metropolitan city of Ambon. This means that business actors consider it important to prepare reports, so business actors have an interest in compiling financial reports for their business. This is different from research [7] Say that the beliefs of managing behavior have an effective but not a full measure on the hobby of using statistical accounting structures. These differences in results can be due to differences in the research methodology or the characteristics of the respondents involved.

## 2. LITERATURE REVIEW

### 2.1 Accounting Knowledge

Accounting knowledge is defined as the correctness of information regarding the recording, grouping, and summarization of economic events for decision-making [8]. Accounting knowledge in MSME actors can be interpreted as the knowledge they have to manage their business finances in accordance with accounting principles. The accounting knowledge possessed by MSME actors does not have to come from formal education, but can be obtained from training attended by MSME actors to improve their business management skills. Accounting knowledge in MSMEs is useful for knowing the company's capital, company development, the basis for calculating the amount of tax, credit facilitation, determining company policies and attracting investors [9].

According to [10] The indicators used as a benchmark of knowledge are grouped into 2 (two) types, namely declarative knowledge and procedural knowledge.

- a. Declarative knowledge is understanding or only knowing about definitions, theories and facts based on existing concepts. Examples of declarative knowledge include business actors who know the accounting cycle and basic accounting equations. To acquire declarative knowledge, it is necessary to achieve the process of understanding and memorization in the form of expressions such as definitions, theories, methods and formulas.
- b. Procedural knowledge is knowledge of procedures in carrying out accounting operations that are in line with the provisions of applicable accounting standards. An example of procedural knowledge is if a business owner is able to prepare transactions for his business financial statements.

### 2.2 Subjective Norms

Subjective norms are characterized as individual beliefs or assumptions about what others in their lives think they should or should not do with respect to certain behaviors. Furthermore, subjective norms can be described as a person's opinion of what the people around them think about what they choose to do [11].

Subjective norms are a person's ideals about the needs of others that he considers important for him to tend to do certain behaviors in accordance with the demands of this belief, approximately the expectations of others will provide pressure and encouragement in the formation of one's behavior [6]. Subjective norms are a function of the individual's perceived expectations in which one or more people around him (e.g., siblings, peers) approve of certain behaviors and motivate the individual to comply with them [5].

According to [12] There are two important aspects of subjective norms, where this component describes indicators that can be derived in the form of a research questionnaire. The two components include the following.

- a. Normative beliefs, beliefs of a person in other people's desires for himself, are the reference for creating behavior or not now. Beliefs related to other people's perceptions that are considered important, such as the opinion of a person who is capable of influencing an individual or role model. Generally, normative beliefs are sourced from references or people who are influential to the individual, such as parents, spouses, close friends, other entrepreneurs and so on.
- b. Motivation to obey (Motivation to obey) A person's willingness to agree or disagree with the opinions or thoughts of others that are considered important that the individual should or should not adopt this behavior.

### 2.3 Perspective Control

Perspective Control is the perception of ease or difficulty in performing behavior. The concept of intentional behavior (Theory of Planned Behavior) states that in addition to subjective attitudes and norms, a person also considers behavioral manipulation, that is, their ability to perform the movement. Behavioral control is the perception of the power of the factors that make it easier or more difficult. This study explains the perception of the strength of factors that make it easier or more difficult for MSME actors to implement a computerized accounting system [6].

The more helper elements and fewer inhibiting factors a person feels for them to be able to perform the behavior, the greater the manipulation they feel over the behavior and vice versa, the less men or women learn about the helper factors and the many inhibiting factors in trying to perform the behavior, then the person will generally be more likely to recognize themselves having difficulty performing the behavior. [5].

According to [12] There are several components in the perception of other behavioral controls, namely Belief manage (perception in the ability to control) and Perceived power (belief in energy that needs to be trained).

- a. Perception manages, that is, beliefs about the sources and possibilities necessary to give rise to certain behaviors.
- b. Perceived energy, which is a person's belief about how solid management is to influence them in getting the behavior, makes it easier or extra difficult to get those behaviors.

### 2.4 Interest in Implementing Accounting Through Digital Financial Recording

Interest according to Wardiana (2005) is an encouragement in individuals to do activities or work [13]. Meanwhile, Slameto (2010) said that interest is a sense of pleasure or interest in something or activity, without compulsion to tell [14]. As for the term, Ajzen (2005) defines intention or interest as the subjective probability that exists in a person to perform certain behaviors. From some interpretations of some of the numbers above, interest can be assumed as a person's tendency to pay attention and behave accompanied by an element of feeling interested in an object [5]. According to [15] There are 3 factors that are factors that arouse interest:

- a. The motivational factor from within the individual, for example, wants to know something.
- b. Social motivation factors, social motives can be factors that arouse interest in doing certain activities, such as interest in learning to get praise from parents.
- c. Emotional factors, interests are closely related to emotions, for example, a person's liking for an activity because by doing that activity he feels happy.

### 2.5 Micro, Small, and Medium Enterprises (MSMEs)

In an era of globalization and rapid technological improvements, Micro, Small, and Medium Enterprises (MSMEs) play an important role in the rural economic system because they serve as the backbone of the economy, offer jobs, and contribute to improving financial standards. In Indonesia, MSME areas also play an important role in advancing the national economy [16]. Micro, small, and medium enterprises (MSMEs) are the largest commercial business organizations that have verified with the aim of surviving financial disasters [17]. The standard operation of micro businesses is governed by applicable rules. In line with the 20-year-old law of 2008 concerning Micro, Small, and Medium Organizations (MSMEs), there are several standards used to determine what MSMEs are [18].

### 3. RESEARCH METHODS

The form of research used by the researcher is Quantitative research with a survey research design. According to [19] "Quantitative research methods are research methods based on the philosophy of positivism, used to research a specific population or sample". In quantitative research design, researchers collect data systematically and measurably. The data obtained can be either primary data collected directly from sources through surveys, experiments, or observations, or secondary data obtained from existing sources such as databases, archives, or related literature [20].

"Population is all elements that will be used as a location for generalization. Population details are the complete subjects to be measured, i.e. the units being studied. In this example, the population revolves around generalizations such as: gadgets/topics that have a quantity and positive properties that the researcher decides to study and then draw conclusions" [21]. Meanwhile, according to [22]. The population is the entire range of respondents or companies that are the object of the research. The number of residents in this inspection is MSMEs domiciled in Kepadangan Village which totals 208 residents.

"A sample is a part of the number and characteristics that a population has" [19]. Meanwhile, according to [11] A sample is a part of the population from which the data were taken. In this case, the researcher used the Slovin Formula technique, which is a method used to determine the sample size of a population by considering the margin of error.

The Slovin formula is as follows:

$$= \frac{N}{1 + Ne^2}$$

Note:

- n = Sample variation sought
- N = population length
- e = Margin of error value (magnitude of error) population size

In this view, sample n = the number of samples sought changes to 67.5 or equal to 68 samples, N = a total of 208 populations, and e = a margin of error value of 10% or 0.1. The criteria chosen by the researcher as a research sample are as follows:

1. Micro, Small, and Medium Enterprises (MSMEs) registered at the workplace of Cooperatives and MSMEs in Sidoarjo Regency.
2. Micro, small, and medium enterprises (MSMEs) that know the application of economic recording and have not yet adopted a company's financial recording program, or have a goal to implement it.

The statistical collection approach in this study is intended to achieve valid and correct records with the complexity discussed. The information drag approach was obtained by distributing questionnaires to respondents containing questions about accounting information, subjective norms, and views on controlling MSMEs' behavior and hobbies in carrying out accounting through a virtual package. The assessment of the information used in this case is more than one linear regression evaluation to look at speculative use of the SPSS utility. Before the consequences analysis is used for hypothesis testing, the results of regression evaluation are first proven on the classical assumptions that are seen. The classic assumption that is seen is the basis for regression evaluation.

### 4. RESULTS AND DISCUSSION

#### 4.1 Result

This looks at the target to determine the influence of accounting knowledge, subjective norms and manipulate hobby perspectives in imposing accounting through virtual economy recording in MSMEs in Kepadangan village. The series of notes in this study was achieved using a questionnaire that was submitted without delay to the respondents. The questionnaire that has been filled out by the respondents is then collected again to be tabulated into Microsoft Office Excel and processed using the SPSS program for Windows. The collection of facts in this view has been achieved in several stages, especially with the help of the distribution of 68 questionnaires to MSME actors in Kepadangan Village. Of the 68 questionnaires distributed to respondents, sixty-eight questionnaires.

**Data Analysis**

**Data Quality Test**

1. Validity and reliability is to show the extent to which the measuring instrument is capable of measuring what is to be measured. Validity tests are used to measure the statistical validity of a questionnaire or are not currently available. Validity is measured using a validity test with the product moment correlation technique. The validity testing process is carried out by calculating the correlation between the score of the question item and the total score on each variable. An item is considered valid if it has a correlation value (r) of > 0.3 and a significance of < 0.05.

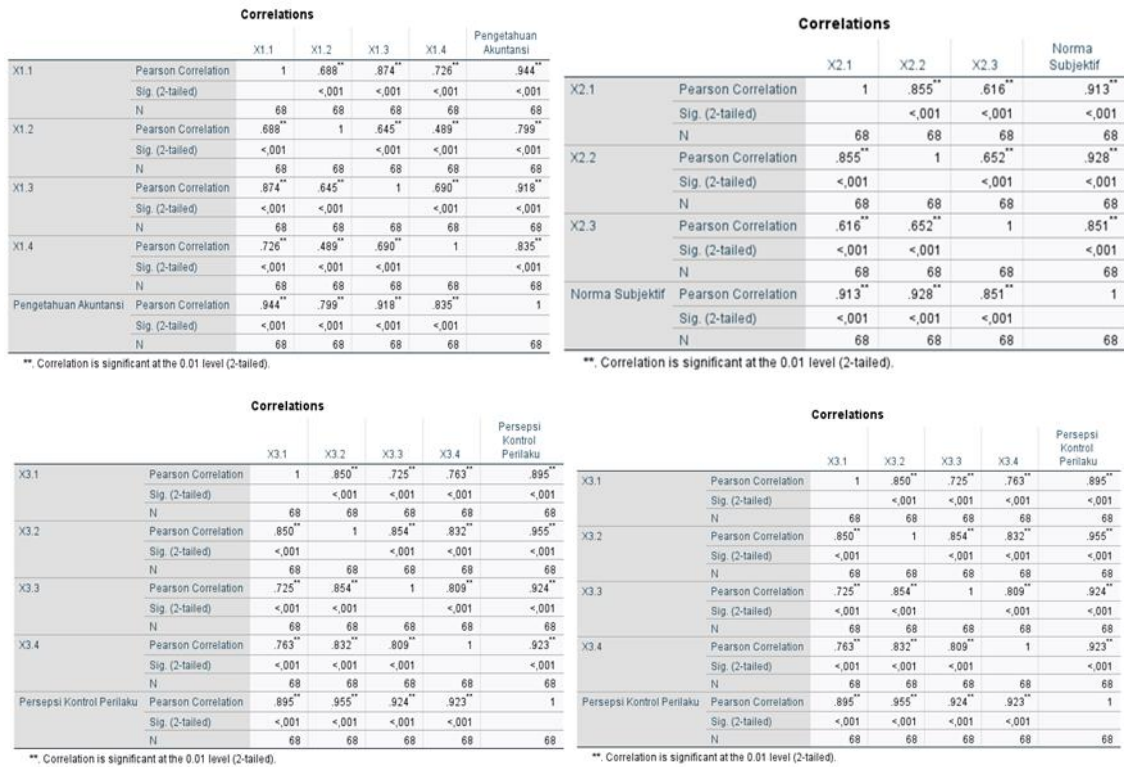


Figure 1. Validity Test Results  
 Source: SPSS version 30 release, 2025

Based on the four tables above, it is known that all statements in the variable of interest have a correlation coefficient greater than 0.30. So it can be concluded that all indicators have met the data validity requirements.

2. Reliability tests are used to show the consistency of measurement results of measuring instruments used by the same people at different times or used by different people at the same time or at different times. The test used to measure reliability is the Alpha Cronbach statistical test (a). An instrument is said to be reliable if the value of Alpha Cronbach > 0.60 [23].

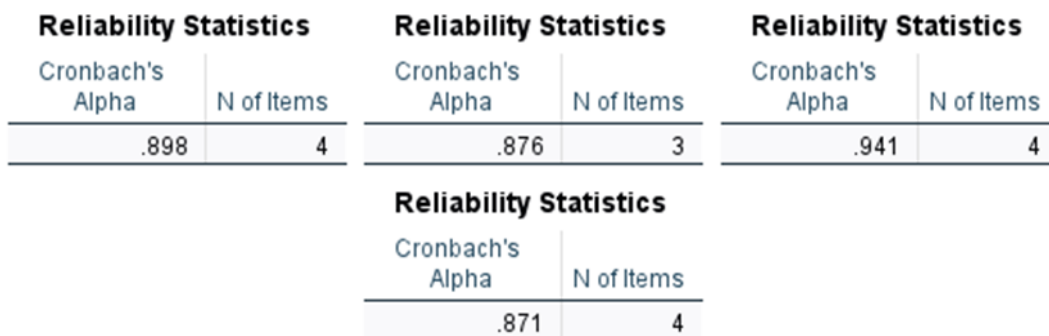


Figure 2. Reliability Test Results  
 Source: SPSS version 30 release, 2025

To measure reliability with a Cronbach alpha statistical test greater than 0.60. In the four variables above, namely accounting knowledge with a value of 0.898, subjective norms with a value of 0.876, control perception with a value of 0.941, and interest with a value of 0.871 have been greater than 0.6 so that it can be concluded that all variables have met the data reliability requirements.

**Tes Asumsi Classic**

"The classical assumption test is a statistical requirement that must be met in multiple linear regression analysis based on *Regular smallest box* (OLS)" [24]. The traditional assumption checks that are often used are the multicollinearity exam, the heteroscedasticity exam, and the normality exam.

1. Normality Test

"The normality test is to see whether the value of the distributed residue is normal or not. A good regression model is to have a normally distributed residual value. So the normality test is not carried out on every variable but on the residual values" [23]. According to [24] Statistical normality tests are completed to determine the normality of the variable score distribution. The variables tested were the variables of accounting knowledge, the variables of subjective norms, and the variables of the control perspective. The method used to test normality is to use the Kolmogrov-Smirnov Hand. If the significance of the cost of the Kolmogorov-Smirnov consequence examination is > zero.05, then the assumption of normality is met. And the normal curve data of the probability plot is as follows:

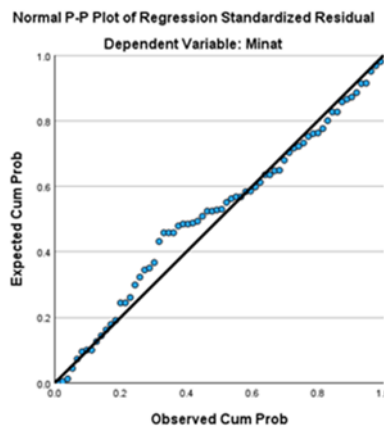


Figure 3. Probability Plot Normality Test Results  
 Source: SPSS version 30 release, 2025

Based entirely on the plot image above, it shows that the notes are sent usually because the images show the lifestyle of the objects (notes) scattered on the diagonal line and the distribution of these factors (notes) follows the route of the diagonal line. Therefore, this version of regression in the throne fulfills the idea of normality. This shows that the distribution of probability plot data in this study is normal. This can be interpreted that the distribution of the data in this study has a normal distribution.

2. Multicollinearity Test

"The multicollinearity test was carried out to find out if there is a correlation between independent variables in the regression model. To find out the problem of multicollinearity, it can be seen from the results of collinearity statistics, namely if the variance inflation factor (VIF) is < 10 and the tolerance is > 0.1" [25].

Table 1. Multicollinearity Test Results

Coefficient		Collinearity Statistics	
		Tolerance	Bright
1	Accounting Knowledge	.638	1.569
	Subjective Norms	.452	2.213
	Perception of Behavioral Control	.469	2.131

a. Dependent Variable: Interest

Source: SPSS version 30 release, 2025

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Especially based on table 1, it can be seen that in this study model there is no multicollinearity. Looking at the impact, it was confirmed that the unbalanced variable had a tolerance cost of > zero.1 and a VIF value of < 10. It can be seen that the tolerance value is 1 and the VIF value is 1. As a final result, it can be concluded that there may not be any multicollinearity among variables that are not biased on this appearance.

### 3. Heteroscedasticity Tests

"The heteroscedastic test is to see if there is an imbalance of variance from one residue to another" [24]. Heteroscedasticity was examined using the Spearman Rank see correlation coefficient, which relates the rest absolute regression consequences to all unbiased variables. If the correlation significance of the final result submission is much smaller than 0.05 (five%), then the regression equation combines heteroscedasticity and vice versa the technique of non-heteroscedasticity or homoscedasticity.

Table 2. Heteroscedasticity Test Results  
**Coefficient**

Pola	Non-standard coefficients		Standard Coefficients Beta	t	Father.
	B	PMS errors.			
1 (Konstan)	2.425	.709		3.418	.001
Accounting Knowledge	.032	.054	.088	.595	.554
Subjective Norms	-.160	.081	-.346	-1.980	.052
Perception of Behavioral Control	-.020	.065	-.052	-.304	.762

a. Dependent Variable: ABRESID

Source: SPSS version 30 release, 2025

The cost of importance of the variable of knowledge of accounting expertise is 0.554 > 0.05, the cost of significance of the subjective norm variable changes to zero.55 two > 0.05, and the cost of the importance of the belief variable of behavior management is 0.762. As a result, it can be concluded that there are no signs and symptoms of heteroscedacity in each variable. The big regression version is the one in which heterokedasticity no longer occurs. As a result, it can be concluded that the regression model in this study is accurate.

### Multiple Linear Regression Tests

The Influence of Accounting Knowledge (X1), Subjective Norms (X2), Control Perspective (X3) on Interest in Accounting Applications (Y), multiple linear regression evaluation. The consequences of multiple linear regression tests can be seen in the following table:

Table 3. Double Linear Regression Results  
**Coefficient**

Pola	Non-standard coefficients		Standard Coefficients Beta	t	Father.
	B	PMS errors.			
1 (Konstan)	1.628	1.131		1.439	.155
Accounting Knowledge	.282	.087	.301	3.243	.002
Subjective Norms	.114	.129	.098	.885	.380
Perception of Behavioral Control	.501	.104	.521	4.811	<.001

a. Dependent Variable: Interest

Source: SPSS version 30 release, 2025

Based entirely on the multiple linear regression analysis table above, the next effect is obtained:  $Y = 1.628 + 0.282X_1 + 0.114X_2 + 0.501X_3 + E$ . The above regression equation shows the relationship between the unbiased variable and the partially dependent variable, from the equation it can be concluded that:

- The stable cost is 1,628, which means that if there is no alternative in the variables X1, X2, X3 with zero cost, then the use of accounting statistics for MSME actors in Kepadangan Village is 1,628.
- The cost of the regression coefficient of MSME accounting expertise approximately accounting knowledge (X1) is 0.282, which means that if the variable of perception of MSME actors approximately accounting (X1) will increase by 1% assuming the variables X2, X3 and constant are 0, then the accounting skills of MSME interest in Kepadangan Village increase by using 0.282.

- c. The cost of the regression coefficient of the subjective norm (X2) is 0.114, meaning that if the variable of accounting knowledge (X2) will increase by using 1% assuming the variables X1, X3 and constant are 0, then the subjective norm (X2) of the interest of MSMEs in Kepadangan Village increases by 0.114.
- d. The cost of the regression coefficient of manipulative attitude (X3) is 0.501, which means that if the control perspective variable (X3) will increase by 1% assuming the variables X1, X2 and stable are 0, then the control perspective (X3) on the interests of MSMEs in Kepadangan Village increases by 0.501.

**Uji Hipotesis**

1. Partial Hypothesis Test (T)

The t-test shows how well one independent variable explains the influence of the structured variable. Based on the proof of the value of the Sig. For each variable exceeds 0.05 and the t-count value for each variable exceeds the t-table. T-check is used to take a peek at how each variable that is unbiased for my part affects the variable based on. Assuming the following:

- a. If the statistical value of the calculation t is greater than the cost of t table, it can be interpreted that there is an influence of the variable of accounting expertise for the benefit of MSMEs. If the statistical cost of calculating t is less than the value of the table t, it can be interpreted that there may be no influence of accounting knowledge on the interests of MSMEs as a whole.

Table 4. Partial Test Results (T)

Pola	Coefficient		Standard Coefficients Beta	t	Father.
	Non-standard coefficients B	PMS errors.			
1 (Konstan)	1.628	1.131		1.439	.155
Accounting Knowledge	.282	.087	.301	3.243	.002
Subjective Norms	.114	.129	.098	.885	.380
Perception of Behavioral Control	.501	.104	.521	4.811	<.001

a. Dependent Variable: Interest

Source: SPSS version 30 release, 2025

Especially based entirely on the T test table above, MSME Accounting knowledge of Variable Interest often occurs as follows:

- a. The Accounting Knowledge variable (X1) showed a significant result of 0.002. The value is < 0.05 and has a calculation of 3.243 > from table t. Therefore, it can be concluded that accounting knowledge has a good and full impact on the interests of MSMEs.
- b. The Subjective Norm variable (X2) has a significance result of 0.380, which means that the value is > 0.05 and has a calculation of 0.885 < from the t-table.
- c. The Behavior Control Perception variable (X3) shows that the significance result is 0.001, which means that the value is < 0.05 and has a count of 4.811 > the table. So it can be concluded that the belief in managing behavior has a beneficial and wide effect on MSME hobbies.

2. Simultaneous hypothesis testing (F)

The F-test can show and explain all the independent variables used and used as a model whether they have a simultaneous effect on the bound variable [26]. In statistical tests, F has a significant level value of  $\alpha = 0.05$  or 5%.

Table 5. Simultaneous Test Results (F)

Pola	ANOVA				
	Number of squares	Df	Square Average	F	Father.
1 Regression	340.250	3	113.417	39.239	<.001 billion
Remnant	184.985	64	2.890		
Entire	525.235	67			

a. Dependent Variable: Interest

b. Predictors: (steady), notion of behavior management, accounting knowledge, subjective norms

Source: SPSS version 30 release, 2025

The results of this study show that three independent variables, namely Accounting Knowledge, Subjective Norms, and Control Perspective, have a simultaneous influence on Interest in Carrying Out Accounting Through Digital Financial Recording. With evidence that the value of the count F 39.239 is greater than the table F and the significance of 0.001 is below 0.05.

### 3. Determination Coefficient Test

Examination of the determination coefficient (R<sup>2</sup>) is a method of statistical analysis to find out how accurately a version of the regression can provide an explanation of the variation of the variables on which it is based. The price of the dedication coefficient level is between 0 and 1. This evaluation targets the extent to which regression versions can take advantage of variation [17]. Here are the results of the willpower coefficient:

Table 6. Coefficient of Determination Result

Model b Summary				
Pattern	R	R square	Customized R Square	Forecast errors
1	.805a	.648	.631	1.700

- a. Predictors: (constant), perception of behavioral control, accounting knowledge, subjective norms
- b. Dependent Variable: Interest

Source: SPSS version 30 release, 2025

Based on table 6, it is concluded that the test results of the R Square determination coefficient is 0.648. It states that 64.8% of Variable Y is influenced by the variables of Accounting Knowledge (X1), Subjective Norms (X2), and Control Perspective (X3), while the closing of 35.2% is inspired through other elements not included in this view. This adjustment is used because the independent variables in this study are more than 2. The value is located between 0 and 1. If the Adjusted result is obtained > 0.5, the mode used is said to be quite reliable in precipitation. The better the adjusted variation, the better the version used to provide an explanation of how the unbiased variable and the dependent variable are affected, and the lower the Adjusted, the weaker the model is to explain the validity of the variable-based [18].

## 4.2 Discussion

### The Influence of Accounting Knowledge on Interest in Accounting Applications through Digital Financial Recording

The impact of Accounting expertise on interest in utilizing Accounting through digital economy Recording The results of the first speculation check were accepted that Accounting's understanding of interest in applying Accounting through digital monetary record-keeping. Evidence that this variable has a significant influence is shown with a significance level below 0.05, which is 0.002. Based entirely on T, look, the calculation of T is three.243 so that the price of T is calculated > from the T table.

Through regression analysis, it can be seen that accounting knowledge has a high-quality impact on the use of accounting information with a coefficient of zero.301. The results of the hypothesis test resulted in a calculation of t 3.243 with a significance of 0.002 which means that the hypothesis is accepted by stating that accounting expertise has an impact on the use of accounting statistics. This means that H1 is accepted, so we can know that this is in line with the theory of hope, if the accounting knowledge of MSME actors is getting better, then MSME actors will also be more aware of the needs (business) of the use of accounting information. The effects of this study are also supported through relevant research from [27] Shows that understanding of accounting has an impact on accounting skills

### The Influence of Subjective Norms on Interest in the Application of Accounting through Digital Financial Recording

The effect of the study shows that subjective norms have a terrible impact on the hobby of applying accounting through digital financial records, with the variable The Subjective Norm (X2) having a significance result of 0.380, which means that the value is > 0.05 and has a tcount of 0.885 < ttable. So it can be concluded that subjective norms have a negative effect on the interests of MSMEs. The reason is that there is no external contribution that encourages MSME actors, especially in Kengan village, to implement accounting through digital financial recording. This is in line with research [28] shows that subjective norms have no effect on interest in using accounting through virtual financial information.

## The Effect of Perception of Behavior Control on Interest in Accounting Applications through Digital Financial Recording

The effect of the study showed that the belief in behavior control had a high-quality effect on the hobby of carrying out accounting through digital financial records, with the variable Perception of Behavior Control (X3) showing that the significance result was 0.001, which means that the value was  $< 0.05$  and had a count of  $4,811 > t_{table}$ . This shows that there is a positive relationship between the perception of behavioral control and a person's interest in implementing accounting through digital financial records. This can be interpreted that MSME actors in the village have a desire to be able to improve their capabilities. So this can help make the business process easier for them. That's in line with research [6] shows that the perception of behavioral control affects interest in implementing accounting through digital financial records.

### 5. CONCLUSION

Based on the components of the problem, the objectives of the research, the theoretical foundation, the hypothesis and the results of the research, can be concluded as follows:

1. The results of hypothesis test 1 show that accounting knowledge has a positive influence on the Interest in Accounting Applications Through Digital Financial Recording with the results of the T test obtaining a T calculation of 3.243 so that the T value calculated  $>$  from the T table and the sig value is  $0.002 < 0.05$
2. The results of the hypothesis test 2 stated that subjective norms had a negative effect on interest in carrying out accounting through digital financial recording with the results of the T test having a T calculation of  $0.885 <$  from the T table and a sig value above 0.05, which was 0.380
3. The results of the hypothesis test 3 stated that the perception of behavior control had a positive influence on interest in carrying out accounting through digital financial recording with the results of the T test having a calculation of T 4.811  $>$  the T table and a sig value of 0.001, which means that the value was  $< 0.05$

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