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# FACTORS INFLUENCING THE USE OF E-COMMERCE-BASED ACCOUNTING INFORMATION SYSTEM (Case Study on MSME Partners and Fostered by Bank Indonesia Representative Office of Bengkulu Province)

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***ABSTRACT***

*An e-commerce-based accounting information system plays an important role in reducing the risk of human error and facilitating user access to product stock information. In addition, this system also simplifies the transaction process and automatically creates an authorization system within the e-commerce platform. This study aims to identify the factors influencing the use of e-commerce-based accounting information systems among SMEs partnered with and supported by Bank Indonesia's Provincial Office in Bengkulu. The research is quantitative in nature, with a population of 26 SMEs. The sampling technique used involved primary data from 78 respondents, with the researcher employing saturated sampling. Data collection techniques involved distributing questionnaires offline through on-site observations of SMEs and interviewing respondents. Data analysis techniques used in this study included descriptive statistical tests and multiple linear regression analysis. Based on the results of this study, it shows that the variables of financial inclusion and financial statement presentation and preparation have a significant effect on the e-commerce-based accounting information system, as evidenced by the significance values of 0.001 and 0.000, respectively, which are less than 0.05. Thus, H1 and H5 are accepted. Conversely, the variables of financial technology, accounting knowledge, and business turnover do not significantly influence the e-commerce-based*

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*accounting information system, with significance values of 0.596, 0.238, and 0.241, respectively, which are greater than 0.05. Therefore, H2, H3, and H4 are rejected. This finding confirms that financial inclusion through the presentation and preparation of financial statements plays a more dominant role in e-commerce-based accounting information systems compared to financial technology, accounting knowledge, and business turnover. This study recommends financial literacy, profitability, financial performance, and the adoption of accounting information systems to achieve more accurate and widely applicable results in the use of e-commerce-based accounting information systems.*

## INTRODUCTION

Technological development continues to progress rapidly, impacting various aspects of the global economy. One example of this progress is the emergence of applications that simplify online buying and selling and transactions, commonly known as e-commerce (Purnamasari1 & I Ketut Puja Wirya Sanjaya2, 2024).

Currently, an e-commerce based Accounting Information System is a system that manages and processes financial data in business activities carried out electronically or online. The use of information technology, particularly the internet, is not only applied in the business world, both nationally and internationally, such as Gojek, Grab, and Alibaba. Its use has also expanded to various sectors, including offices, educational institutions, service providers, and micro, small, and medium enterprises (MSMEs) (Sriwardany et al., 2023) .

This phenomenon was recorded in a report by the Central Statistics Agency (BPS) titled "E-Commerce Statistics for 2023." Several reasons were cited for local businesses' lack of interest in utilizing e-commerce, with the primary reason being the convenience of direct sales. Approximately 29.94% of businesses expressed a lack of interest in selling online. This was followed by 27.83% who felt they lacked the knowledge or expertise to transition to e-commerce. Furthermore, 13.80% of businesses cited other reasons for not participating in this digital realm (Nabilah Muhammad, 2023) .

Previous research related to e-commerce information systems showed inconsistencies in the results. According to Sophian & Wi, (2022) , the t-test results used as the basis for this study indicate that the use of e-commerce-based accounting information is partially positively influenced by technology, accounting knowledge, business turnover, and the preparation and presentation of financial reports. According to Marendra et al., (2022) , the results of the study indicate that both partially and simultaneously, the use of accounting information systems and the existence of e-commerce have a significant positive effect on the performance of MSMEs. However, according to Rini et al., (2023) , based on the test results, it can be concluded that Financial Technology influences the Sustainability of MSMEs and the Use of Accounting Information Systems does not affect the Sustainability of MSMEs. E-commerce-based accounting information systems can be influenced by several factors,

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namely financial inclusion, Financial Technology (fintech), Accounting knowledge, business turnover, preparation and presentation of financial reports. These differences in results form the basis for further study. several factors that influence purchasing decisions in generation Z. Purchasing decisions can be influenced by several factors in this study purchasing decisions are influenced by increases in value added tax, *digital marketing* and *e-commerce* as moderating variables.

## LITERATURE REVIEW

### Technology Acceptance Model (TAM) Theory

*Technology Acceptance Model (TAM)* is one of the most popular technology acceptance models introduced by Davis in 1986, to predict the acceptance and use of information technology. TAM was introduced as a development of *the Theory of Reason Action* (TRA), therefore TAM contains several TRA elements to explain why users accept or reject the use of information technology. The TAM model presents two cognitive beliefs, namely *Perceived Usefulness* and *Perceived Ease of* Use. TAM is considered one of the most widely used models to explain user behavior towards the use of information technology, which is influenced by aspects namely behavioral intention, *perceived usefulness* towards the system, attitude, and perceived ease *of use* Agung Elik Astari et al., (2023)

### Signal Theory

Signaling Theory (ST) is the idea that one party (called the agent) credibly conveys some information about themselves to another party (the principal). For example, in the labor market signaling model, (potential) employees signal their ability level to employers by obtaining certain educational credentials. The informational value of the credential stems from the fact that employers perceive it as positively correlated with having greater ability. Signaling theory has been used to study how IT artifacts and non-IT mechanisms can reduce consumer uncertainty about sellers and products. The dependent variables are job outcomes and price premiums, and the independent variables are signals such as job applicant education and product warranties. Furthermore, management science also uses signaling theory to explain how companies use financial reports to send positive or negative signals to their users (Zein Ghozali et al., 2024).

### E-commerce based accounting information system

According to Hasan et al. (2021), an e-commerce-based accounting information system is an innovation that leverages advances in internet technology to process financial transactions. One of the advantages of this system is the ease of data communication between the various parties involved, significantly accelerating the accounting process.

### Financial Inclusion

Financial inclusion is a condition in which all levels of society can easily, timely, and

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safely access a variety of quality formal financial services at affordable costs according to their needs and capabilities. The goal of financial inclusion is to improve community welfare (Agus Suyono & Zuhri, 2022) . According to Asyik (2022), financial inclusion, which involves access to inclusive financial services, will impact a company's ability to manage its finances, including the use of accounting information systems.

**H1: Financial Inclusion has a positive and significant effect on E-commerce Based Accounting Information Systems**

**Financial Technology**

According to Lukmanul Hakim & Recca Ayu Hapsari (2022), Fintech can be defined as an innovation in financial services, according to the National Digital Research Center (NDRC). In other words, Fintech is a combination of innovation in the financial sector and modern technology. For example, Fintech services cover a wide range of transactions, such as payments, investments, online loans, fund transfers, and financial planning. While the development of financial technology (fintech) offers various solutions for more efficient financial management, it also presents challenges in terms of adaptation and security.

**H2: Financial Technology has a positive and significant effect on E-commerce Based Accounting Information Systems**

**Accounting Knowledge**

Accounting knowledge refers to a set of understandings regarding accounting information systems that produce financial reports for stakeholders in running a company's operations. Understanding classification encompasses journals and ledgers, while conservation focuses on mastering financial statements, including the balance sheet, income statement, statement of changes in financial position, cash flow statement, and accompanying notes (Laraswati et al., 2021) . Accounting knowledge, including a business owner's or employee's understanding of accounting principles, will significantly influence how they use and interpret accounting information.

**H3: Accounting knowledge has a positive and significant effect on E-commerce-based Accounting Information Systems.**

**Business Turnover**

According to the Great Indonesian Dictionary, business turnover is the income earned from the sale of merchandise. During a sales period, the amount of revenue generated by a company reflects the efficiency of its asset or capital turnover; the higher the turnover, the better the efficiency. Accounting information obtained from this revenue or sales is crucial for the company's future business continuity (Laraswati et al., 2021) . The greater the turnover, the more complex the transactions, thus increasing the need for more detailed and accurate accounting information **.**

**H4: Business turnover has a positive and significant effect on E-commerce Based Accounting Information Systems**

**Preparation and Presentation of Financial Statements**

The preparation and presentation of financial statements is the final stage in the

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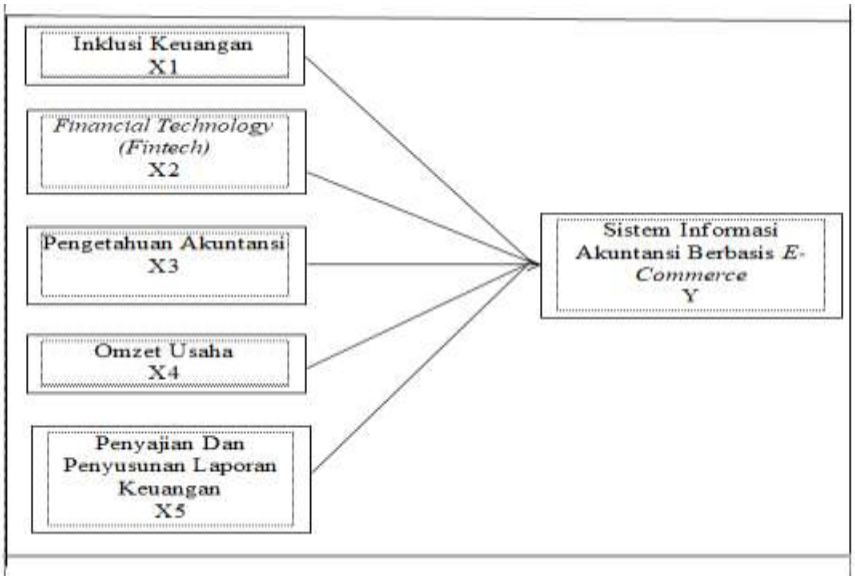
accounting cycle. This process involves collecting, compiling, summarizing, and presenting all transactions to produce accurate and informative financial statements. This process aims to produce accurate information, which is then presented in the form of annual financial statements. This report provides an overview of the company or business unit's net worth, financial position, and operational performance (Sophian & Wi, 2022) . The preparation and presentation of financial statements, ensuring the quality and relevance of the resulting financial statements, will influence business decisions.

**H5: Preparation and Presentation of Financial Reports has a positive and significant effect on E-commerce Based Accounting Information Systems.**

## RESEARCH METHOD

This study uses a quantitative method by referring to information obtained directly by researchers related to variables of interest for specific purposes (Uma Sekaran and Roger Bougie, 2022) . The population in this study consists of business actors registered as MSME partners and fostered by Bank Indonesia Representative Office of Bengkulu Province, especially those located in Bengkulu City. The total population taken was 26 MSMEs, from each MSME taken 3 business actors namely business owners, financial staff, and regular employees/cashiers so that the total sample in this study reached 78 respondents . The data was processed using the SPSS 26 application. In sampling, there is a technique used by researchers This is saturated sampling. This study uses primary data, which is data collected directly from the original source or research object. This research is inseparable from social surveys, including structured interviews, questionnaires, and observations (Jannah & Triyanto, 2021) . Before administering the questionnaire, the researchers conducted observations and interviews (Hasan et al., 2021) .

## RESEARCH RESULTS AND DISCUSSION RESULTS



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**Pict 1. Data Processing Results**

## A. Descriptive Statistical Test

**Table 1**
**Descriptive Statistical Test Results**

Source: *Data processing with SmartPLS (2025)*

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Standard Deviation |
|---|---|---|---|---|---|
| Financial inclusion | 78 | 7.00 | 20.00 | 15.9231 | 2.91333 |
| Financial technology | 78 | 6.00 | 15.00 | 11.9487 | 2.09450 |
| Accounting knowledge | 78 | 8.00 | 25.00 | 19.0769 | 3.75817 |
| Business turnover | 78 | 8.00 | 25.00 | 19.6667 | 3.44028 |
| Preparation and presentation of financial statements | 78 | 10.00 | 25.00 | 20.0385 | 3.20893 |
| *e-commerce* based accounting information systems | 78 | 10.00 | 25.00 | 20,3718 | 3.54602 |
| Valid N (listwise) | 78 | | | | |

Source: Data processing with *SPSS26,* Processed 2025

The table above shows the minimum, maximum, mean, and standard deviation values for each variable in the study. Of the 78 MSME samples, each variable has the following description:

1. The Financial Inclusion variable has a minimum value of 7.00 and a maximum value of 20.00. The mean value is 15.92 with a standard deviation of 2.91, indicating that the level of financial inclusion among MSMEs tends to be high with moderate variation among respondents.
2. The Financial Technology variable has a minimum value of 6.00 and a maximum of 15.00, with a mean value of 11.95 and a standard deviation of 2.09. This indicates that the use of financial technology in MSMEs is quite high on average, but with relatively low variation across samples.
3. The Accounting Knowledge variable shows a minimum value of 8.00 and a maximum of 25.00, with a mean of 19.08 and a standard deviation of 3.76. This indicates that the accounting knowledge of MSMEs is generally quite high, although there is considerable variation among respondents.
4. The Business Turnover variable has a minimum value of 8.00 and a maximum of 25.00, with an average value of 19.67 and a standard deviation of 3.44, which indicates a difference in turnover achievement between the MSMEs studied.
5. The Financial Statement Preparation and Presentation variable shows a minimum value of 10.00 and a maximum of 25.00, with an average of 20.04 and a standard deviation of 3.21. This indicates that the majority of MSMEs have adjusted and presented their financial statements quite well, with differences still observable between business units.
6. The variable of Use of E-Commerce Based Accounting Information System has a minimum value of 10.00 and a maximum of 25.00, with an average value of 20.37 and

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a standard deviation of 3.55, which means that most MSMEs have utilized e-commerce based accounting information system, although there are still differences in the level of implementation between business actors.

**B. Instrument Test**

**1. Validity Test**

**Table 2**
**Validity Test**

| Variables | Question Items | Comparative Value | | Description |
|---|---|---|---|---|
| | | R. Count | R. Table | |
| Financial inclusion | 1 | 0.850 | 0.222 | Valid |
| | 2 | 0.798 | 0.222 | Valid |
| | 3 | 0.726 | 0.222 | Valid |
| | 4 | 0.845 | 0.222 | Valid |
| Financial Technology | 1 | 0.853 | 0.222 | Valid |
| | 2 | 0.785 | 0.222 | Valid |
| | 3 | 0.840 | 0.222 | Valid |
| Accounting knowledge | 1 | 0.742 | 0.222 | Valid |
| | 2 | 0.780 | 0.222 | Valid |
| | 3 | 0.778 | 0.222 | Valid |
| | 4 | 0.847 | 0.222 | Valid |
| | 5 | 0.771 | 0.222 | Valid |
| Business turnover | 1 | 0.739 | 0.222 | Valid |
| | 2 | 0.728 | 0.222 | Valid |
| | 3 | 0.747 | 0.222 | Valid |
| | 4 | 0.809 | 0.222 | Valid |
| | 5 | 0.803 | 0.222 | Valid |
| Preparation and presentation of financial statements | 1 | 0.788 | 0.222 | Valid |
| | 2 | 0.802 | 0.222 | Valid |
| | 3 | 0.795 | 0.222 | Valid |
| | 4 | 0.740 | 0.222 | Valid |
| | 5 | 0.839 | 0.222 | Valid |
| *E-commerce* Based Accounting Information System | 1 | 0.871 | 0.222 | Valid |
| | 2 | 0.869 | 0.222 | Valid |
| | 3 | 0.870 | 0.222 | Valid |
| | 4 | 0.855 | 0.222 | Valid |
| | 5 | 0.754 | 0.222 | Valid |

Source: Data processing with *SPSS26,* Processed 2025

Validity testing is used to measure the appropriateness of each question or statement in a questionnaire to define a variable (Krisnawati et al., 2024). The basis for determining the decision to test validity is:

3. If the calculated r value is positive and the calculated r is greater than the r table,

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then the statement or question item tested on the variable is considered valid.

4. If the calculated r value is negative and calculated r < r table then the statement or question item tested on the variable is declared invalid < r table then the statement or question item tested on the variable is declared invalid.

To test the validity of statement items on independent and dependent variables, the r-count value is compared to the r-table value. The r-count value in this study was obtained from the results of data testing using the SPSS version 26 application, while the r-table value was obtained from the Pearson r-table distribution. With a test sample of 78 people, a probability value of 0.05 (5%) and DF = N - 2 (78- 2 = 28), the r-table value in this study is 0.222. An item is declared valid if r-count ≥ r-table (0.222).

**2. Reliability Test**

**Table 3**
**Reliability Test Results**

| Variables | Cronbach Alpha | Information |
|---|---|---|
| Financial Inclusion (X1) | 0.813 | Reliable |
| *Financial Technology* (X2) | 0.766 | Reliable |
| Accounting Knowledge (X3) | 0.842 | Reliable |
| Business Turnover (X4) | 0.820 | Reliable |
| Preparation and Presentation of Financial Statements (X5) | 0.853 | Reliable |
| *E-commerce* Based Accounting Information System (Y) | 0.898 | Reliable |

Source: Data processing with *SPSS26,* Processed 2025

The reliability test is measured by the Croanbach's Alpha (a) statistical test where a variable is said to be reliable if it provides a Croanbach's Alpha value > 0.70. Table 4.9 shows the results of the reliability test of the variables of Financial Inclusion, financial technology, accounting knowledge, business turnover, preparation and presentation of financial reports on e-commerce-based accounting information systems, showing that all variables have a Croanbach's Alpha value > 0.70.

**C. Classical Assumption Test**

**1. Normality Test**

**Table 4**
**Normality Test Result**

| One-Sample Kolmogorov-Smirnov Test | |
|---|---|
| | Unstandardized Residual |
| N | 78 |

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| | | |
|---|---|---|
| Normal Parameters [a,b] | Mean | .0000000 |
| | Standard Deviation | 1.80513915 |
| Most Extreme Differences | Absolute | .090 |
| | Positive | .090 |
| | Negative | -.068 |
| Test Statistics | | .090 |
| Asymp. Sig. (2-tailed) | | .192 [c] |

Source: Data processing with *SPSS26,* Processed 2025

The results in table 4 show that from the results of processing the normality test data, a value of 0.192 or greater than 0.05 can be obtained, therefore it can be concluded that the residual value is normally distributed.

**2. Multicollinearity Test**

**Table 5**
**Multicollinearity Test Results**

| Variables | Collinearity Statistics | | Information |
|---|---|---|---|
| | Tolerance | VIF | |
| Financial Inclusion | .426 | 2,348 | No Multicorrelation |
| *Financial Technology* | .438 | 2,281 | No Multicorrelation |
| Accounting Knowledge | .594 | 1,684 | No Multicorrelation |
| Business Turnover | .431 | 2,318 | No Multicorrelation |
| Preparation and Presentation of Financial Statements | .444 | 2,251 | No Multicorrelation |

Source: Data processing with *SPSS26,* Processed 2025

The results of the study in the table above indicate that there is no multicollinearity problem. This can be proven from all the VIF figures produced, which all have values below 10, and tolerance values are above 0.10. The largest VIF is 2.348 and the smallest is 1.684, which means both values are still far below the limit of 10. Meanwhile, the highest tolerance value is 0.594 and the lowest is 0.426, both of which are still greater than 0.10. From these data, it can be concluded that there is no multicollinearity, so the existing equation is suitable for use.

**3. Heteroscedasticity Test**

**Table 6**
**Heteroscedasticity Test Results**

| Coefficients [a] | | | | | | |
|---|---|---|---|---|---|---|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3,411 | .919 | | 3,712 | .000 |

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| | | | | | | |
|---|---|---|---|---|---|---|
| | Financial inclusion | -.064 | .067 | -.163 | -.960 | .340 |
| | Financial technology | -.043 | .092 | -.078 | -.465 | .643 |
| | Accounting knowledge | .036 | .044 | .119 | .826 | .412 |
| | Business turnover | .054 | .056 | .163 | .962 | .339 |
| | Preparation and Presentation of Financial Statements | -.112 | .060 | -.314 | -1,884 | .064 |

Source: Data processing with *SPSS26,* Processed 2025

The results of the heteroscedasticity test can be seen from the significance values listed in the table above. If the significance value is greater than 0.05, this indicates that there is no heteroscedasticity, which means the regression model has met the assumption of equality of variance. In this table, all variables show significance values above 0.05, namely financial inclusion (0.340), *financial technology* (0.643), accounting knowledge (0.412), business turnover (0.339) and Preparation and Presentation of Financial Statements (0.064). Thus, because all values are significant, it can be concluded that there is no heteroscedasticity problem in this model, which indicates that the data is evenly distributed, so that the regression results are more valid and ready to be used for further analysis.

**4. Autocorrelation Test**

**Table 7**
**Autocorrelation Test Results**

| Model Summary [b] | | | | | |
|---|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Standard Error of the Estimate | Durbin-Watson |
| 1 | .861 [a] | .741 | .723 | 1.86677 | 1,805 |

Source: Data processing with *SPSS26,* Processed 2025

The results of the autocorrelation test using the Durbin-Watson method obtained a DW value of 1.805 . This value was then compared with the value in the Durbin-Watson table at a significance level of 0.05, with the number of samples (N) = 78 and the number of independent variables (K) = 5. Based on the table, the lower limit (dL) and upper limit (dU) values were obtained, namely dU = 1.7708 and 4 - dU = 2.2292 . Because the DW value of 1.805 is in the range of 1.7708 < 1.805 < 2.2292 , it can be concluded that the results of the autocorrelation test meet the criteria of dU < DW < 4 - dU . Thus, the null hypothesis is accepted , meaning there is no autocorrelation.

**D. Multiple Linear Regression Analysis**

**Table 8**
**Results of Multiple Linear Regression Analysis**

| Coefficients [a] | | | | | |
|---|---|---|---|---|---|
| | Unstandardized Coefficients | | Standardized Coefficients | | |
| Model | B | Std. Error | Beta | t | Sig. |

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| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | (Constant) | -.210 | 1,533 | | -.137 | .891 |
| | Financial inclusion | .384 | .112 | .315 | 3,428 | .001 |
| | Financial technology | .082 | .153 | .048 | .532 | .596 |
| | Accounting knowledge | .087 | .073 | .093 | 1,190 | .238 |
| | Business turnover | -.111 | .094 | -.108 | -1,182 | .241 |
| | Preparation and Presentation of Financial Statements | .700 | .099 | .633 | 7,035 | .000 |

Source: Data processing with *SPSS26,* Processed 2025

Based on the results of the multiple linear regression analysis in table 8 above, the multiple regression equation model is obtained as follows:

$$Y = a + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta\_5X5 + e$$

$$Y = -0.210 + 0.384 + 0.082 + 0.087 + -0.111 + 0.700 + e$$

Information :
Y : E-commerce Based Accounting Information System
a : Constant
bn : Regression coefficient
X1 : Financial Inclusion
X2 : *Financial Technology (Fintech)*
X3 : Accounting Knowledge
X4 : Business Turnover
X5 : Preparation and Presentation of Financial Statements
e : Standard *error* (interfering factors outside the model)

Based on the results above, it can be explained as follows:

1. Based on table 4.12 The constant value of -0.210 indicates that if all independent variables (financial inclusion, *financial technology,* accounting knowledge, business turnover, and Preparation and Presentation of Financial Statements) are considered to have no effect or are zero, then the value of the dependent variable, namely the use of *e-commerce-based accounting information systems,* remains at -0.210. However, because this value is not significant (sig. = 0.891 > 0.05), this constant does not have a statistically significant effect.
2. Financial Inclusion

The financial inclusion variable has a regression coefficient of 0.384 with a significance value of 0.001, which is smaller than 0.05. A positive coefficient value indicates that the higher the level of financial inclusion, the greater the use of *e-commerce- based accounting information systems. Because the effect is significant, it can be concluded that financial inclusion has a positive and significant effect on the use of e-commerce-* based accounting information systems .

*3. Financial Technology*

*financial technology* variable has a regression coefficient of 0.082 with a positive direction. This means that increased use of financial technology tends to be followed by increased use of *e-commerce- based accounting information systems* . However, the significance value of 0.596 is greater than 0.05, indicating an

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insignificant effect. Therefore, *financial technology* does not have a significant impact on the use of *e-commerce-based accounting information systems.*

4. Accounting Knowledge

The accounting knowledge variable has a regression coefficient of 0.087. The positive direction of this coefficient indicates that higher accounting knowledge tends to increase the use of *e-commerce- based accounting information systems* . However, with a significance value of 0.238 (greater than 0.05), this effect is not significant. Therefore, it can be concluded that accounting knowledge does not significantly influence the use of *e-commerce- based accounting information systems* .

5. Business Turnover

The business turnover variable has a regression coefficient of -0.111. This negative value indicates that as business turnover increases, the use of *e-commerce-based accounting information systems* tends to decrease. However, because the significance value of 0.241 is greater than 0.05, the effect is insignificant. Therefore, business turnover does not significantly influence the use of *e-commerce-based accounting information systems.*

6. Preparation and Presentation of Financial Statements

The Financial Statement Preparation and Presentation variable has a regression coefficient of 0.700, with a positive direction and a significance value of 0.000, which is less than 0.05. This indicates that the better the Financial Statement Preparation and Presentation, the better the use of an *e-commerce- based accounting information system.*

## E. Hypothesis Testing

### 1. T-test / Persian

**Table 9**
**T-Test Results / Percentage**

| Coefficients [a] | | | | | | |
|---|---|---|---|---|---|---|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -.210 | 1,533 | | -.137 | .891 |
| | Financial inclusion | .384 | .112 | .315 | 3,428 | .001 |
| | Financial technology | .082 | .153 | .048 | .532 | .596 |
| | Accounting knowledge | .087 | .073 | .093 | 1,190 | .238 |
| | Business turnover | -.111 | .094 | -.108 | -1,182 | .241 |
| | Preparation and Presentation of Financial Statements | .700 | .099 | .633 | 7,035 | .000 |

Source: Data processing with *SPSS26,* Processed 2025

Based on the table above, it shows the significant value of each variable as follows:

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1. Based on partial statistical tests, the statistical test results show a significance value of 0.001, which is smaller than 0.05. This means that financial inclusion has a significant effect on the use of *e-commerce- based accounting information systems* , so **$H_1$ is accepted.**
2. Based on partial statistical tests, the statistical test results showed a significance value of 0.596, which is greater than 0.05. This indicates that *financial technology* does not significantly influence the use of *e-commerce- based accounting information systems* , so **$H_2$ is rejected.**
3. Based on partial statistical tests, the statistical test results show a significance value of 0.238, which is greater than 0.05. This means that accounting knowledge does not significantly influence the use of *e-commerce- based accounting information systems* , so **$H_3$ is rejected.**
4. Based on partial statistical tests, the statistical test results showed a significance value of 0.241, which is greater than 0.05. This indicates that business turnover does not significantly influence the use of *e-commerce- based accounting information systems* , so **$H_4$ is rejected.**
5. Based on partial statistical tests, the statistical test results show a significance value of 0.000, which is smaller than 0.05. Thus, the Preparation and Presentation of Financial Reports has a significant effect on the use of *e-commerce- based accounting information systems* , so **$H_5$ is accepted.**

**2. Coefficient of Determination (R2)**

**Table 10**
**Results of the Coefficient of Determination (R2)**

| Model Summary | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Standard Error of the Estimate |
| 1 | .861 [a] | .741 | .723 | 1.86677 |
| Source: Data processing with *SPSS26,* Processed 2025 | | | | |

According to Ghozali (2021:179) the R2 test is used to determine the extent to which the model is able to explain variations in independent variables (financial inclusion, *financial technology , accounting knowledge, business turnover, and Preparation and Presentation of Financial Reports) in explaining variations in the use of e-commerce-* based accounting information systems .

**3. F / Simultaneous Test**

**Table 11**
**F/Simultaneous Test Results**

| ANOVA [a] | | | | | | |
|---|---|---|---|---|---|---|
| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
| 1 | Regression | 717,311 | 5 | 143,462 | 41,168 | .000 [b] |
| | Residual | 250,907 | 72 | 3,485 | | |
| | Total | 968,218 | 77 | | | |

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Source: Data processing with *SPSS26,* Processed 2025

Based on the results of the F test (simultaneous) in the ANOVA table, a significance value (Sig.) of 0.000 was obtained, which is smaller than the significance level of 0.05. This indicates that the independent variables, namely financial inclusion, *financial technology* , accounting knowledge, business turnover, and the preparation and presentation of financial reports, together have a significant effect on the dependent variable, namely the use of *e-commerce- based accounting information systems. In addition, the calculated F value of 41.168 indicates that this regression model has a fairly high power in explaining the relationship between the independent variables and the dependent variable. Thus, simultaneously, the five independent variables provide a significant contribution in explaining variations in the use of e-commerce-* based accounting information systems .

## DISCUSSION

### H1: Financial Inclusion on the use of e-commerce based accounting information systems.

The results of this study indicate that the Test of the influence of Financial Inclusion on E-commerce-based Information Systems, Financial Inclusion (X1) has a t-value of 3.428 with a significance value of 0.001 <0.05. So it can be concluded that the significance value is smaller than 0.05. These results indicate that the Financial Inclusion variable has a significant effect on E-commerce-based Accounting Information Systems.

### H2: *Financial Technology on the use of e-commerce* based accounting information systems .

*financial technology* variables do not significantly influence the use of e-commerce-based accounting information systems. With a significance value of 0.596, which is greater than 0.05, it can be concluded that there is no relationship between financial technology adoption and the level of system usage. Therefore, this study reveals that the implementation of fintech does not directly support the use of e-commerce-based accounting information systems.

### H3: Accounting Knowledge Regarding the Use of *E-Commerce Based Accounting Information Systems.*

The results of this study indicate that accounting knowledge does not significantly influence the use of e-commerce-based accounting information systems. With a significance value of 0.238, which is greater than 0.05, it can be concluded that there is no relationship between the level of accounting knowledge and the effective use of e-commerce-based accounting information systems.

### H4: Business Turnover on the use of e-commerce based accounting information systems.

The results of this study indicate that business turnover does not significantly influence the use of e-commerce-based accounting information systems. With a

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significance value of 0.241, which is greater than 0.05, it can be concluded that there is no significant relationship between the level of turnover generated by a business and the effectiveness of the use of e-commerce-based accounting information systems.

## CONCLUSION

**Conclusion:**

This research was carried out kuka n to understand hui influence of inclusion nga n, *finssa ncia l techno lo gy* , know hua na kunta nsi, o mzet usa ha , da n Compiler n da n Presenter jia n La po ra n Keua nga n ha da p information system rma si a kunta nsi based sis *e-co merce* . Da la m research n uses ka na na linear regression analysis r berga nda . The of the and development that have be concluded as

1. Financial inclusion nga n has positive and n significant impact on p users a n info system rma si a kunta nsi based sis *e-co mmerce* . **Hypo thesis accepted.**
2. *Fina ncia l techno lo gy* no k impact spirit signifika n to da p user a n info system rma si a kunta nsi berba sis *e-co mmerce* . **Hypo thesis dito la k.**
3. Knowledge of hua na kunta nsi has no k influence spirit n on da p users a n info system rma si a kunta nsi based sis *e-co merce* . **Hypo thesis dito la k.**
4. O mzet usa ha no k impact spirit n on da p user a n info system rma si a kunta nsi berba sis *e-co mmerce* . **Hypo thesis dito la k.**
5. Compiler n da n present jia n la po ra n chief nga n influential spirit po positive da n significant n terha da p user a n info system rma si a kunta nsi berba sis *e-co merce* . **Hypo thesis accepted** .

**Suggestion:**

Based on the research results, it is recommended that future research include other potentially more influential variables, such as financial literacy, profitability, financial performance, and accounting information system adoption. Furthermore, to obtain more accurate results and for broader applicability, future research should use a larger sample size.

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