



THE INFLUENCE OF UNDERSTANDING E-COMMERCE, ACCOUNTING INFORMATION SYSTEMS, AND BUSINESS CAPITAL ON DECISION MAKING IN ENTREPRENEURSHIP

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Abstract

This study was conducted to examine the influence of e-commerce understanding, AIS, and venture capital on entrepreneurial decision-making. This study was conducted at Surabaya State University. The data collection method used a questionnaire distributed to accounting students. The population in this study was accounting students who had taken or completed the Accounting Information Systems and Entrepreneurship courses or entrepreneurial practices. The data used in this study were primary data obtained from distributing questionnaires to 177 respondents using purposive sampling techniques. Data analysis used multiple regression analysis. The results of this study stated that e-commerce understanding had a positive effect on entrepreneurial decision-making, Accounting Information Systems had a positive effect on entrepreneurial decision-making, and venture capital had a positive effect on entrepreneurial decision-making. Simultaneous testing also indicated that e-commerce understanding, Accounting Information Systems, and venture capital had a significant positive effect, accounting for 51% of the influence of the independent variables on the dependent variable.

Keywords: E-Commerce, SIA, Venture Capital, Entrepreneurship



INTRODUCTION

Nowadays, technological progress is developing rapidly, where this technology will continue to develop. This technological development has given rise to information that can make things easier. According to the Central Statistics Agency (BPS) (2020), Information Technology can be referred to as IT, where technology can help create, change, communicate, and distribute information, where communication and computing, whether data, voice, or video, are integrated by IT. This advancement in information technology can be utilized in running a business.(Margareta, 2019)Information technology is a primary need that is essential for entrepreneurs to support the sustainability of their businesses. Competition in the business world is increasing, making IT utilization essential to enhance competitiveness, one of which is e-commerce. (Asy'ari & Shulthoni, 2023).

E-commerce is one of the applications of technology that is quite widely applied in the business world, namely media that... used to make purchases and sales electronically via the website or application(Rapika, 2021)Technological developments provide opportunities for entrepreneurs to conduct sales widely and practically. E-commerce platforms can be used as a type of information technology in the business world to generate significant profits (Simamora, 2023). Many consumers enjoy shopping online because it can be done conveniently. anywhere and at any time, factors that can influence consumers in doing Online purchases are made because of attractive promotions or discounts, save energy and time, have a wide variety of products, are more practical in terms of comparing prices, can see product reviews before buying, various payment options are available, and generally the prices are cheaper than shopping offline



(Editorial Team, 2023). E-commerce platforms have the following benefits: facilitating communication between sellers and buyers, facilitating marketing or promotions that can reach consumers widely, and simplifying the sales and purchasing process.(Fauzi, 2020).This system helps reduce operational costs in introducing brands and products sold, making it more efficient and reducing the need to rent shops, the number of workers and so on.(Satyawan et al., 2023).

Website technology in the e-commerce sense means a medium for delivering information that can be accessed anywhere. just as long as there is internet connection (Lovita & Susanty, 2021)One form of information presentation that can be utilized is an accounting information system. AIS is an important element in achieving optimal performance in the accounting process. decision-making(Al-Eqab & Adel, 2013). AIS functions well if the users of the information system have a wise attitude(Hafidh Agustin & Dwinda Yanthi, 2021)This Accounting Information System integrates learning about information systems with accounting, where AIS learns how to collect, store, and process data.(Yudiantara, 2018). One of the important parts from the system Information is technology that can simplify the process of recording and reporting information, this information is very important in decision making.(Salsabila Asadawa Tasya & Yanthi, 2024). With the rapid development of IT, information processing accounting has shifted from the way manual becomes the way automatically. Not only that, along with current technological advances, SIA has experiencing developments towards computerized accounting information systems(Shella et al., 2023). An entrepreneur who wants to start a business or enterprise needs to understand AIS which functions to collect, store, and process transactions or information.(Rapika, 2021).



The emergence of e-commerce and SIA can encourage the younger generation to make entrepreneurship a career choice.(Shella et al., 2023). Data quoted from Kompas.com in September 2023, students are now expected not only to graduate and then find work and become employees in agencies or companies. With the advancement of technology, they are expected to become job creators by daring to become entrepreneurs. Data obtained from Kompas.com in June 2022 shows that approximately 48% of today's young generation aspire to become civil servants, and 35% choose to become entrepreneurs. This data indicates that the desire to become entrepreneurs among young people is currently low (Kompas.com, 2022). In this situation, the role of higher education is crucial for students, so that after graduation, they will not only work in government, but can also be entrepreneurs who can create jobs(Shella et al., 2023).Entrepreneurial activity is a process that involves the creation, recognition and action of opportunities that combines innovation, decision making and mastery of a particular skill (Assumpta et al., 2017). Entrepreneurs can utilize e-commerce in running their business because using e-commerce is not difficult and very easy to access, easy to transact, and the capital required is also not large.(Indahsari & Yuliati, 2022)An entrepreneur is someone who has a new business idea and is willing to take risks, is talented at identifying new products, is able to determine how to produce them, and manages capital. Becoming an entrepreneur is quite challenging because it is always associated with significant risks (Ardyanto, 2023). In starting a business, an entrepreneur needs to have sufficient business capital to achieve their goals.(Hidayah & Fitriyah, 2023). Business capital is the funds needed to carry out production activities in a business. Business capital



plays a crucial role in starting a business and is often an obstacle and consideration in the process.(Anggraeni et al., 2023).

Based on existing phenomena and previous research, this study was conducted to provide evidence. Additional empirical data regarding the influence of understanding e-commerce, systems information accounting, and venture capital on entrepreneurial decisions. This research is expected to provide further evidence and expand knowledge about the understanding of e-commerce, AIS, and venture capital in their influence on entrepreneurial decisions.

LITERATURE REVIEW

Contingency Theory

Contingency theory, introduced by Lawrence and Lorsch (1967), states that there is no single most effective way to achieve harmony between organizational and environmental factors in order to achieve optimal performance. This theory stems from the trait theory of leadership, which links the characteristics of leaders with effective leadership styles and situations.(Nursalam, 2021)Robbins (2001) explains that this leadership approach emphasizes the importance of leaders understanding their own behavior. According to Drazin and de Ven (1985), this theoretical concept explains the interdependent relationship between one variable and another. Contingency theory contains three elements for research: selection, interaction, and systems.(Setyo Budiarto et al., 2023).

Pecking Order Theory

Pecking Order Theory is a theory developed by Myers (1984). This theory explains the theoretical model decisions in funding by connecting need external funding sources with the company's capital structure(Fausiatunnisa et



al., 2024). Pecking Order The theory states that there is a sequence in making funding decisions to determine the optimal capital structure limits by identifying funding sources from within and outside the company. (Dewi & Wirama, 2017).

E-Commerce

E-commerce according to Turban et al., (2015) is a sales system that uses electronic media, where e-commerce includes several things such as marketing and buying, and selling products using electronic systems in the form of computer networks and the internet. According to Kandhaias Akbar in Irawan et al., (2023) stated that e-commerce is more focused on activities business transactions via the web, where e-commerce aims to increase company revenue.

Accounting Information System

System Information Accounting is a system that processes data and transactions to produce information, which is useful in running a business (Ardhiarisca et al., 2023). According to Paramita Sofia, (2018) SIA is a system that consists of software and accounting that form a program where this AIS is needed to show good, fast, and accurate information or descriptions, and is able to manage it into accounting data.

Venture Capital

Budiono (2018) Capital is both material and non-material resources needed to establish a business and generate profits. Material capital includes things like money, buildings, raw materials, and so on, while non-material capital includes skills, relationships, reputation, or image, and so on. All of these elements play a role in the sustainability of a business.



Entrepreneurship

Suryana's book (2013:12) states that entrepreneurship is a planned endeavor, involving the courage to take risks, and encompassing decision-making and action to achieve goals. Entrepreneurs must also possess the ability to gather resources and identify opportunities. According to Rusyydi Ananda, Rifa'i & Husinsah (2022) Entrepreneurship is a value in realizing behavior that is used as a basis for energy to operate, strategy, process, and business results are values needed by entrepreneurs in starting and developing a business.

RESEARCH METHOD

In this study using the approach this quantitative research aims to examine the relationship between independent and dependent variables. The population of this study was 319 active undergraduate students in Accounting at Surabaya State University, with the criteria being students who have taken or completed the courses in AIS, E-commerce, and Entrepreneurship or Entrepreneurship Practice. Thus, a sample of 177 respondents was obtained based on the Slovin formula. Measurements were conducted using a scale of 1-5, ranging from strongly disagree, disagree, neutral, agree, and strongly agree.

Technique data analysis this study, a computer application was used to analyze the data, namely SPSS (Statistical Program for Social Science). Data analysis techniques in drawing conclusions from testing using multiple regression analysis to understand the influence from variables independent namely and e-commerce on its dependent variable, namely, decision making in entrepreneurship. To conduct this multiple



regression analysis, a test is needed classical assumption test, and hypothesis testing.

RESULTS AND DISCUSSION

In this study, the Statistical Program for Social Sciences (SPSS) method was used as a data analysis technique, using IBM Statistics 26 software to process and interpret the results. This software is used in the multiple regression analysis process, which includes testing data quality, classical assumptions, regression, and hypothesis testing, as follows:

Descriptive Statistical Analysis

Table 1
Respondent Profile Based on

Gender	Total	Percentage
Woman	140	79.1%
Man	37	20.9%
	177	100%

Source: SPSS output (processed data, 2025)

The questionnaire was distributed to 177 respondents whose characteristics were the types of sex and have taken SIA and Entrepreneurship courses. The results above show that the respondents to this study are generally of the same type; 140 students were female, and the remaining 37 were male.

Table 2
Respondents Who Have Completed

	Total	Percentage
Yes	177	100%
No	0	0%
	177	100%

Source: SPSS output (processed data, 2025)



The results above show that the 177 respondents in this study have taken courses in accounting information systems and entrepreneurship or entrepreneurial practice.

Descriptive Statistics

Table 3
Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
E-Commerce	177	12	20	17.75	1,789
SIA	177	21	35	30.46	3,639
Venture Capital	177	11	20	16.00	2,081
Entrepreneurship	177	18	30	26.32	2,899
Valid N (listwise)	177				

Source: SPSS output (processed data, 2025)

The results of the table above statistics can be seen descriptive known number sample (N) of 177 data. The mean of the independent variable, namely the e-commerce variable, is 17.75 with the highest value of 20 and the lowest value of 12 with a standard deviation of 1.789, which shows that e-commerce has good results good because the standard deviation is lower than the mean value. The SIA variable obtained 30.46 with the highest value of 35 and the lowest value of 21 with a standard deviation of 3.639, which indicates that the accounting information system has good results good because the standard deviation is lower than the mean value. The business capital variable gets 16.00 with the highest value of 20 and the lowest value of 11 with a standard deviation of 2.081, which indicates that business capital has good results good because the standard deviation is lower than the mean value. The mean of the dependent variable, namely the entrepreneurial decision-making variable, was 26.32, the highest value is 30, and the lowest value is 18, with a standard deviation of 2.899, which



shows that entrepreneurship has positive results good because of the standard deviation than the mean value.

Data Quality

Validity Test

Table 4
Validity Test

Variables	Indicator	Pearson Correlation	r ² Table	Caption
E-commerce	X1.1	0.464	0.124	Valid
	X1.2	0.446	0.124	Valid
	X1.3	0.492	0.124	Valid
	X1.4	0.627	0.124	Valid
SIA	X2.1	0.663	0.124	Valid
	X2.2	0.642	0.124	Valid
	X2.3	0.654	0.124	Valid
	X2.4	0.694	0.124	Valid
	X2.5	0.704	0.124	Valid
	X2.6	0.704	0.124	Valid
	X2.7	0.757	0.124	Valid
Venture Capital	X3.1	0.409	0.124	Valid
	X3.2	0.488	0.124	Valid
	X3.3	0.435	0.124	Valid
	X3.4	0.562	0.124	Valid
Entrepreneurship	Y1	0.713	0.124	Valid
	Y2	0.658	0.124	Valid
	Y3	0.612	0.124	Valid
	Y4	0.531	0.124	Valid
	Y5	0.650	0.124	Valid
	Y6	0.643	0.124	Valid

Source: SPSS output (processed data, 2025)

The results above show that the variables e-commerce, system information accounting, capital business, and entrepreneurship table above



states that all the questions correlate with the r table that has been determined, so it can be concluded that the 21 questions can be said to be valid.

Reliability Test

Table5
Reliability Test

Variables	Indicator	Cronbach's Alpha	Reliability Standards	Caption
E-commerce	X1.1	0.900	0.60	Reliable
	X1.2	0.901	0.60	Reliable
	X1.3	0.900	0.60	Reliable
	X1.4	0.897	0.60	Reliable
SIA	X2.1	0.894	0.60	Reliable
	X2.2	0.895	0.60	Reliable
	X2.3	0.895	0.60	Reliable
	X2.4	0.894	0.60	Reliable
	X2.5	0.894	0.60	Reliable
	X2.6	0.893	0.60	Reliable
	X2.7	0.892	0.60	Reliable
Venture capital	X3.1	0.903	0.60	Reliable
	X3.2	0.900	0.60	Reliable
	X3.3	0.903	0.60	Reliable
	X3.4	0.897	0.60	Reliable
Entrepreneurship	Y1	0.893	0.60	Reliable
	Y2	0.895	0.60	Reliable
	Y3	0.896	0.60	Reliable
	Y4	0.898	0.60	Reliable
	Y5	0.895	0.60	Reliable
	Y6	0.895	0.60	Reliable

Source: SPSS output (processed data, 2025)

The results above can be seen in the variables e-commerce, system information accounting, capital business, and entrepreneurship, shown in the



table above. Cronbach's alpha has a reliability level above 0.60 so it can be said that the 21 questions have been answered reliably.

Classical Assumption Test

Normality Test

Table 6
Normality Test

		Unstandardized Residual
N		177
Normal Parameters	Mean	,0000000
	Standard Deviation	2.01073841
Most Extreme Differences	Absolute	,054
	Positive	,046
	Negative	-,054
Test Statistics		,054
Asymp. Sig. (2-tailed)		,200

Source: SPSS output (processed data, 2025)

The results above show that Asymp. Sig (2-tailed) > 0.05 , namely $0.200 > 0.05$, so it is said that the data above is normally distributed.

Multicollinearity Test

Table 7
Multicollinearity Test

Model	Sig	Collinearity Statistics	
		Tolerance	VIP
(Constant)	,005		
E-commerce	,009	,688	1,452
Accounting Information System	,000	,582	1,719
Venture capital	,000	,756	1,323

Source: SPSS output (processed data, 2025)



Based on the multicollinearity test above, it shows that the variable has a VIF < 10 and its tolerance > 0.1, then it can be said that multicollinearity does not occur.

Heteroscedasticity Test

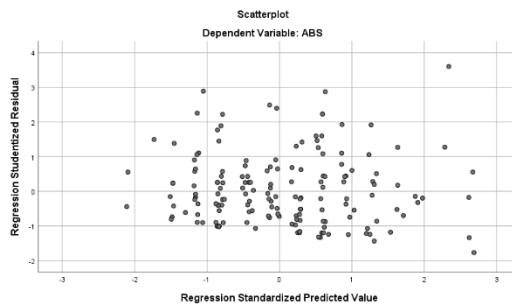


Figure 1
Heteroscedasticity Test

Source: SPSS output (processed data, 2025)

Based on these results, it can be concluded that there are no symptoms of heteroscedasticity because the pattern formed does not show clarity, and the points are randomly distributed above and below the 0 line.

Multiple Regression Test

Table 8
Multiple Regression Test

Model	Unstandardized Coefficients		Unstandardized Coefficients Beta	t	Sig
	B	Std. Error			
(Constant)	4,817	1,710		2,818	,005
E-commerce	,271	,103	,167	2,631	,009
Accounting Information System	,333	,055	,419	6,054	,000
Venture Capital	,408	,084	,293	4,834	,000

Source: SPSS output (processed data, 2025)

The multiple regression equation in this study is as follows:

$$Y = 4.817 + 0.271X_1 + 0.333X_2 + 0.408X_3 + e$$

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Constant value of 4,817 which means independent variable is assumed to be 0 then the value of the variable the dependent is 4,817.

Coefficient value variables e-commerce is 0.271, which means that if e-commerce experience unit increase, so that the taking entrepreneurial decisions also experience improvement of 0.271.

The coefficient value of the SIA variable is 0.333 if the accounting information system experiences increase in units, then the taking entrepreneurial decisions also experience improvement of 0.333.

Coefficient value business capital variable of 0.408, where business capital experienced an increase unit, then the taking entrepreneurial decisions experience improvement of 0.408.

Hypothesis Testing

T-test

Table 9
T-test

Model	Unstandardized Coefficients		Unstandardized Coefficient Beta	t	Sig
	B	Std. Error			
(Constant)	4,817	1,710		2,818	,005
E-commerce	,271	,103	,167	2,631	,009
Accounting Information System	,333	,055	,419	6,054	,000
Venture capital	,408	,084	,293	4,834	,000

Source: SPSS output (processed data, 2025)

The E-commerce variable has a significant value of 0.009, where $0.009 < 0.05$ and the calculated t value is $2.613 > 1.653$, so it can be said that e-commerce has an influence on taking decision in entrepreneurship.



The SIA variable has a sig. value of $0.000 < 0.05$ and a calculated t value of $6.054 > 1.653$, so it can be said that SIA has an influence on decision making in entrepreneurship.

The Business Capital variable has a sig. value of $0.000 < 0.05$ and the calculated t value is $4.834 > 1.653$, so it can be said that Business Capital has an influence on decision making decision in entrepreneurship.

F test

Table 10

F Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	767,064	3	255,688	62,163	,000
Residual	711,580	173	4,113		
Total	1478,644	176			

Source: SPSS output (processed data, 2025)

The results above can be seen that the calculated F value is 62.163 with a sig value of 0.000, where the calculated F value is $62.163 > 2.66$ F table with a sig value of 0.05, then it is concluded if e-commerce, SIA, Business Capital have a simultaneous and significant influence on decision making decision entrepreneurship.

Table 11
Coefficient of Determination (R2)

R	R Square	Adjusted R Square	Standard Error of the Estimate
,720	,519	,510	2,028

Source: SPSS output (processed data, 2025)

The results above show that the Adj R-square is 0.510 or 51%, which shows that the influence of the independent variable on the dependent variable is 51%, while the other 49% is in the variable that is not researched.



The Influence of E-commerce Understanding on Entrepreneurial Decision Making

The results of the t-test generated from the variables e-commerce obtained a t-count of $2.613 > 1.653$ from the t-table with a significance of $0.009 < 0.05$. This can be said that e-commerce influence positively towards decision-making so that the hypothesis can be accepted. This shows that the higher the understanding of e-commerce then the more strong enough to make decisions in entrepreneurship.

In line with the contingency theory, which states the relationship between the use of information and behavior that occurs in a business, an assessment is made, which results in a decision. Indahsari & Yuliati (2022) stated that entrepreneurship is closely related to technology, such as e-commerce, which creates business relationships with consumers.

This is supported by research Nursalam (2021), Hans (2021) and (Pramiswari & Dharmadiaksa, 2017), mentioning e-commerce has positive influence on decision making. Positive perception toward e-commerce encourages students to become entrepreneurs through this platform. The greater the interest, the greater the student entrepreneurship in e-commerce, the more suitable the platform is for use by entrepreneurs, both new and experienced.

The Influence of Understanding Accounting Information Systems on Entrepreneurial Decision Making

The results of the T-test generated from the SIA variable obtained a calculated t of $6.054 > 1.653$ from the t-table with a significance of $0.000 < 0.05$. This can be said that SIA has a positive influence on decision-making so that the



hypothesis is acceptable. This shows that the higher the understanding of SIA, the stronger the decision-making in entrepreneurship.

In line with contingency theory, which states the relationship between information accounting and behavior that occurs in a business, so that an assessment occurs, which results in a decision. Indahsari & Yuliati (2022) stated that entrepreneurship requires an understanding of AIS to create accounting information, which will later have an impact on assessments in decision making.

Supported by Nursalam (2021) and Nurabiah et al., (2021) states that SIA is influential significantly positive toward decision-making in entrepreneurship. The influence of SIA with decision making in entrepreneurship can be said that SIA can facilitate decision making because it can help in collecting and managing data.

The Influence of Understanding Business Capital on Entrepreneurial Decision Making

The results of the T-test generated from the business capital variable, where the calculated t is $4.834 > 1.653$ from the t-table with a significance of $0.000 < 0.05$. This indicates that business capital has a positive influence on decision-making. This shows that the higher the understanding of Business Capital, the stronger the impact on entrepreneurial decision making.

In line with theory pecking order that mentions the company will use internal capital before seeking external funding. Fausiatunnisa et al. (2024) stated that using personal funds first, rather than using loan funds, in starting a business, and simply avoiding using loans.



This is supported by research Hidayah & Fitriyah, (2023) and Fausiatunnisa et al. (2024) states that Business Capital has an effect on decision-making in entrepreneurship and entrepreneurial decisions. Business capital is important in decision making and entrepreneurship because to do business, you need to have sufficient funds for your needs in your efforts.

CONCLUSION

This research is to see the influence of understanding E-commerce, SIA, Capital Business on the making of decisions in entrepreneurship. The results obtained in this study include an understanding of e-commerce, an understanding of AIS, and an understanding that business capital has a positive influence on decision-making in entrepreneurship. In addition, the coefficient of determination shows that the variables E-commerce, SIA, and Business Capital simultaneously have an Adjusted R-squared of 51%, while other parts are influenced by variables not covered in this study.

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