MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT

Vol. 5 No. 2, 2025, 1623–1637 e-ISSN 2798-0170

THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEMS ON THE FINANCIAL PERFORMANCE OF BUSINESS ACTORS IN E-COMMERCE

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Abstract

This study aims to examine the influence of accounting information systems, measured using proxy measures of perceived usefulness and perceived ease of use, on the financial performance of e-commerce businesses. This topic was chosen due to the issue of diverse understandings of business actors regarding accounting information systems in e-commerce, which are considered to influence the effectiveness of financial performance. The method used is a quantitative approach with a survey technique through questionnaires distributed to business actors. Data analysis used multiple linear regression with the SPSS program. The results of the study indicate that accounting information system variables, measured using proxy measures of perceived usefulness and perceived ease of use, have a positive effect on the financial performance of e-commerce businesses.

Keywords: Accounting Information System, Perceived Usefulness, Perceived Ease of Use, Financial Performance

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INTRODUCTION

The growth of increasingly sophisticated digital devices goes hand in hand with advances in accounting and information technology, where almost all activities are now online, including in the world of business and accounting. Furthermore, the development of the internet and increasingly fierce market competition in this modern era have created a limitless business network (Gani, 2020). The high internet usage in Indonesia opens up significant opportunities for sellers to exploit in trade. This increase in internet users is in line with the development of online trading transactions, also known as online shops. Currently, e-commerce sites have become marketplaces for sellers to conduct their sales activities online. To maximize the benefits of using e-commerce, technological support is needed, especially in data management and financial processes. The technology in question is an accounting information system (Riani & Firdaus, 2024). An accounting information system in sales is a mechanism related to the preparation and recording of sales, which then produces sales reports for relevant parties (Nas'ifah et al., 2021). Implementing an accounting information system can help business actors record, manage, and analyze financial transactions accurately (Rosa et al., 2024). Accounting information systems can improve sellers' ability to update information about new products and prices (Shaliha et al., 2023). The application of accounting information systems can be used in determining decisions related to pricing, e-commerce market development, and preparing financial reports referring to accounting standards (Silvia et al., 2022). The use of accurate digital infrastructure related to accounting information systems by e-commerce businesses can improve business performance. Financial performance is one indicator that provides an explanation

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of business performance through increased sales and the ability to generate profits. This research is linked to the Technology Acceptance Model (TAM) theory, which discusses business actors' actions in adopting technology. This theory also illustrates that users are more inclined to adopt a system if the system is easy to use and useful (Handayani, 2005). Kurniawan (2013) argues that Perceived Usefulness is the level of user belief that applying a system can optimize their performance, and Perceived Ease of Use is the level of user belief that using a system simplifies their performance. The TAM concept has been expanded to describe technology usage behavior (Kurniawan, 2013). Several previous studies that serve as references include those conducted by Silvia et al. (2022), which demonstrated that AIS negatively impacts the performance of MSMEs in Bandar Lampung. Davis (1989) conducted a similar study, which showed that Perceived Usefulness had a relatively high correlation with technology user acceptance compared to Perceived Ease of Use.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The basic concept of the Technology Acceptance Model theory is a theory applied to interpret and predict technology adoption by users. Two main factors in the TAM theory that impact technology adoption are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU is a user's perception of how far technology can facilitate the completion of their work, and PEOU is a user's perception of how easy the technology is to use. Jogiyanto (2007) conducted research that explained that users will be interested in implementing a technology if it has benefits and can be used. Based on the phenomena revealed, this research

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applies the Technology Acceptance Model (TAM), which this theory can be used to detect and interpret factors that influence technology adoption by users. TAM can also be applied to prove that software is acceptable and helps users in completing their tasks.

Accounting Information System

An accounting information system is the process of collecting, managing, and delivering information related to financial aspects in an industry or organization (Gelinas et al., 2017). An accounting information system is an important segment that supports capabilities through the provision of financial information. An accounting information system in e-commerce provides advantages for sellers to provide information that facilitates decision-making, such as regarding financing and future plans related to their business. A seller must also know how to 1) initiate a transaction process; 2) convert data from documents into a format that can be understood by the system; 3) update computer files; 4) process data to produce information; 5) deliver information to internal and external users (Mauliansyah & Saputra, 2019). In this study, the accounting information system was measured through the proxy of Perceived Usefulness and Perceived Ease of Use.

Financial Performance

Financial performance is the ability of a seller or industry to generate profits at a given sales level (Lastanti & Salim, 2019). Financial performance can also be defined as a summary of all economic outcomes achieved over time by taking efficient and effective steps to generate profits. A company or seller in e-commerce uses financial performance as a benchmark for decision-making.

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Financial performance is an indicator that provides a snapshot of a business's performance through increased sales and the ability to generate profits.

RESEARCH METHOD

Research Population and Sample

This research uses a quantitative approach. The book "Quantitative Research" by Wijayanti et al. (2021) defines quantitative research as research that focuses on proving theories by calculating research variables and using statistical methods for data analysis. The research was conducted online using a questionnaire that was distributed through social media platforms. These platforms include Instagram, WhatsApp, and TikTok. Data collection for this study began in February 2025, with a duration of two weeks. Researchers distributed the questionnaire through Instagram stories, noting respondent criteria, and through WhatsApp groups or private messages. The population in this study was individuals who run e-commerce businesses, whether as sellers, dropshippers, or resellers. The exact number of individuals running e-commerce businesses, whether as sellers, resellers, or dropshippers, was unknown. From the total unknown population, researchers took a sample as research subjects. The minimum sample size in this study used the Lemeshow Formula, and the minimum sample size was 100 respondents.

Operational Definition of Variables

In this study, each variable was measured using specific indicators. The accounting information system variable used two proxies: perceived usefulness and perceived ease of use. Perceived usefulness was measured by indicators such as working more quickly, job performance, increased productivity, effectiveness, and making work easier. Perceived ease of use was measured by indicators such

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as easy to learn, controllable, clear and understandable, flexible, and easy to become skillful. Furthermore, the financial performance variable was measured by indicators such as increased net profit, increased assets, sales turnover, customer base, increased customer satisfaction, and efficiency ratio.

Hypothesis Testing

Hypothesis testing uses multiple regression analysis. The analysis equation is as follows:

$$Y = a + \beta 1aX1a + \beta 1bX1b + e$$

Information:

Y : PerformanceFinance

a : Constant

X1a : Perceived Usefulness

X1b : Perceived Ease of Use

β1a, β1b, : Regression Coefficient

e : Error

Putra (2018) stated that the T-test was implemented to significantly identify whether the independent variable had an impact on the dependent variable.

Putra (2018) stated that the Simultaneous F Test was implemented to see whether all independent variables included in the model had an impact on the dependent variable.

Research Hypothesis

H1a: The higher the Perceived Usefulness of the accounting information system in e-commerce, the more positive the effect on improving financial performance.

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H1b: The higher the Perceived Ease of Use of the accounting information system in e-commerce, the more positive the effect on improving financial performance.

RESULTS AND DISCUSSION

Age Distribution of Respondents

The table below presents the age distribution of respondents involved in this study. Respondent age data is categorized into specific ranges to provide a clear picture of the respondents' demographic information.

Table 1
Respondent Age Distribution.

No	Age	Amount	Presentation
1	18-23 years old	74	74%
2	24-29 years old	20	20%
3	30-35 years	5	5%
4	>35 years	1	1%
Total		**100**	**100%**

Source: data processed by the author (2025)

Distribution of Respondents' Last Education

The table below presents the distribution of respondents' highest educational level in the study. Respondents' educational level data is categorized based on specific ranges to provide a clear picture of their demographic information.

Table 2
Distribution of Last Education Level

No	Level of Education	Amount	Presentation
1	Elementary School	0	0%
2	Junior High School	1	1%
3	Senior High School	52	52%
4	College	47	47%
5	Other	0	0%
Total		100	100%

Source: data processed by the author (2025)

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Distribution of business models run by respondents

The table below presents the distribution of business models employed by respondents in this study. Data on the business models employed by respondents is categorized by specific ranges to provide a clear picture of the respondents' demographic information.

Table 3
Distribution of Respondents' Business Models

No	Business Model	Amount	Presentation
1	Seller	37	37%
2	Reseller	47	47%
3	Dropshipper	16	16%
Total		100	100%

Source: data processed by the author (2025)

Distribution of E-Commerce Platforms Used

The table below presents the distribution of e-commerce platforms used by respondents participating in this study. The distribution data for the e-commerce platforms used is categorized by specific ranges to provide a clear picture of the respondents' demographic information.

Table 4.
Distribution of Respondents' E-Commerce Platforms

No	Platform	Amount	Presentation
1	Shopee	89	89%
2	Lazada	4	4%
3	Tokopedia	7	7%
4	Bukalapak	0	0%
5	Blibli	0	0%
6	Other	0	0%
Total		100	100%

Source: data processed by the author (2025)

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Distribution of Platform Usage Time

The table below presents the distribution of platform usage duration by respondents involved in this study. The distribution of platform usage duration by respondents is categorized by specific ranges to provide a clear picture of the respondents' demographic information.

Table 4
Distribution of Platform Usage Length.

No	Duration of Use	Amount	Presentation
1	1 year	52	52%
2	2 years	24	24%
3	>2 years	24	24%
Total		100	100%

Source: data processed by the author (2025)

Research Instrument Testing

Validity Test

The validity test was conducted by comparing r count > r table and sig value < 0.05. Based on the r table with N = 100 at a significance level of 5% (0.05) the value of 0.195 was obtained. The results of the validity test stated that the correlation coefficient generated by each item of the accounting information system variables which include: perceived usefulness (X1a) and perceived ease of use (X1b) and financial performance variables (Y) for each question totaling 23 items was said to be 100% valid because the r count value was above the r table value, so the questionnaire used was considered valid.

Reliability Test

Reliability testing was determined using the Cronbach's Alpha method. An instrument is considered reliable when the Cronbach's Alpha value is greater than 0.60. Based on the reliability test results, the questionnaire in this study is considered reliable because the Cronbach's Alpha value for each variable is

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greater than 0.60, thus the questionnaire in this study can be used as a research instrument.

Hypothesis Testing

The table below is the result of multiple regression analysis testing using the SPSS statistical program.

Table 6
Multiple Regression Analysis Output.

Coefficientsa						
Model		**Unstandardized B**	**Coefficients Std. Error**	**Standardized Coefficients Beta**	**t**	**Sig**
1	(Constant)	2,884	1,986		1,452	.150
	Perceived Usefulness	.313	.087	.363	3,584	.001
	Perceived Ease of Use	.770	.169	.463	4,569	.000

Source: SPSS output (processed data, 2025)

Referring to the table above, the multiple regression equation is as follows:

$$Y = 2.884 + 0.313X1a + 0.770X1b + e$$

Based on the equation above, the following research results can be seen:

a. The constant value of 2.884 means that the consistent value of the financial performance variable as the dependent variable is 2.884.
b. The X1a regression coefficient of 0.313 explains that for every 1% increase in the accounting information system variable measured using the Perceived Usefulness proxy, the financial performance value increases by 0.313. The regression coefficient is positive, which shows the direction of the influence of variables X1a and Y is positive.

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c. The X1b regression coefficient of 0.770 explains that for every 1% increase in the accounting information system variable measured using the Perceived Ease of Use proxy, the financial performance value increases by 0.770. The regression coefficient is positive, indicating that the direction of the influence of variables X1b and Y is positive.

T-test

The aim is to see how significantly the independent variable influences the dependent variable. Based on the testing provisions for the T-Test, if the sig value < α (0.05) or Thitung > Ttabel, then the hypothesis is accepted, whereas if the sig value > α (0.05) or Thitung < Ttabel, then the hypothesis is rejected. From the table above, it can be concluded:

a. The significance value of the accounting information system variable measured using the Perceived Usefulness proxy is 0.001 < 0.05, and it can also be observed that the t value is 3.584> 1.660. Therefore, it can be stated that Perceived Usefulness has a positive effect on financial performance, which means the hypothesis is accepted.

b. The significance value of the accounting information system variable measured using the Perceived Ease of Use proxy is 0.000 < 0.05, and it can also be observed that the t value is 4.589> 1.660. Furthermore, it can be said that PEOU has a positive effect on financial performance, which means the hypothesis is accepted.

Simultaneous F Test

It is used to see all independent variables included in the model that influence the dependent variable, with the condition that the sig value < α (0.05) or F count > F table.

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Table 7
Simultaneous F Test Output

ANOVA						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig**
1	Regression	939,331	2	469,665	75,002	.000b
	Residual	607,419	97	6,262		
	Total	1546,750	99			

Source: SPSS output (processed data, 2025)

Referring to the results of the simultaneous F test above, it explains that the calculated F value is 75.002 > 3.09 with a sig. 0.000 < 0.05. In conclusion, the independent variables included in the regression model have an effect on financial performance as a dependent variable.

The Influence of Accounting Information Systems on the Financial Performance of Business Actors in E-commerce

This study uses the SIA variable measured by the proxy Perceived Usefulness and Perceived Ease of Use. These two proxies are used to evaluate the extent to which SIA in e-commerce, implemented by business actors can provide benefits and ease of use so that it has a positive impact on the financial performance of e-commerce business actors. Based on the results of the partial t test, the Perceived Usefulness (PU) proxy obtained a sig result of 0.001 < 0.05, and it can be seen that the t value of 3.584> 1.660. This can be stated that PU has a positive effect on the financial performance of e-commerce business actors, so that the first hypothesis is accepted. This also explains that the increasing PU has a positive impact on the financial performance of business actors.

In line with the theory used, namely the TAM theory, which explains that PU is a user perspective regarding the extent to which the accounting information system in e-commerce helps complete the work of business actors such as

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financial data analysis and also decision-making in business. For business actors in e-commerce, AIS integration is important because it can support automatic transaction recording, financial analysis, profit and loss calculations, and also real-time financial reporting. Kuswanto Larasati & Baridwan (2016) stated that if users have a good perception of technology, namely in this case the belief that technology provides benefits, then users will use it. The results of this study are in line with previous studies conducted by Mauliansyah & Saputra (2019), Mahemba & Respati (2018) and Dali et al. (2023), which explains that Perceived Usefulness has a positive influence on the financial performance of business actors in e-commerce.

Furthermore, referring to the partial T-test results, the Perceived Ease of Use (PEOU) proxy obtained a sig result of 0.00 < 0.05 and a t-value of 4.589> 1.660. Therefore, it can be stated that PEOU has a positive effect on the financial performance of business actors in e-commerce, so the first hypothesis is accepted. This also explains that the higher the PEOU, the better the impact on the financial performance of business actors.

In line with the theory used, namely the TAM theory, which explains that PEOU is the user's perception of how easy a technology is to use. Munawaroh (2020) stated that ease of use also impacts the decision-making process. For e-commerce business actors, easy-to-learn AIS integration and easy-to-master accounting features in e-commerce influence their decision to adopt the technology. If AIS is easy to use, business actors will use it; conversely, if it is not easy to use, business actors will not use it. The results of this study are in line with previous research conducted by Mahemba & Respati (2018), Mimi & Keristin

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(2023), andDali et al. (2023), which explains that PEOU has a positive influence on the financial performance of business actors in e-commerce.

CONCLUSION

This study aims to examine the influence measured using the proxy Perceived Usefulness and Perceived Ease of Use on the financial performance of business actors in e-commerce. The objects in this study were business actors, either as sellers, resellers, or dropshippers in e-commerce, with a total of 100 respondents. The test results above state that Perceived Usefulness & Perceived Ease of Use have a positive effect on the financial performance of business actors in e-commerce. In addition, the coefficient of determination with Adjusted R-square 59%, meaning that the success of the independent variable in explaining the dependent variable is 59%, and the other 41% is found in variables not studied.

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