



Accounting Information Systems, Mobile Applications, E-Commerce, and P2 P Lending as Factors that Influence Accounting Students' Interest in Entrepreneurship

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ABSTRACT

Objectives – The purpose of this study is to examine how accounting students' interest in entrepreneurship is influenced by P2P lending, mobile applications, e-commerce, and accounting information systems. The Technology Acceptance Model (TAM) hypothesis is applied in this study.

Methodology – The objects and samples used were 113 students majoring in accounting from Bina Darma University, while this type of research was descriptive quantitative with data collection techniques using questionnaires.

The data analysis technique uses *the Structure Equation Model (SEM)- Partial Least Square (PLS)* with the help of the *SmartPLS 3.0* tool.

Finding – The test results prove that all variables consisting of Accounting Information Systems, Mobile Applications, E-commerce and P2P Lending have a positive and significant effect on increasing the interest of students majoring in accounting for entrepreneurship.

Conclusion – It can be concluded that accounting information systems, mobile applications, e-commerce and P2P Lending can be utilized optimally to increase interest in entrepreneurship for accounting students, so the benefits of accounting information systems in processing data into information, the development of mobile application technology, with the existence of e-commerce which makes it easier for entrepreneurs and the use of P2P Lending in reducing difficulties in capital for entrepreneurship in supporting the development of a business can increase accounting students' interest in entrepreneurship.

Keywords: *Mobile Application Technology, E-commerce, P2P Lending, Entrepreneurship Interest in Entrepreneurship.*

1. INTRODUCTION

The educated unemployment rate is still a very high problem in Indonesia. Unemployment occurs due to an imbalance between the availability of jobs offered and the large number of workers[1] According to data from the Central Statistics Agency (BPS) during 2022, unemployment reached 8.40 million people. Unemployment is dominated by Vocational High School (SMK) students at 9.42 percent, then followed by Senior High School (SMA) students at 8.57 percent, and Junior High School (SMP) students at 5.95 percent, University at 4.80 percent, Diploma at 4.59 percent and Elementary School students at 3.59 percent. When viewed from these data, the percentage for educated unemployment in Indonesia is quite large, despite a decrease in unemployment in the previous year. One aspect that can lead to educated unemployment is the tendency of low-educated people to accept any job[2].

The problem of unemployment can be overcome by preparing graduates who have an entrepreneurial spirit[2]. Based on data from the Cooperative and MSME Office in 2022, the number of entrepreneurs in Indonesia is still relatively low when we compare it with other countries. The ratio of entrepreneurs in Indonesia ranges from 3.47 percent of Indonesia's 278.69 million people, even lower than Singapore with a ratio of 8.76% of its total population. By entrepreneurship, it can provide jobs for individuals and others who can certainly contribute to the nation in overcoming the large number of unemployed in Indonesia. In addition, The ability to innovate and take risks is one of the key traits in entrepreneurship, and it has the greatest potential to alter people's perspectives. Courage in terms of taking risks and ideas from innovation and high responsibility in maintaining business development must be instilled in the mindset of students in the advanced digital era, not only to be the best

graduates but to benefit themselves, others and also for the country. One way to reduce unemployment is to prepare graduates with entrepreneurial spirit who are able to provide employment for themselves and others [3]

With the rapid advancement of technology has made it easier for entrepreneurs to improve a business and provide opportunities to market more widely in obtaining maximum profits. E-commerce can also be used as one of the broadest business development methods for entrepreneurs. E-commerce is a digital transaction that is used for the process of trading and marketing goods or services and can send funds, exchange products, services and data by utilizing an electronic system that uses the internet network, so entrepreneurs only create a web on the internet to market products with promotional costs that are still affordable in business development[4].

One quick method is to access e-commerce using a ready-to-use mobile application to facilitate business development. Mobile application is an application made specifically for mobile platforms such as IOS and Android, as well as Windows Mobile [5].The use of mobile applications in Indonesia has increased every year. In 2022, there will be more than 7.7 billion mobile application downloads, but the increase in mobile application usage is not commensurate with the number of entrepreneurs in Indonesia, which is around 3.47 percent or only around 9 million people. Mobile applications increase the fungibility of certain mobile features. But not all entrepreneurs use mobile applications in their business.

Interest in entrepreneurship in Indonesia is still relatively low. The main aspect that limits entrepreneurial interest is capital. Especially for students where capital is the main problem in starting a business. Advancing technologies are changing strategies for institutions, companies and customers in providing and accessing financial services [6],[7],[8].

In making transactions, an entrepreneur must have accurate data recording so that negative effects do not hinder business development such as credit worsening or delivery of goods becomes not smooth. In running a business, entrepreneurs must understand the information contained in data recording, it is important for entrepreneurs to have knowledge of accounting information systems. Knowledge of accounting information systems can be used as a solution to a problem related to financial recording and reporting[2]. Accounting information systems make data as information either manually or using a computer [9] Meanwhile, according to [10] accounting information systems are one of the most important parts of an information system that can process raw financial data into information for the benefit of internal and external parties. Accounting information systems can also support important actions to conduct out primary tasks more effectively and efficiently [11]. Meanwhile, according to[12] explains that an accounting information system is essential for any kind of business since it can handle a company's financial statements accurately and suitably for the people who want them. This is consistent with the findings of the study carried out by[1] that a good accounting information system affects students' interest in entrepreneurship positively and significantly.

2. LITERATURE REVIEW

2.1. Model of Acceptance Theory (TAM)

The theory of reasoned action (TRA), upon which the technological acceptance model (TAM) is founded, is the subject of this study. TAM can also characterize how technology is used and what elements influence a technology's adoption in information systems.[13] and[14]. As stated by [15] Surendran (2012) The acronym TAM stands for Technology Acceptance Model. The TAM Model has been used extensively to study and explain user behavior in information systems. The model has been tested in multiple research, with consistent results. Where the model of the adoption rate of technology and several key components within it are explained. This study examines the impact of e-commerce, P2P lending, mobile applications, and accounting information systems on accounting students' interest in entrepreneurship using the Technology Accepted Model (TAM) as one of its theoretical pillars.

2.2. Contingency Theory

According to this theory's perspective, organizational difficulties can be resolved by employing techniques that are appropriate for the circumstances at hand. An updated version of organization theory is called contingency theory. As stated by [16] A leadership strategy called contingency theory helps leaders recognize their own actions. According to this theory, a number of factors related to the leadership position affect how effective a leader is. According to contingency theory, an organization is an open system that interacts with its surroundings and is impacted by them inside as well. when there doesn't seem to be a single optimal way to structure because the organization needs to adapt its internal hierarchy to different contexts. This study implies that contingency

theory will be able to explain how behavior in an organization or firm and the application of accounting information systems relate to each other and influence interest in entrepreneurship.

2.3. Hypothesis Development

Accounting Information System

The impact of information systems for accounting on accounting students' interest in entrepreneurship. An accounting information system is a tool that may be used to access and provide gathered data, processed, analyzed and delivered in the form of financial information both manually and computerized so that it can be used in decision making for internal and external parties. Therefore, high-quality companies implement a good accounting information system to avoid difficulties that arise [2]. This assertion is consistent with the findings of the study. [17] that an accounting information system is a system that can collect and process data from a transaction and present it into financial information to stakeholders.

H1: Based on this statement, the hypothesis in this study is that the Accounting Information System affects the interest of accounting students for entrepreneurship.

Mobile Application

[18][19] stated that the benefits and use of mobile applications have an influence on supporting entrepreneurial success. [20] Perceived Ease of Use (Ease of Use Perceived) and Usefulness (Usefulness Perceived) If applied to mobile applications, it means that users believe that the mobile application is easy to use so that it does not require much effort and will be free from difficulties. This includes the ease of using the information system according to the wishes of the user. Davis's (1989) research results show that perceived convenience can explain users' reasons for using mobile applications and can explain whether mobile applications can be accepted by users.

H2: Based on the above understanding, the hypothesis in this study is that mobile applications affect entrepreneurial interest.

E-commerce

[21] explained Electronic Commerce (E-commerce) is a buying and selling activity carried out by disseminating, selling, marketing and buying goods or services online using electronic media facilities such as computerization, internet networks, websites and telephones. The results of research [2][1][17][22] argue that e-commerce affects the interest of accounting students in entrepreneurship.

H3: Based on this statement, the hypothesis to (3) of this study is that E-commerce affects the interest of entrepreneurial students.

P2P Lending

According to [23] The use of technology to enhance banking and financial services is known as peer-to-peer (P2P) lending, and it is typically carried out by businesses (startups) that make use of the internet and communication. Companies in the lending and borrowing business from year to year experience rapid growth. In addition, the more knowledge consumers have, the higher the level of awareness of P2P lending services [24] *One effect of information technology development is peer-to-peer lending, which alters people's perspectives and attitudes about the environment in terms of their interest in entrepreneurship.* [25] By utilizing fintech, students can start a business faster and reduce unemployment after graduation.

H4: Based on this statement, the hypothesis in this study is that P2P Lending affects students' interest in entrepreneurship

Interest in Entrepreneurship

Entrepreneurial interest is a desire in the heart of an individual in creating a business and then organizing, organizing, and carrying all risks in developing the business formed [26]. Similarly, the results of research [27][28].

2.4. Research Model

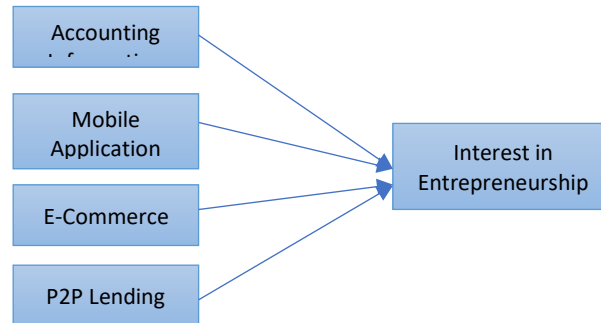


Figure 1. Research Model

3. RESEARCH METHODS

This type of research is Descriptive Quantitative using primary data, respondents in this study are students majoring in accounting for the final semester of Bina Darma University Palembang as many as 113 people. Sampling technique with purposive sampling where researchers can choose samples that are representative. The method of gathering data makes use of a questionnaire with a Likert scale measurement scale, while the data analysis technique used is Structural Equation Model - *Partial Least Square* (SEM-PLS) analysis, with the help of smartpls software.

4. RESULTS AND DISCUSSION

4.1. Characteristics Responden

The respondent characteristics in this study consisted of the number of students majoring in accounting at Bina Darma University Palembang which amounted to 113 people, with an age rate of 20 years to 25 years as much as 90%, while 8 percent were aged 26-30 years, and 2 percent were aged 31-35 years. The majority gender is female as much as 65 percent while 35 percent are male.

4.2. Measurement Model (Outer Model)

The measurement model in the current investigation was validated using tests for discriminative validity and convergence. As stated by [29] The indicator meets the validity of convergence if the value of the external load is greater than 0.70. Consequently, the model satisfies the validity of the discrimination if the load factor value for any of the manifest variables of various configurations does not correlate more than the configuration itself. Furthermore, a discrimination is considered genuine when the mean variance extraction (AVE) value for each configuration indicator in this study is greater than 0.7. The test results from the validity values are displayed in Figure 2 using the software smartPLS 3.2.3. $is > 0.5$ (Ghozali, 2015). According to the Fornell Lacker criteria, Table 1 displays the configuration identification validity values for the model as well as the AVE values for each latent variable.

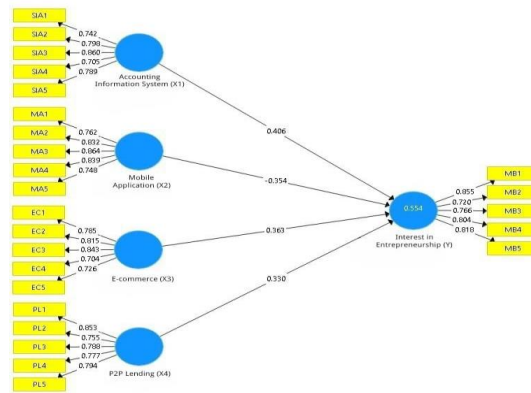


Figure 2: Measurement Model

Table 1. Discriminant Validity (Fornell Lacker)

	E-commerce	Interest in Entrepreneurship	Mobile Application	P2P Lending	Accounting Information System
E-commerce	0.777				
Interest in Entrepreneurship	0.666	0.794			
Mobile Application	0.626	0.371	0.810		
P2P Lending	0.651	0.601	0.567	0.794	
Accounting Information System	0.763	0.604	0.765	0.581	0.781

Source: Primary Data Processed, 2023

Every configuration has a validity value larger than the correlation value between any two configurations, as Table 1 illustrates. To achieve the requirements for discriminant validity, the model's AVEs must all be more than 0.5. Checks for configuration reliability are carried out in addition to validation. Compound reliability and Cronbach's alpha factor are the two methods used to quantify reliability. The setup is deemed reliable if the Cronbach's alpha factor and compound reliability values are higher than 0.7 (Ghozali, 2015). We may also conclude that all latent variables have good reliability because the Cronbach's alpha output value is larger than 0.7 and the total reliability of all latent variables is higher than 0.7. The measuring model in use is valid and reliable, according to the findings of the aforementioned validity and reliability tests.

Table2. Construct Reliability and Validity

	<i>Cronbach's alfa</i>	<i>Composite Reliability</i>	<i>Average Variance Extracted (AVE)</i>
Accounting Information System	0.841	0.886	0.610
Mobile Application	0.869	0.905	0.657
E-commerce	0.835	0.883	0.603
P2P Lending	0.853	0.895	0.631
Interest in Entrepreneurship	0.854	0.895	0.630

Source: Primary Data Processed, 2023

4.3. Structural Model Testing (Inner Model)

Structural models describe the relationships between latent variables in a model. R-square and t-value are the parameters utilized in the structural model testing process. To gauge the structural model's predictive ability, the test starts by looking at each endogenous latent variable's R-square value. An R-square value of 0.19 denotes a weak weight, 0.33 denotes a medium weight, and 0.53 denotes a heavy weight.[29]. Table 3 shows the R-square values for the endogenous variables.

Table3: R-Square

	R-Square	R-Squareadjusted
Interest in Entrepreneurship	0.554	0.538

Source: Primary Data Processed, 2023

Based on table 3 R-Square of 0.538, it can be concluded that endogenous variables in entrepreneurial interest are influenced by 53.8% by exogenous variables Accounting information systems, Mobile applications, E-commerce and P2P Lending influence the interest of accounting students for entrepreneurship. While 46.2% were influenced by variables that were not studied in this study

4.4. Test of Hypothesis

Table4. Path Coefficients (Mean, STDEV, T-Statistic

	Original Sample (O)	Sample Mean	Standard Deviation	T-Statistic	P-Values
AIS> MB	0.406	0.424	0.150	2.711	0.007
MA > MB	-0.354	-0.346	0.137	2.585	0.010
EC > MB	0.363	0.350	0.152	2.392	0.017
PL > MB	0.330	0.322	0.112	2.933	0.004

Source: Primary Data Processed, 2023

Based on the table, it can be seen that there is a positive and significant influence between the constructs of SIA, MA, EC and PL on MB with a significance of 5%. Because the values of the statistical t for the construct with respect to MB are (2.71), (2.58), (2.39) and (2.93) greater than 1.96. So the hypothesis of these constructs, namely H_0 is rejected and H_a can be accepted which means that accounting information systems, mobile applications, e-commerce and P2P Lending have a significant influence on entrepreneurial interest.

5. DISCUSSION

5.1. Accounting Information System for Accounting Student Interest in Entrepreneurship

Based on the formulation of the first problem, namely whether the accounting information system has a significant effect on the interest of accounting students for entrepreneurship, the first test is carried out by testing the structural model (*inner model*) aimed at measuring the relationship between the indicators constituent of variables. In viewing the analysis in this test using path analysis (*path analysis*) from the model that has been made.

The tests conducted showed a coefficient value of $2.711 > 1.96$ with a significance of 0.05 (5%). It can be concluded that the accounting information system variable (X1) has a favorable and noteworthy impact on accounting students' interest in entrepreneurship, allowing H_1 to be approved. This means that this proves that knowledge of accounting information systems is a factor that can influence the interest of accounting students in entrepreneurship. This study also uses the theory of *Technology Acceptance Model* (TAM) which can explain the level of confidence of an individual in the use of an information system that there is confidence in the use of accounting information systems in entrepreneurship and can make maximum use of accounting information systems.

The findings of this study are consistent with those of a study by [1], which looked at accounting information systems and e-commerce as factors influencing accounting students' decisions to pursue entrepreneurship. The study's findings demonstrate that the accounting information system significantly and favorably influences entrepreneurial decision-making. Additionally, this aligns with findings from [30] which states that an accounting information system can provide higher quality information. efficient according to the goals of its users.

5.2. The Impact of Mobile Applications on Accounting Students' Interest in Entrepreneurship

The results of the tests revealed a significant coefficient value of 0.05 (5%), $2.585 > 1.96$. Therefore, H_2 is acceptable because it can be concluded that the mobile application variable has a positive and significant effect

on accounting students' entrepreneurial interest. This means that this proves that mobile applications are factors that can influence the interest of accounting students in entrepreneurship.

This study also makes use of the Technology Acceptance Model (TAM) theory, which explains how confident a person is in their ability to use an information system and how confident they are in their ability to use mobile applications for entrepreneurship that subsequently use flexibility in their use. In this investigation, mobile applications have the highest influence value on the interest of accounting students for entrepreneurship because of the many benefits that can be obtained from mobile applications, for example, mobile applications facilitate sales and purchases within the company[31].

5.3. The Influence of E-commerce on Accounting Students' Interest in Entrepreneurship

The test showed a coefficient value of $2.392 > 1.96$ with a significance of 0.05 (5%). It can be concluded that e-commerce variables have a positive and significant effect on the entrepreneurial interest of accounting students, so that H3 is accepted. This means that this proves that e-commerce is a factor that can influence the interest of accounting students in entrepreneurship.

[2] The TAM theory can describe an individual's degree of confidence in using an information system, including their confidence in using e-commerce to optimize its usage in entrepreneurship in the future. These findings are consistent with studies that looked at the advantages of accounting information systems and e-commerce as factors that influence accounting students' motivation in starting their own business. By asserting that e-commerce significantly and favorably influences economics students' entrepreneurship[32]. This is also in line with research from (Eva RisqitaListya&DyahPravitasari, 2022) who believes that transactions carried out in e-commerce can be carried out anywhere and at any time because buyers can order and access them in various places, without having to visit the seller.

5.4. The Influence of P2P Lending on Accounting Students Interest in Entrepreneurship

P2P Lending has a significant effect on the interest of accounting students for entrepreneurship The fourth test was carried out on the fourth hypothesis by testing the structural model (*inner model*) A coefficient value of $2,933 > 1.96$ with a significance level of 0.05 (5%) was used to conduct the test. Therefore, H4 is acceptable because it can be argued that the variable P2P Lending (X4) has a positive and significant effect on accounting students' entrepreneurial interest. This means that this proves that P2P Lending is a factor that can influence the interest of accounting students in entrepreneurship.

This study also makes use of the Technology Acceptance Model (TAM) theory, which explains people's degree of confidence in using information systems that embrace P2P lending in entrepreneurship, speed in the lending and borrowing process, and accessibility that is available anywhere, at any time. These results align with the research that was conducted.[28][22] It employed fintech adoption as an intervening variable to evaluate the relationship between entrepreneurial education and entrepreneurial intention among business-management majors who reported that P2P lending has a favorable and significant impact on entrepreneurship.As stated by [33] students can take advantage of the use of fintech to reduce difficulties in capital for entrepreneurship. With the benefits of fintech, students can start businesses more quickly.

6.CONCLUSION

These findings show that accounting information systems, mobile applications, e-commerce, and P2P Lending positively and significantly affect accounting students' entrepreneurial interest. So it can be concluded that accounting information systems, mobile applications, e-commerce and P2P Lending can be utilized optimally to increase interest in entrepreneurship for accounting students, the benefits of accounting information systems in processing data into information, the development of mobile application technology, with the existence of e-commerce which makes it easier for entrepreneurs and the use of P2P Lending in reducing difficulties in capital for entrepreneurship in supporting the development of a business can increase accounting students' interest in entrepreneurship. The limitation of this research is that it only uses a sample of students majoring in accounting and recommendations for further research are to allow the sample type so that it can use all students across study programs and add other variables besides the already used variables.

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