

Accounting knowledge: Does it strengthen application acceptability in BUMDes financial reporting in Pemalang Regency?

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Abstract

This study aims to analyze the use of Excel macro applications by Village-owned enterprise/Badan Usaha Milik Desa (BUMDes) managers in Pemalang Regency based on the TAM theory by adding accounting knowledge variables as mediation. This study uses a quantitative approach. The study population was 126 BUMDes managers. The data collection technique used a questionnaire. The data analysis technique used descriptive statistics and path analysis. The results of the descriptive analysis showed that the behavioral intention and accounting knowledge variables were in the high category, the perceived usefulness variable was in the helpful category, the perceived ease of use variable was in the easy category, and the attitude of use variable was in the good category. The results showed that perceived usefulness, perceived ease of use, and attitude of use positively affected behavioral intention. Perceived usefulness and perceived ease of use positively affected the attitude of use. Attitude of use did not mediate the effect of perceived usefulness on behavioral intention, but mediated the impact of perceived ease of use on behavioral intention. Surprisingly, results found that accounting knowledge increasingly weakens the attitude of BUMDes managers to use the Excel Macro application. Different business characteristics cause BUMDes' financial managers with an accounting background to not immediately accept new applications for preparing financial reports. Based on the results obtained, the study suggests that the Community and Village Empowerment Service of Pemalang Regency promotes socialization to increase BUMDes managers' intention to understand the ease and benefits of the Excel macro application and increasingly more active in providing training on the use of applications.

Keywords: *competencies, attitude of use, behavioral intention, perceived ease of use, perceived usefulness, TAM Theory*

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1. Introduction

Information technology plays an essential role in various fields, including accounting. The rapid and accurate development of information allows organizations to make appropriate decisions. As a business grows, an organization requires more information for continuity and planning. Rapid technological advances have improved computer-based accounting information systems, enabling them to function accurately and quickly. Good financial management is crucial for both small and large businesses because it helps separate personal and business finances. Therefore, understanding the use of accounting information systems can significantly affect a company's progress. An information system is an interconnected set of components that collect, process, store, and distribute information to support decision-making and control in a Village-Owned Enterprise/Badan Usaha Milik Desa (BUMDes) (Fauzi et al., 2022). The success of a BUMDes information system depends on how well the system is operated, the ease of use for users, and the technology utilized (Kurnia, 2023). The information system influences how BUMDes makes decisions, plans, and organizes all its parts.

Information obtained from the Community and Village Empowerment Service (Dinpermasdes) of Pemalang Regency in 2020 indicates that technical guidance was provided regarding the use of an accounting system in the form of an Excel macro application for BUMDes. Technical advice was given to 126 BUMDes in Pemalang Regency to help BUMDes managers prepare financial reports more easily. The Excel macro functions to recapitulate data and figures so they can be used in creating financial reports. Using the Excel macro feature, an integral part of Microsoft Excel, is essential for BUMDes managers. This is related to the fact that BUMDes managers hold a mandate from the village to manage separate village assets, so they must be transparent and accountable. BUMDes managers must use the Excel macro application because it produces more detailed financial reports and aims to prevent fraud.

Even though the local government has conducted training and guidance, the low implementation of Excel Macros still raises concerns about identifying the primary cause. One approach is to evaluate the acceptability of the application itself. A similar phenomenon was observed by Dlamini and Schutte (2025) and Nyathi et al. (2018), who found that SMEs in Zimbabwe wished to implement cloud accounting in financial management despite receiving government training. Similar findings were reported by Sastararuji et al. (2022) in Thailand and Harash (2017) in Iraq. Julia et al. (2022) found that most BUMDes managers in the

Mandalika Special Economic Zone still preferred manual recording because the financial management application was considered incompatible with the business unit's operations. The low acceptance of technology in economic management across various countries is an interesting issue to study, especially concerning user perceptions of technology's usefulness in supporting financial reporting.

Davis (1989) explains that the Technology Acceptance Model (TAM) predicts and describes a worker's or user's acceptance and use of technology. TAM describes relationships among variables where external factors affect perceived ease of use and perceived usefulness. In turn, perceived ease of use and perceived usefulness influence the attitude toward use. Both perceived ease of use and perceived usefulness also affect behavioral intention to use. Additionally, attitude toward use influences behavioral intention and directly impacts actual usage. This study uses the TAM model with five variables: user perception of ease of use, user perception of usefulness, user attitude, intention to use, and user knowledge of the accounting information system in applying the Excel macro application at BUMDes in Pemalang Regency.

Behavioral intention refers to an individual's willingness to implement information technology to achieve anticipated objectives. Venkatesh et al. (2003) define behavioral intention as the strength of an individual's commitment to specific behaviors or patterns. Behavioral intention serves as the foundation for decision-making processes. Individuals typically start tasks with intention as a precursor (Bitangcol et al., 2024). Considering multiple dimensions, intention, as an integrated form of behavioral intention, is the initial key to undertaking a job. This principle applies equally to all tasks related to financial accounting. Cultivating good intentions will lead to good results. The hope for having an intention toward implementing or utilizing an information system is that it can help users become accustomed to and live alongside the system. In this case, the information system is the Excel macro application.

The variables perceived usefulness, perceived ease of use, attitude, and user knowledge are expected to positively influence behavioral intention to use. According to Naufaldi and Tjokrosaputro (2020), behavioral intention to use reflects the strength of a user's intention to perform a desired action. Meanwhile, Omotayo and Adebayo (2015) describe behavioral intention to use as an individual's desire to act. Research by Nursiah (2017) showed a positive relationship between behavioral intention to use and perceived ease of use, as using an application or system can increase the intention to use it. Lutfi et al. (2022), however, stated

that perceived usefulness did not affect behavioral intention to use. Pantow et al. (2022) found perceived usefulness positively affected behavioral intention to use Excel macros. The study also found that user knowledge can influence the intention to use an accounting information system.

Perceived usefulness is the degree to which users believe that using a system will improve performance, impacting productivity and effectiveness (Ginting, 2017). In this study, perceived usefulness is expected to positively affect behavioral intention to use. This aligns with research by Mustar (2022) and Christanty et al. (2023), which states that user perceptions of usefulness positively affect behavioral intention to use. Conversely, Tyas and Darma (2017) found perceived usefulness negatively affected or did not affect behavioral intention to use. Perceived ease of use is the degree to which a person believes using technology is effortless.

Perceived ease of use is based on the extent to which users expect the new system to be free from difficulties. In this study, user perceptions of ease are expected to positively affect intention to use. This differs from Kristiyanthi and Dharmadiaksa (2019), who state that ease of use does not directly affect user intention. Meanwhile, Sumardi and Andreani (2021) found that perceived ease of use significantly affects behavioral intention, and Rahayu et al. (2020) also found perceived ease of use positively affects behavioral intention to use.

Davis (1989) defines attitude toward use as users' positive or negative feelings toward carrying out specific behaviors. Attitude toward use is expected to mediate the relationship between perceived usefulness and perceived ease of use of the Excel macro application. Kristiyanthi and Dharmadiaksa (2019) explain that attitude toward use positively mediates perceived usefulness but does not positively mediate perceived ease of use with behavioral intention to use. This aligns with Aprilia and Santoso (2020), who found that attitude toward use positively affects behavioral intention to use. Dirgantara (2022) states that attitude toward use significantly affects behavioral intention but has a smaller influence than perceived ease of use.

User accounting knowledge is included as a moderating variable in this study due to inconsistencies in previous research and as a novel aspect of the research model. Although an accounting system is designed to facilitate the preparation of financial reports, without accounting knowledge, system operators may struggle to accept it. Maseko and Manyani (2011) argue that accounting information is better utilized when users have high-level accounting skills and technical qualifications. Similarly, Moore (2008) notes that the quality

of records in SMEs largely depends on the accounting skills of owners and managers. BUMDes managers, especially treasurers, differ from those in the accounting departments of large companies, which typically have professional accounting staff with formal educational backgrounds. In BUMDes, financial managers are not always experts with accounting education at the secondary or higher levels; their skills often come from training by official institutions or self-learning. Therefore, it is interesting to investigate whether accounting skills are essential for increasing acceptance of Excel Macros in preparing BUMDes financial reports.

Accounting literacy refers to the understanding of transactions that require management to make accounting judgments, explain financial transactions, make decisions, and clarify the implications of those decisions. Accounting knowledge is defined as a body of knowledge that studies information systems for obtaining financial reports and reporting them to various stakeholders as part of an organization's economic process (Tiari & Rustiana, 2023). This study includes accounting knowledge because the financial reporting process examined is based on the Excel macro application. Simply put, accounting knowledge is necessary as an introduction before using accounting applications.

The accounting knowledge variable is expected to strengthen the relationship between attitude toward use and behavioral intention to use. Research by Zuliyati et al. (2022) found that accounting knowledge does not affect the intention to use an accounting system in MSMEs. However, Ratnadi and Widanaputra (2019) found that user knowledge positively impacts both attitude toward use and intention to use a system. This aligns with Andhika and Damayanti (2017) and Ratnadi and Widanaputra (2019), who stated that user knowledge positively affects intention to use an accounting information system. The contradictions in previous studies further justify analyzing accounting knowledge as a moderating variable between attitude and behavioral intention.

2. Literature Review

2.1. Technology Acceptance Model (TAM)

TAM is one of the models built to analyze and understand the acceptance factors of technology use. It is a model of acceptance of information technology systems that users maximize or utilize (Pibriana, 2020). It was developed by Davis (1989), with various constructs, including perceptions of ease of use, perceptions of usefulness, intentions to use

technology, attitudes to use, and actual use of technology. The method functions to measure the level of usefulness of the technology being measured to determine the level of acceptance of the technology by its users (Hasan & Permana, 2022). It begins with perceiving information technology's usefulness and ease of use. It is one of the most widely used models for information technology research, which explains the acceptance of information technology with specific dimensions that can influence whether information technology is accepted or not by users (Widhiastuti & Arief, 2017). Researchers are interested in analyzing direct and indirect influences, perceived usefulness, perceived ease of use, and attitude of use towards behavioral intention.

2.2 Accounting Knowledge in the Acceptance of Accounting Systems

The results of Call et al.'s (2017) analysis found that the level of financial reporting quality would be better and of higher quality if prepared by competent employees, which supports the importance of human resource competence in preparing financial reports. This was emphasized by Alviola et al. (2023), who found that human resources positively affect the quality of financial reports; the higher the ability of the accounting manager, the better the financial reports produced. Technological developments have caused a paradigm shift in BUMDes' financial management from manual to system-based. Rahayu et al. (2024) stated that with data innovation, financial reports can be made better because they can speed up the process of handling information, speed up the preparation of financial reports, and reduce errors in creating financial reports. The accounting system will be easy for BUMDes to accept if management capabilities in the field of accounting support it. The process of adjusting to the new system will be understood more quickly. The use of a sound accounting information system in small companies is highly dependent on the level of management accounting knowledge (Chang, 2020; Ismail & King, 2007).

2.3 Hypothesis Development

The influence of perceived usefulness on behavioral intention. The TAM states that there is a relationship between perceived usefulness and behavioral intention. Perceived usefulness can be a key factor influencing an individual's intention to use a particular technology. In various fields—including accounting—technology adoption is often driven by the perception of the benefits that the technology offers.

Excel macros represent an integral form of interactive input within the Microsoft Excel application. They enable users to access a wide range of features in Excel through a more user-friendly interface. Excel macros facilitate data processing, summarization, tabulation, and numerical calculations, all presented in an interactive and efficient format. A positive perception of the usefulness of these features can significantly increase the intention to use Excel macros. The practical benefits of Excel macros are expected to further stimulate users' behavioral intention to adopt and apply this technology. This is supported by research from Wijayanthi (2019) and Purnamasari et al. (2021), which found that perceived usefulness has a positive effect on behavioral intention. The higher the perceived usefulness of a technology's features and interface, the greater the intention to use that technology. Therefore, this study posits that:

H1: Perceived usefulness has a positive effect on behavioral intention

The influence of perceived ease of use on behavioral intention. According to Davis et al. (1989), perceived ease of use refers to a person's belief that they can avoid difficult or complex tasks by using technology. It is defined as an individual's perception of how much effort is required to learn and use a new technology or product (Wilson et al., 2021).

Excel macros, as a form of technological innovation, are designed to be utilized for their practical benefits. They are not created without purpose but are intended to simplify tasks and improve efficiency. The convenience offered by Excel macros is expected to serve as an added value and positively influence the behavioral intention to use the application. This convenience should be viewed as a beneficial factor that encourages adoption. When users perceive a technology as easy to use—especially when accompanied by prior technical training—their intention to adopt it is likely to increase. Nag and Gilitwala (2019) found that perceived ease of use has a positive effect on behavioral intention; the easier an application is to use, the greater the user's intention to adopt it. Conversely, when a technology lacks ease of use, the intention to use it tends to decrease. This finding is also supported by research from Purnamasari et al. (2021), which concluded that perceived ease of use positively influences the intention to use technology. Similar results were reported in studies by Aprilia and Santoso (2020), as well as Tyas and Darma (2017). Therefore, this study hypothesizes that:

H2: Perceived ease of use has a positive effect on behavioral intention

The influence of attitude on behavioral intention. Attitude reflects a user's positive or negative feelings toward performing a specific behavior (Davis et al., 1989). It is conceptualized as a predisposition; if someone has a positive attitude toward information system technology, they are more likely to support and use it. Conversely, a negative attitude may discourage its use (Wiprayoga & Widagda, 2023).

Technology is designed to make human work easier across various fields. One practical example of technology use in accounting is the Excel macro application. Excel macros help users perform accounting tasks more efficiently by leveraging built-in features. When using Excel macros, users can form an attitude—either of acceptance or rejection. This attitude is expressed through their intention to use the technology. This phenomenon demonstrates a correlation between attitude toward use and behavioral intention. Zuliyati et al. (2022) found that a positive attitude toward use can significantly influence behavioral intention. Their study explained that the greater the user's acceptance, the stronger their intention to use a computerized accounting system. Conversely, when acceptance is low, the intention to use the system also decreases. These findings are supported by Manda and Salim (2021), who stated that a positive attitude toward use can increase the intention to adopt an application. Based on this evidence, this study posits that:

H3: Attitude has a positive effect on behavioral intention

The influence of perceived usefulness on behavioral intention through attitude. Perceived usefulness refers to an individual's belief that technology can enhance their performance. According to the TAM, perceived usefulness can influence a person's attitude toward technology. However, this influence may be limited if not accompanied by a willingness to accept the technology—in this case, Excel macros. When users recognize the usefulness of Excel macros and are supported by a positive attitude and willingness to adopt the application, the technology becomes more accessible and effective. This reduces resistance and helps prevent the emergence of pros and cons that could undermine its perceived value. The intention to use Excel macros serves as a benchmark; people are more likely to adopt and utilize the technology when they understand its function and benefit.

Wijayanthi (2019) found that the attitude toward use variable mediates the relationship between perceived usefulness and behavioral intention. This suggests that the perceived usefulness of a technological product, when combined with an attitude of acceptance,

significantly enhances the intention to use it. Technology, no matter how useful, may fail to achieve its potential if not met with an open attitude. Without this openness, users may remain trapped in outdated practices, hindered by resistance to change. Therefore, fostering a positive attitude toward accepting technology is essential—not only for technological advancement but for human progress as well. Therefore, this study argues that:

H4: Perceived usefulness has a positive effect on behavioral intention through attitude toward using

The effect of perceived ease of use on behavioral intention through attitude.

Perceived ease of use is a key factor in developing technology that facilitates human work. Davis et al. (1989, as cited by Venkatesh & Bala, 2008) explained that TAM is a reliable theory for explaining how users accept technological systems. According to Venkatesh and Bala (2008), user attitude refers to an individual's assessment of the impact experienced when using a system in their work. TAM posits that perceived ease of use positively influences a person's intention to use technology. In other words, ease of use and behavioral intention can be indirectly affected through positive technology acceptance. The user's attitude toward using a technology—often referred to as the "attitude of use"—is a crucial factor in this process. In this study, the technology under consideration is the Excel macro. Excel macros offer various conveniences that can assist users in performing tasks or solving problems. However, the benefits of Excel macros may diminish if not accompanied by a positive attitude toward their adoption. When users accept the use of Excel macros, the technology becomes more accessible and easier to use. Conversely, if users are resistant to adopting new technologies, even the most user-friendly tools may fail to have a meaningful impact. Research by Dirgantara (2022) supports this notion, showing that a positive attitude can mediate the relationship between perceived ease of use and behavioral intention to use an application. The presence of an accepting attitude between these variables adds value by strengthening the user's intention to adopt the technology. In essence, a willingness to embrace technological innovation amplifies the perceived ease of use and increases the likelihood of its adoption. Therefore, this study posits that:

H5: Perceived ease of use has a positive effect on behavioral intention through attitude toward using

Accounting knowledge strengthens the influence of attitude on behavioral intention.

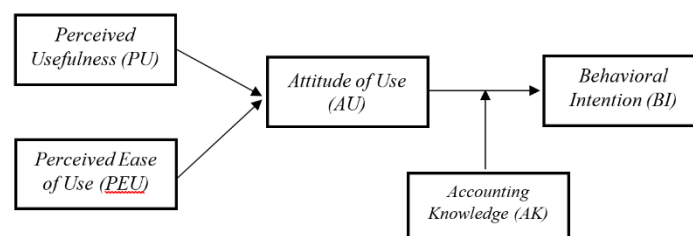
Accounting knowledge refers to any information stored in a person's memory related to systems used for producing information about economic activities and a company's financial condition (Setiawan & Setyawati, 2020). It is essential for developing the awareness and skills needed to become a qualified public accountant (Sandra, 2020). Accounting knowledge involves an accurate understanding of facts and information related to recording, classifying, summarizing, and reporting economic events and transactions within a company. This knowledge produces financial information that serves as a basis for policy formulation (Rahmiyanti et al., 2020). In essence, accounting knowledge forms the foundation for understanding and applying accounting practices in the real world.

One form of accounting technology is the Excel Macro application. As a technological tool, Excel macros are expected to offer solutions that streamline the resolution of accounting problems for their users. The intention to use Excel macros can be supported by adequate accounting knowledge. Without the necessary foundational knowledge, even a positive attitude toward accepting technology may be ineffective. In the accounting field, the intention to use Excel macros is more likely to be realized when a positive attitude is paired with sufficient accounting knowledge. Research by Andhika and Damayanti (2017) has shown that accounting knowledge positively influences behavioral intention. However, the role of accounting knowledge in strengthening the relationship between attitude toward use and behavioral intention has not yet been clearly established. This gap forms the basis for this study, which aims to analyze how accounting knowledge influences behavioral intention.

The researcher's initial assumption is that accounting knowledge can have a positive effect on behavioral intention. This is based on the premise that accounting knowledge serves as a key consideration for users when deciding to adopt new technology—starting with a positive attitude toward its use. Hence, this study posits that:

H6: Attitude toward using positively affects behavioral intention, moderated by accounting knowledge.

Figure 1
Research model



3. Methodology

3.1. Research Design

This is a quantitative study that examines the influence of dependent and independent variables. This study used a moderated mediation regression model by modifying the model from the TAM theory. The dependent variable used in the study was behavioral intention. In contrast, the independent variables included perceived usefulness (PU), perceived ease of use (PEU), and attitude of use (AU) as mediating variables, while the accounting knowledge variable (PA) was a moderating variable. The selection of accounting knowledge as a moderating variable is based on the results of previous studies that found a weak influence of accounting expertise in influencing the use of technology in preparing financial reports. Baron and Kenny (1986) state that moderator variables are used when there is a weak or inconsistent relationship between the predictor variable and the criterion variable. This study has two equations, namely, the multiple linear regression equation and the mediation equation.

The first equation: $BI = \beta_1PU + \beta_2PEU + \beta_3AU + \beta_4PU*AK + e$

The second equation: $AU = \beta_1PU + \beta_2PEU + e$

With

BI = Behavioral Intention,

PU = Perceived Usefulness,

PEU = Perceived Ease of Use,

AU = Attitude of Use, A

K = Accounting Knowledge.

3.2. Population and Sampling

The population and samples in this study were BUMDes managers in Pemalang Regency, totaling 126 respondents. BUMDes data management was obtained from the Community and Village Empowerment Service (Dinpermasdes) of Pemalang Regency. Research data was obtained by distributing questionnaires directly to all BUMDes spread across Pemalang Regency.

3.3. Instrumentation and Data Gathering Process

The primary research data was obtained by distributing both paper-based and digital questionnaires to respondents. The behavioral intention variable was measured using

indicators proposed by Venkatesh et al. (2012), which include: intention to use the system in the future, intention to use the system in everyday life, and plans to use the system as frequently as possible. Measurement of the perceived usefulness variable, based on Davis (1989), used the following indicators: speeds up work (work more quickly), improves job performance, increases productivity, enhances effectiveness, makes work easier, and is practical. According to Davis (1989), technology is considered easy to use (perceived ease of use) if it meets these criteria: clear, understandable, requires little mental effort, easy to use, and easy to make the system perform desired tasks. The attitude of use refers to a person's perception or emotional response toward using a technology. According to Davis (1989), this is measured by the following indicators: perceived enjoyment (fun), and perception that using the technology is a good idea. Meanwhile, accounting knowledge was measured using variables defined by Nursanti (2019), which include both declarative and procedural knowledge.

Instrument validity and reliability were assessed during the outer model testing. The reliability of the questionnaire items was confirmed using the composite reliability value. The results showed that all research variables had composite reliability values greater than 0.7, indicating strong reliability as measurement instruments. Convergent validity was used to assess validity. The test results demonstrated that the outer loading values for each indicator exceeded 0.7, indicating that all questionnaire items had good validity as research instruments. Once the instrument was validated and deemed reliable, the next step was hypothesis testing.

3.4. Data Analysis

The analytical tools used in this study include descriptive analysis, path analysis, and moderated regression analysis. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM). According to Hair et al. (2021), PLS-SEM is suitable for studies with small sample sizes, particularly when the population is limited. However, this study may still have limitations due to potential bias in the research results.

3.5. Research Ethics

This study was conducted in accordance with established ethical standards for research involving human subjects. Official approval was obtained through a research collaboration between Universitas Negeri Semarang and the Pemalang Regency Government. All participants voluntarily agreed to take part in the study, and their confidentiality was strictly maintained.

4. Findings and Discussion

4.1 Descriptive Analysis Results

The descriptive statistical analysis results in table 1 show that BI obtained an average value of 43.413, which falls into the high category. A more detailed breakdown (table 2) reveals that each indicator also falls within the high category: the intention to use Excel macros in the future has an average value of 15.016, the intention to use Excel macros in everyday life averages 14.738, and the intention to use Excel macros as often as possible has an average value of 14.794.

Table 1

Descriptive test results of research variables

Variable	Min	Max	Median	Mean	Standard Deviation	Category
BI	13	60	48	43,413	10,656	High
PU	55	120	96	91,167	15,309	Useful
PEU	41	100	78	74,405	11,777	Easy
AU	27	100	80	74,040	17,741	Good
AK	15	55	44	39,365	9,474	High

Source: Processed Research Results, 2024

The PU variable has an average score of 91.167, indicating that Excel macros are considered useful by BUMDes managers when preparing financial reports. In detail, all indicators for the PU variable fall within the "useful" category (table 2). Similarly, for the PEU variable, it can be concluded that the Excel Macro application is perceived as easy to use by the managers, as reflected by the average score of 11.777. All indicators for the PEU variable also fall within the "easy" category. Descriptively, the behavioral intention of BUMDes managers is in the high category, with an average score of 17.741. Additionally, managers possess high accounting knowledge, as indicated by the average score of 9.474, suggesting that they are capable of preparing high-quality financial reports using both declarative and procedural knowledge.

Table 2*Summary of descriptive test results of research indicators*

Indicator	Average	Category
Intention to use in the future	15,016	High
Intention to use a system in everyday life	14,738	High
Plan to use as often as possible	14,794	High
Work More Quickly	15,008	Useful
Job Performance	14,984	Useful
Increase Productivity	14,913	Useful
Effectiveness	14,889	Useful
Making Job Easier	14,976	Useful
Useful	15,135	Useful
Clear	14,722	Easy
Understandable	14,444	Easy
It does not require a lot of mental effort	14,667	Easy
Easy to use	14,405	Easy
Easy to get the system to do what they want to do	14,595	Easy
Fun	14,675	Good
Good Idea	14,921	Good
Considered necessary	14,849	Good
Must use	14,643	Good
Wise idea	14,952	Good
Declarative knowledge	20,937	High
Procedural knowledge	18,429	High

Source: Processed Research Results, 2024

4.2 Hypothesis Testing Results

The tool used to test the research hypotheses is SmartPLS. Therefore, the initial step is to conduct the outer model test. At this stage, the research model is evaluated to verify the validity and reliability of the indicators and constructs. The tests used in the outer model include the composite reliability value and the Average Variance Extracted (AVE) value. Table 3 shows that all research constructs have a composite reliability value above 0.7, indicating that all variables have good reliability. Meanwhile, the convergent validity test shows AVE values greater than 0.7, confirming that all constructs and variables are valid.

Table 3*Outer model test results*

Construct	Composite Reliability	Conclusion	AVE	Conclusion
BI	0,974	Reliable	0,925	Valid
PU	0,989	Reliable	0,937	Valid
PEU	0,981	Reliable	0,913	Valid
AU	0,986	Reliable	0,934	Valid
AK	0,964	Reliable	0,930	Valid

Source: Processed Research Results, 2024**Table 4***Hypothesis testing results*

No	Hypothesis	Path Coefficients	T-Statistic	P-Value	Conclusion
1.	PU -> BI	0,387	2,957	0,002***	Accepted
2.	PEU -> BI	0,267	2,077	0,019***	Accepted
3.	AU -> BI	0,237	1,763	0,039***	Accepted
4.	PU -> AU	0,295	2,275	0,012***	Accepted
5.	PEU -> AU	0,690	5,448	0,000***	Accepted
6.	PU -> AU -> BI	0,070	0,946	0,172	Reject
7.	PEU -> AU -> BI	0,164	2,132	0,017***	Accepted
8.	AU*AK -> BI	-0,049	2,319	0,010***	Accepted

***significant in 5%

Source: Processed Research Results, 2024

The next stage is testing the inner model to evaluate the hypotheses. Previously, this study confirmed that the regression equation met the requirements for linearity, normality, multicollinearity, and heteroscedasticity tests. Based on the test results (table 4), all direct effects of the independent variables (PU and PEU) on the dependent variable (BI) are significantly positive. In contrast, the indirect effects of the PU and PEU variables on BI through AU show different results. AU successfully mediates the effect of PU on BI but fails to mediate the effect of PEU on BI. A surprising finding is that the accounting knowledge variable (AK) weakens the intention of BUMDes managers to use Excel Macro.

The magnitude of the influence of the PU, PEU, and AU variables on BI is shown in table 5. Based on the partial determination coefficient values, PU has the most significant influence on BI, at 45.7%. Meanwhile, the AU variable has the smallest influence, at 23.7%,

on BI. The PEU variable influences BI by 43.1%. Furthermore, the researcher used the Upsilon V test to determine the extent of the mediation effect. According to Lachowicz (2018), the Upsilon V test can be performed by squaring the mediation coefficient value. If the Upsilon V value is 0.02, the mediation effect is considered low. It is moderate if the Upsilon V value is 0.075, and high if the Upsilon V value is 0.175. Table 4 shows that the mediation effect of AU in bridging the PU and PEU variables is in the low category, as evidenced by Upsilon V values of 0.005 and 0.0027, respectively.

Table 5

Results of the mediation effect test with Upsilon V

Variable	Partial (r^2)	
PU	0,457	
PEU	0,431	
AU	0,237	
Hypothesis	Upsilon V	Conclusion
PU -> AU -> BI	$(0,070)^2 = 0,005$	Low
PEU -> AU -> BI	$(0,164)^2 = 0,027$	Low

Source: Processed Research Results, 2024

Perceived Usefulness (PU) Has a Positive Influence on Behavioral Intention (BI)

As a technology that facilitates human activities, BUMDes managers in Pemalang Regency can effectively utilize the Excel macro application. The various conveniences offered by the Excel macro application increasingly encourage BUMDes managers to use it. They tend to have a strong intention to continue using the Excel macro application in the future. Moreover, BUMDes managers want to use the Excel macro application regularly in daily activities that involve calculations.

The positive influence of perceived usefulness on behavioral intention confirms that the TAM theory proposed by Davis (1989) holds true. TAM states that perceived usefulness can explain how people form intentions to behave in certain ways. In this study, behavioral intention relates to the intention to use the Excel macro system and the perception of ease provided by the application. The tendency to accept new technology, indicated by the intention to use it, can genuinely be realized through the perception of ease. This study's results align with research by Wijayanthi (2019) and Perwitasari (2022), which found that perceived

usefulness positively affects behavioral intention. Perceived usefulness has been proven to provide a positive stimulus for the intention to act. This indicates that intending to take advantage of technology begins with understanding the usefulness of the features provided by the Excel macro application.

Perceived Ease of Use (PEU) Has a Positive Effect on Behavioral Intention (BI)

This study aligns with the TAM theory proposed by Davis et al. (1989), which states that the easier a technology is to use, the more likely it is to be adopted. Consistent with this, the ease of use of the Excel macro application in preparing financial reports positively impacts the intention to use it. The Excel macro application tends to be easy to use and understand for prospective users, providing strong motivation for BUMDes managers to utilize it in financial management activities.

The Excel macro application, equipped with features that facilitate financial management and administrative tasks, has become popular and forms the basis for the intention to use it. The conveniences offered by the Excel macro application make BUMDes managers realize the importance of using applications in their work. Managers recognize the benefits of using the Excel macro application and increasingly use it to prepare financial reports regularly. The more frequent use of the Excel macro application, driven by its convenience, increases BUMDes managers' desire to use it.

These findings are consistent with studies by Nag and Gilitwala (2019), Perwitasari (2022), and Pratiwi et al. (2023), which explained that perceived ease of use positively influences the intention to use technology. The ease of application features tends to create user dependence and a desire to use the application. This desire can lead to continuous use and ultimately integration into daily life. Thus, this study supports TAM theory and accepts the second hypothesis.

Attitude of Use Has a Positive Influence on Behavioral Intention

The attitudes associated with the Excel macro application—such as enjoyment while using it, perceiving it as a good and wise idea, and viewing it as necessary—can influence users to accept and intend to use the application in their work at BUMDes. BUMDes managers view the Excel macro application as a new technology in the financial sector, reflected in their

pleasure when using it. They consider the Excel macro application an innovative tool needed to facilitate financial activities.

This positive acceptance helps BUMDes managers quickly adapt by learning the application's various functions and features. This is a positive indicator, as technology that is accepted in a controlled manner can meet expectations and influence usage intentions. The positive attitude towards the Excel macro application is evident; responses from BUMDes managers indicate an overall good category (average score 74.04) regarding attitude of use. These responses demonstrate how vital acceptance is in shaping the intention to start using a system.

The Excel macro application is perceived as fun technology that implements wise and necessary ideas, adding value to work. All aspects of the Excel macro application significantly impact users' intention to utilize it for financial management. These findings align with research by Manda and Salim (2021) and Setiawan and Setyawati (2020), which showed that a positive attitude toward technology influences the intention to use it, promoting continuous and frequent use.

The Influence of Perceived Usefulness on Behavioral Intention Through Attitude of Use

Based on the study's results, the fourth hypothesis was rejected. This finding contradicts the TAM theory proposed by Davis (1989), which suggests that perceived usefulness is a key factor influencing technology use. According to the theory, perceived usefulness, supported by a positive attitude, should strengthen the relationship between perceived usefulness and behavioral intention. However, in this case study of Excel macro usage by BUMDes managers in Pemalang Regency, perceived usefulness did not significantly influence behavioral intention—even when mediated by attitude of use. The Excel macro application is generally accepted by BUMDes managers, as reflected in positive responses regarding its usefulness and acceptance. Nonetheless, this acceptance has not translated into an intention to use the application.

The benefits of the Excel macro application appear to have little impact on the intention to use it. Although it can ease work, managers tend not to use the Excel macro application continuously despite their acceptance. Even though they find the application fun, view it as a good and wise idea, and deem it necessary, these attitudes do not influence their intention to use it. Managers perceive the Excel macro application's benefits as familiar and unimpressive,

leading them to accept the application but not intend to use it regularly. Moreover, managers do not consider sustained usage necessary. These findings align with research by Utami (2020) and Wijayanthi (2019). Thus, the sixth hypothesis is rejected.

Influence of Perceived Ease of Use on Behavioral Intention Through Attitude of Use

Perceived ease of use—the degree to which a person finds an application easy to use—can influence their intention to use it. A positive attitude further strengthens the relationship between perceived ease of use and behavioral intention. This theory is supported by this study of Excel macro application use by BUMDes managers in Pemalang Regency.

The study shows that perceived ease of use significantly influences behavioral intention when mediated by attitude of use. The Excel macro application is generally accepted by managers, with positive responses regarding its ease of use. The attitude of use domain also shows positive results, indicating strong acceptance. This acceptance enhances the intention to use the application.

The Excel macro application was implemented to assist more effective and efficient financial management, and it has proven successful at BUMDes Pemalang Regency. The conveniences—such as faster completion of work, easier data input/output, and more effective transaction processing—are genuinely appreciated by managers. BUMDes managers demonstrate a positive attitude by accepting the Excel macro application as part of their daily work. Its ease of understanding and use, combined with managers' acceptance, significantly influences the intention to use it regularly. Managers frequently use the Excel macro application to simplify their work.

These findings are consistent with studies by Handayani et al. (2023) and Setiawan & Setyawati (2020), which found that perceived ease of use influences behavioral intention through attitude of use. Attitude of use is essential to strengthen this influence.

The Influence of Attitude of Use on Behavioral Intention Moderated by Accounting Knowledge

The coefficient for the moderating effect of accounting knowledge on the influence of attitude of use (AU) on behavioral intention (BI) is -0.049, with a p-value of 0.010 (< 0.05). This indicates that higher accounting knowledge among BUMDes managers weakens the effect of attitude of use on their behavioral intention to use the Excel macro application. These

findings contradict the hypothesis, which expected accounting knowledge to strengthen managers' intention to use the Excel macro application. Since Excel macro is a new application in BUMDes Pemalang Regency, several factors affect managers' adoption. A positive attitude towards the application, if not fully formed, combined with existing accounting knowledge, can lead to rejection of the Excel macro.

Differences in business types lead some managers to lack interest in using the application provided by the Pemalang Regency government. Additionally, managers with accounting knowledge capable of preparing manual financial reports tailored to BUMDes characteristics may prefer this alternative. BUMDes managers are selected human resources from villages with accounting capacity. Their accounting knowledge should enable them to complete accounting tasks effectively, and with experience, BUMDes accounting work poses little challenge. However, the presence of the Excel macro application seems to reduce its use by managers.

Managers understand their needs in preparing financial reports and consider the Excel macro application inefficient for their relatively simple transactions. Because transactions are standard, managers find using the system troublesome and feel the effort is disproportionate to the benefits. These findings align with studies by Zuliyati et al. (2022) and Kadek and Ni Luh (2022), which showed that accounting knowledge does not impact the influence of attitude on behavioral intention. In conclusion, accounting knowledge does not strengthen the effect of attitude of use on behavioral intention to use the Excel macro application among BUMDes managers in Pemalang Regency.

5. Conclusion

This study supports the TAM concept, showing that perceived usefulness and perceived ease of use have a positive effect on behavioral intention. Attitude of use can mediate the effect of perceived ease of use on behavioral intention but fails to mediate perceived usefulness. An interesting finding of this study is that accounting knowledge weakens the influence of attitude of use on behavioral intention to use the Excel Macro application.

The practical implications of this study include: for BUMDes managers, it is important to better understand the benefits of the Excel Macro application to facilitate acceptance of new technology while for local government/Dinpermasdes, it is recommended to provide more training and socialization about the benefits of the accounting system to improve the

performance of BUMDes managers. For system developers, considering the accounting expertise of managers, policymakers should involve managers in the development of new applications. This collaboration can result in simpler applications that better meet users' needs. Additionally, researchers are encouraged to conduct tests on a larger scale and with different characteristics. Future research should also consider adding other TAM variables not included in this model and investigate broader research objects.

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Institutional Review Board Statement

This study was conducted in accordance with the ethical guidelines set by Universitas Negeri Semarang. The conduct of this study has been approved and given relative clearance(s) by the Institute of Research and Community Service Universitas Negeri Semarang.

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