

The Effect of the Use of E-Commerce and Accounting Information System on SMEs Revenues

Shinta Ajeng Puspitaningtyas¹, Poppy Dian Indira Kusuma^{2*}, Umi Pratiwi³

¹Universitas Jenderal Soedirman, shintaajengp30@gmail.com, Indonesia

^{2*} Universitas Jenderal Soedirman, poppy.kusuma@unsoed.ac.id, Indonesia

³ Universitas Jenderal Soedirman, umi.pratiwi@unsoed.ac.id, Indonesia

*Poppy Dian Indira Kusuma

ABSTRACT

The COVID-19 pandemic has contributed to the decline of most SMEs' revenues. The use of e-commerce and accounting information system by SMEs is predicted to reduce the impact of COVID-19 pandemic on the decline of SMEs revenues. This study aims to examine the effect of the use of e-commerce and accounting information system on the SMEs revenues. In addition, this study also aims to examine the role of digital leadership in strengthening the relationship between the use of e-commerce, information systems and SMEs revenues. Sample of this study consists of 122 SMEs. Data were collected by distributing online questionnaires to respondents that include owners, managers, and employees who have contribution in managing SMEs. By using moderated regression analysis, the results show that the use of e-commerce and accounting information systems tends to increase the revenues of SMEs. However, this study fails to prove the moderating role of digital leadership in strengthening the relationship between the use of e-commerce, accounting information system, and revenues. These results implies the importance of adopting e-commerce and implementing accounting information systems to reduce the adverse impact of the pandemic on SMEs' revenues.

Keywords: SMEs, e-commerce, Accounting Information Systems, Digital Leadership, Revenues.

1. Introduction

Small and medium-sized enterprises (SMEs) have a significant contribution to the national economy. They help to alleviate poverty by creating jobs (Audretsch, 2009; Adomako, et al, 2016). During the 1997 economic crisis, SMEs proved to be the strongest corporate sector (RY, 2017). SMEs have also been shown to be capable of surviving a crisis. According to data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, the number of SMEs in Indonesia is rising and will continue to grow, implying that their function in the economy is becoming increasingly important (Department of Manpower, Cooperatives, and Small and Medium Enterprises, 2017-2018).

Starting from the end of 2019, almost every country, including Indonesia, has been dealing with the Covid-19 pandemic. The outbreak of the Covid-19 in Indonesia affects the financial stability of SMEs. The COVID-19 pandemic has resulted in a loss in revenues as a result of the mobility restrictions policy, which has led numerous SMEs to temporarily cease operations. Given the importance of SMEs in the Indonesian economy, their existence must be preserved and promoted

in order to have a beneficial influence on growing the workforce, lowering unemployment and poverty, creating fair income distribution, and promoting regional economic growth (Rahmah, Kaukab, & Yuwono, 2020).

Revenue is an essential financial indicator of a business. Revenues is defined as proceeds derived from the outcomes of economic operations related to the sale of products or services (Gonibala, Masinambow, & Maramis, 2019). Every firm, even SMEs, expects a high level of revenues. Unfortunately, one of the areas most impacted by the Covid-19 epidemic is SMEs revenue.

Recent studies have identified a number of factors that might improve SME's productivity (see: Wahyuni et al., 2016; Gunawan, 2016; Puryati & Kuntadi, 2017; Safitri, 2018; Helmalia & Afrinawati, 2018; Setyorini et al., 2019; Purnata & Suardikha, 2019; Helming et al., 2019; Mihardjo & Sasmoko, 2019; Kala'lembang, 2020; and [Safrianti](#), 2020). From the previously identified factors, this study focuses on the use of e-commerce and information systems as well as digital leadership as factors that are relevant to be investigated in the Covid-19 era. Hence, the goal of this research is to examine the impact of e-commerce and accounting information systems on the SMEs' revenues. In addition, this study also aims to investigate the moderating impact of digital leadership in the relation between the usage of e-commerce, the use of information systems, and the revenue of SMEs.

2. Literature Review

2.1 Underlying Theory

The Technology Acceptance Model (TAM) is a model developed by Davis in 1989 as an extension of The Theory of Reasoned Action (TRA), which was established by Ajzen & Fishbein in 1980. TAM's objective is to describe the factors influencing the adoption of information technology (Widianto, 2015). As a result, researchers frequently employ this model to explain the adoption of a technology or system. According to TAM, the intention to use a technology is influenced by perceived benefit, perceived ease of use, and attitude toward usage. The usage of e-commerce and accounting information systems is more impacted by perceived benefits in the context of this study. The advantages of using these two technologies are projected to lead to a rise in the income of SMEs.

2.2 Hypotheses Development

2.2.1 The Use of E-commerce and SMEs' Perceived Increase Revenues

Basing on the argument of TAM, the perceived benefit of utilizing e-commerce, one of which is to improve the performance of SMEs, can promote the usage of e-commerce. According to Jauhari (2010), using advances in information and communication technology and e-commerce will improve sales volume and income. Kala'lembang (2020) argues that e-commerce may enhance sales of products and services while also increasing the competitiveness of MSMEs. According to Sa'ad's (2017), Helmalia & Afrinawati (2018), Sarastyarini & Yadnyana (2018), Setyorini, Nurhayaty, & Rosmita (2019), and Nasri (2020), e-commerce has a favorable influence on MSME revenues. However, Puryati & Kuntadi (2017) and Safrianti (2020) indicate that e-commerce has no influence on revenue. This is due to lack of usage of e-commerce and

technology in product promotion by MSMEs.

Based on previous studies, we predict that the usage of e-commerce can improve the SMEs' perceived increase revenue. Thus, the first hypothesis is formally formulated as follows.

H1: The use of e-commerce has a positive influence on the SMEs' perceived increase revenues.

2.2.1 The Use of Accounting Information System and SMEs' Perceived Increase Revenues

Based on the argument of TAM, the use of accounting information systems provides benefit, such as: giving convenience in producing accurate financial information and allowing SMEs' financial performance to be more assessed. Accounting information, according to AUFAR (2014), is quantitative information about economic entities which is important for making economic decisions and deciding between various courses of action. According to AUFAR (2014), the usage of accounting information will have a beneficial influence on the achievement of an increase in MSME revenues.

Accounting information system is a computer-based system that converts accounting data into an output (Bodnar, 2010). Accounting information systems serve to assist an organization by facilitating the production of high-quality financial data for decision-making. According to Linawati & Restuti (2015), small enterprises lack of accounting knowledge. Many of them are unaware of the significance of recordkeeping and bookkeeping in ensuring business continuity. Mafudi et al. (2018) further demonstrate that SMEs have not implemented sufficient financial management systems.

Purnata and Suardikha (2019) discovered that accounting information system has a positive impact on the revenues of SMEs. According to AUFAR (2014), Marzuq (2015), Mafudi et al. (2018), Safitri (2018), and Hasibuan (2020), the adoption of accounting information systems improves the success of SMEs. Wahyuni et al., (2016), on the other hand, were unable to demonstrate the impact of accounting information systems on MSME revenues. On the basis of these arguments, the second hypothesis of this study is as follows.

H2: The use of accounting information system has a positive influence on the SMEs' perceived increase revenues.

2.2.1 The Moderation Role of Digital Leadership

Leadership styles and organizational management have shifted as a result of digital technologies. The notion of digital leadership blends leadership with contemporary technology advances. Digital leadership entails the capacity to integrate several responsibilities and carry them out via the use of information and communication technologies. Digital leadership is the ability of a leader or potential leader to steer the organization or business they manage towards digitalization (Kiel, Muller, & Arnold, 2017). According to Aldholay et al (2018), Carreiro & Oliveira (2019), Kala'lembang (2020), and Mihardjo & Sasmoko (2019), leadership influences business performance in increasing firm revenues.

According to Mihardjo & Rukmana (2019), Mihardjo et al (2019), Helming et al (2019), Farunik

(2019), and Henderi & Maimunah (2011), digital leadership has an indirect impact on the creation of business model innovations to maintain the firm's survival. Meanwhile, Aldholay et al (2018), Carreiro & Oliveira (2019), Kala'lembang (2020), Mihardjo & Sasmoko (2019), Nuraini & Rosyati (2012), and Tyas & Sitorus (2016) demonstrate the role of leadership style in strengthening the relationship between e-commerce and accounting data information on company's financial performance.

In line with previous studies, this study predicts that digital leadership can strengthen the relationship between the use of e-commerce, accounting information systems and the SMEs' perceived increase revenues.

H3: Digital leadership strengthens the relationship between the use of e-commerce and the SMEs' perceived increase revenues.

H4: Digital leadership strengthens the relationship between the use of accounting information systems and the SMEs' perceived increase revenues.

3. Research Methodology

3.1 Population and Sample

This study is a causal study utilizing a quantitative approach. It focuses on SMEs in Banyumas Regency, Central Java Province. The population consists of SME actors, such as owners, managers, or employees who are actively managing the SMEs. The sample was selected using a simple random sampling which involves randomly selecting sample members from the population without consideration for the strata that may exist in the population. The total number of samples was 97 small and 25 medium firms.

3.2 Data Collection and Analysis

Data was gathered through the use of questionnaires which were distributed either in person or online. Furthermore, moderated regression analysis was employed to analyze the data.

3.2 Research Variables

The perceived increase revenues is the dependent variable of this study. This variable was measured using 3 indicators and 10 question items modified from Budiarto (2016). The independent variables consist of the use of e-commerce and the use of accounting information system. The use of e-commerce variable was measured using 4 indicators and 11 question items adapted from Davis et al. (1986) and Ernawati (2017). The use of accounting information system variable was measured using 3 indicators and 7 question items derived from Marzuq (2015), Kusbiyanti (2017), and Lubis (2018). Meanwhile, digital leadership as a moderating variable was measured using 4 indicators and 9 question items modified from Heckeu et al (2016) and Priyanti et al (2019). A 5-point Likert scale was used to assess all variables in this study.

4. Results

4.1 Data Quality Test Results

Before the questionnaire was distributed to respondents, the validity and reliability of the questionnaire had been tested by involving 30 Accounting students. The classical assumption test was also performed to test for normality, multicollinearity, and heteroscedasticity. The results show that the residual data are normally distributed and there are no multicollinearity and heteroscedasticity problems detected.

4.2 The Goodness of Fit Test

The goodness of fit test determines whether the data match those predicted by the model. The result of this test indicates a substantial F value, indicating that the data fit the regression model.

4.3 Hypotheses Testing Results

Using moderated regression analysis, results of the analysis are shown in Table 1.

Tabel 1. Hypotheses Testing Results

Variables	t-Value	Sig.	
The use of e-commerce	5,212	0,000	Support H ₁
The use of accounting information system	3,901	0,000	Support H ₂
The use of e-commerce*digital leadership	0,923	0,358	Fail to support H ₃
The use of accounting information system*digital leadership	0,515	0,607	Fail to support H ₄

The use of e-commerce variable has a significant value of less than 5% (p-value=0.000; t=5.212). This finding supports the first hypothesis (H1) which predicts that the use of e-commerce has a positive influence on the SMEs' perceived increase revenues. The accounting information system variable has a significance value of less than 5% (p-value=0.000; t=3.901). This finding supports the second hypothesis (H2) which predicts that the adoption of accounting information system has a positive influence on the SMEs' perceived increase revenues.

Meanwhile, the interaction variable involving the use of e-commerce and digital leadership has a significance value of more than 5% (p-value=0.358; t=0.923). This suggests that digital leadership has no moderating effect. In other words, digital leadership is unable to strengthen the relationship between the use of e-commerce and the SMEs' perceived increase revenues, implying that the third hypothesis (H3) is unsupported. Finally, the interaction variable between the use of accounting information system and digital leadership shows a significance value of more than 5% (p-value=0.607; t=0.515). This finding indicates that digital leadership is unable to strengthen the relationship between the use of accounting information system and the SMEs'

perceived increase revenues. Thus, the fourth hypothesis (H4) is unsupported.

5. Discussion

This study demonstrates that the use of e-commerce and accounting information system enhances the SMEs' perceived increase revenues. These findings support the TAM, which states that the adoption of a technology or system, one of which is dependent on the perception of the system's or technology's benefits. In the context of this study, the decision of SMEs to utilize e-commerce and accounting information systems can be based on the benefits, one of which is increased SMEs' revenues. This study demonstrates that SMEs believe that using e-commerce and accounting information systems may boost revenues. The results of this study are in line with Sa'ad (2017), Helmalia & Afrinawati (2018), Sarastyarini & Yadnyana (2018), Setyorini, Nurhayaty, & Rosmita (2019), Nasri (2020), and Kala'lembang (2020), which states that the use of e-commerce has a positive influence on the SMEs' perceived increase revenues, as well as Aufar (2014), Marzuq (2015), Mafudi et al (2018), Safitri (2018), Purnata & Suardikha (2019), and Hasibuan (2020), which states that the use of accounting information system positively affects the SMEs' perceived increase revenues.

Meanwhile, this study fails to demonstrate the moderating impact of digital leadership in enhancing the relationship between e-commerce, accounting information system, and SMEs' perceptions of higher revenues. This may be due to the fact that most SMEs, in the sample of this study, employ simple e-commerce and accounting information system, making digital leadership unnecessary. This finding contradicts Mihardjo & Rukmana (2019), Mihardjo et al (2019), Helming et al (2019), Farunik (2019), and Henderi & Maimunah (2011). However, it supports Cahya (2019).

6. Conclusion

The study aims to investigate the impact of the use of e-commerce and accounting information system on the SMEs' perceived increase revenues. Furthermore, the purpose of this study is to investigate the ability of digital leadership to strengthen the relationship between the usage of e-commerce, accounting information systems, and the SMEs' perceived increase revenues. According to the findings, we conclude that e-commerce and accounting information system have a favorable impact on the SMEs' perceived increase revenues. Meanwhile, digital leadership is unable to enhance the relationship between e-commerce, accounting information system, and perceived increases in SMEs revenue. These findings imply the significance of SMEs to expand their usage of e-commerce and accounting information system since they believe that doing so will boost their revenues.

References

- Adomako, S. et. al. (2016). *The moderating influence of financial literacy on the relationship between access to finance and firm growth in Ghana. Venture Capital*, 18(1), 43-61.
- Adholay, A. (2018). The Role Of Transformational Leadership As A Mediating Variable In DeLone And Mclean Information System Success Model: The Context Of Online Learning Usage In Yemen. *Telematics and Informatics*. 35(5), 1421–1437.

- Audretsch, D. (2009). First section of the annual report on EU small and medium-sized enterprises. *EIM Business & Policy Research*, 12.
- Aufar, A. (2014). Faktor-Faktor Yang Mempengaruhi Penggunaan Informasi Akuntansi Pada UMKM. *Skripsi: Universitas Widyatama*.
- Bodnar, G. H., & Hopwood, W. S. (2010). *Accounting Information System*. Yogyakarta: Andi.
- Budiarto, I. (2016). Analisis Pengaruh Finance Literacy, Informasi Akuntansi, dan Kecakapan Manajerial Terhadap Peningkatan Pendapatan UMKM di Kabupaten Purbalingga. *Skripsi: Universitas Jenderal Soedirman Purwokerto*.
- Cahaya, G. R. (2019). Pengaruh Budaya Organisasi Dan Gaya Kepemimpinan Terhadap Kinerja Karyawan (Studi Kasus Pad PT. POS Indonesia). *Skripsi: Universitas Jenderal Soedirman Purwokerto*.
- Carreiro, H., & Oliveira, T. (2019). Impact Of Transformational Leadership On The Diffusion Of Innovation In Firms: Application To Mobile Cloud Computing. *Computers in Industry*. 107, 104–113.
- Davis, F. D., Bagozzi, R., & Warshaw, P. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*. 35(8), 982-1003.
- Ernawati, N. (2018). Pengaruh Kesiapan Modal Dan Pemanfaatan E-Commerce Terhadap Daya Saing Usaha Mikro, Kecil, Dan Menengah (UMKM) Di Kabupaten Sleman Yogyakarta. *Skripsi: Universitas Negeri Yogyakarta*.
- Farunik, C. G. (2019). Strategi Digital Leadership Menurut Pendekatan Kepemimpinan Situasional. *Primanomics : Jurnal Ekonomi & Bisnis*. 17(1), 146-158.
- Gonibala, N., Masinambow, V., & Maramis, M. (2019). Analisis Pengaruh Modal Dan Biaya Produksi Terhadap Pendapatan UMKM Di Kota Kotamobagu. *Jurnal Berkala Ilmiah Efisiensi*. 19(1), 56-67.
- Gunawan, S. (2016). Analisis Penerapan Aplikasi E-Commerce Dalam Meningkatkan Pendapatan Penjualan Pada PT. Dwidaya Worldwide Palembang. *Skripsi: Universitas Muhammadiyah Palembang*.
- Hasibuan, H. (2020). Pengaruh Penggunaan Informasi Akuntansi terhadap Keberhasilan Usaha Mikro Kecil. *E-Jurnal Akuntansi*. 30(7), 1872-1885.
- Helmalia, & Afrinawati. (2018). Pengaruh E-Commerce Terhadap Peningkatan Pendapatan Usaha Mikro Kecil dan Menengah di Kota Padang. *Jurnal Ekonomi dan Bisnis Islam*. 3(2).
- Helming, et. al. (2019). Development Of A Training Concept For Leadership 4.0 In Production Environments. *Procedia Manufacturing*. (31), 38–44.
- Henderi, & Maimunah. (2011). E-Leadership : Konsep dan Pengaruhnya Terhadap Efektivitas Kepemimpinan.
- Jauhari, J. (2010). Upaya Pengembangan Usaha Kecil Dan Menengah (UKM) Dengan Memanfaatkan E-Commerce. *Jurnal Sistem Informasi*. 2(1), 159-168.

- Kala'lembang, A. (2020). Adopsi E-Commerce Dalam Mendukung Perkembangan Usaha Mikro Kecil Dan Menengah (UMKM) Di Masa Pandemi Covid-19. *Jurnal Ekonomi dan Manajemen*, 4(1).
- Kiel, D., Muller, J. M., & Arnold, C. (2017). Sustainable Industrial Value Creation: Benefits and Challenges of Industry 4.0. *International Journal of Innovation Management*. 4(1), 21-28.
- Kusbiyanti, N. W. (2017). Pengaruh Efektivitas Penerapan Sistem Informasi Akuntansi, Pemanfaatan, Kemudahan Terhadap Minat Dalam Penggunaan Sistem Informasi Akuntansi Dan Kinerja Karyawan (Studi Pada Pt. Iskandar Indah Printing Textile Surakarta). *Universitas Nusantara PGRI Kediri*. 01. 1–7.
- Linawati, E., & Restuti, M. D. (2015). Pengetahuan Akuntansi Pelaku Usaha Mikro, Kecil Dan Menengah (UMKM) Atas Penggunaan Informasi Akuntansi. *2nd Conference in Business, Accounting, and Management*. 2(1), 145-149.
- Lubis, D. (2018). Pengaruh Penerapan Sistem Informasi Akuntansi, Pengendalian Internal Dan Motivasi Kerja Terhadap Kinerja Karyawan Pada PT. Angkasa Pura II (Persero) Bandara Internasional Kualanamu. *Skripsi: Universitas Sumatera Utara*.
- Mafudi, F. A., & Saraswati, E. (2018). Pendampingan Pembukuan Sederhana dan Mutu Produksi UD. Brayon Food di Desa Kartanegara Kecamatan Kartanegara Kabupaten Purbalingga. *Accounting Journal, Jenderal Soedirman University*. 8(1), 197-203.
- Marzuq, A. (2015). Pengaruh Finance Literacy, Informasi Akuntansi dan Kecakapan Manajerial Terhadap Peningkatan Pendapatan UMKM Di Kabupaten Banyumas. *Skripsi: Universitas Jenderal Soedirman*.
- Mihardjo, L., & Rukmana, R. (2018). Does Digital Leadership Impact Directly or Indirectly on Dynamic Capability: Case on Indonesia Telecommunication Industry in Digital Transformation?. *The Journal of Social Sciences*, 832-841.
- Mihardjo, L., & Sasmoko, S. (2019). Digital Transformation: Digital Leadership Role in Developing Business Model Innovation Mediated by Co-Creation Strategy for Telecommunication Incumbent Firms. *In Strategy and Behaviors in the Digital Economy Edition: 1*. Intech open.
- Mihardjo, L., & Rukmana, R. (2019). Dynamic Capability, Market Orientation and Innovation Capability: The Role of Digital Leadership for Indonesia Telecommunication Firms in Facing Disruptive Era. *Proceedings of the International Conference on Industrial Engineering and Operations Management* (pp. 1218-1222). Bangkok: IEOM Society International .
- Mihardjo, L. et. al. (2019). Digital Leadership Impacts On Developing Dynamic Capability And Strategic Alliance Based On Market Orientation. *Polish Journal Of Management Studies*. 19(2), 285-297.
- Nasri, A. (2020). Pengaruh Penerapan E-Commerce Terhadap Perkembangan Usaha Mikro Kecil Dan Menengah (Studi Pada Usaha Mikro Kecil Dan Menengah Di Kota Bengkulu). *Skripsi: IAIN Bengkulu*.
- Nuraini, A. L., & Rosyati. (2012). Pengaruh Partisipasi Anggaran dan Informasi Akuntansi Terhadap Kinerja Manajerial: Komitmen Organisasi, Gaya Kepemimpinan, Ketidakpastian Tugas, Ketidakpastian Lingkungan dan Strategi Bisnis Sebagai Variabel Moderasi. *Procededings of Conference In Business, Accounting and Management (CBAM)*. 1(1), 99-120.

- Purnata, I. W., & Suardikha, I. M. (2019). Pengaruh E-Commerce, Budaya Organisasi, dan Penggunaan Sistem Informasi Akuntansi terhadap Kinerja Keuangan Perusahaan pada UKM. *E-Jurnal Akuntansi*. 28(1), 296-321.
- Puryati, D., & Kuntadi, S. (2017). Biaya Produksi, E-Commerce dan Penjualan Produk Pada Sentra Kaos Bandung. *Jurnal Online Insan Akuntan*. 2(2), 217-228.
- Rahmah, I., Kaukab, E., & Yuwono, W. (2020). Peran Pemerintah dalam Meningkatkan Pendapatan UMKM. *Jurnal Capital*. 3(2), 30-50.
- RY, N. N. (2017). Faktor-faktor yang Memiliki Kontribusi pada Keberlangsungan dan Kesuksesan UMKM yang Dikelola oleh Kalangan Usia Muda. *Relasi: Jurnal Ekonomi*, 13 (1).
- Saad, W. (2017). Pengaruh E-Commerce Terhadap Peningkatan Pendapatan Sentra Industri Keripik Pisang Bandarlampung Ditinjau Dari Etika Bisnis Islam (Studi Pada Sentra Industri Keripik Pisang di Kota Bandarlampung). *Skripsi: UIN Raden Intan Lampung*.
- Safitri, A. (2018). Pengaruh Penggunaan Informasi Akuntansi Terhadap Keberhasilan Usaha Kecil Menengah (Studi Pada Sentra Dodol di Kec. Tanjung Pura). *Skripsi: Universitas Muhammadiyah Sumatera Utara*.
- Safrianti, T. N. (2020). Pengaruh Transaksi Online (E-Commerce), Modal, dan Lama Usaha Terhadap Peningkatan Pendapatan UMKM di Kabupaten Tegal. *Skripsi: Universitas Pancasakti Tegal*.
- Sarastyarini, N., & Yadnyana, I. (2018). Pengaruh E-Commerce dan Efektivitas Kerja Pengguna Terhadap Kinerja Perusahaan Pada Usaha Kecil dan Menengah di Denpasar. *E-Jurnal Akuntansi*. 24(3), 1880-1907.
- Setyorini, D., Nurhayaty, E., & Rosmita. (2019). Pengaruh Transaksi Online (E-Commerce) Terhadap Peningkatan Laba UMKM (Studi Kasus UMKM Pengolahan Besi Ciampea Bogor Jawa Barat). *Jurnal Mitra Manajemen*. 3(5), 501-509.
- Tyas, M. I., & Sitorus, R. R. (2016). Pengaruh Tekanan Anggaran Waktu dan Tingkat Efektivitas Sistem Informasi Akuntansi Terhadap Kinerja Mnajaerial dengan Keahlian Pemakai Komputer Akuntansi sebagai Pemoderasi. *Jurnal Akuntansi Manajerial*, 1(2), 59-70.
- Wahyuni, T., Marsdenia, & Soenarto, I. (2016). Analisis Pengaruh Penerapan Sistem Informasi Akuntansi Terhadap Pengukuran Kinerja UMKM di Wilayah Depok. *Jurnal Vokasi Indonesia*. 4(2), 28-47.
- Widianto, K. (2015). Kajian Penggunaan Software Zahir Accounting dengan Pendekatan Technology Acceptance Model. *Jurnal Khatulistiwa Informatika*. 3(1), 37-47.