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# Factors Influencing the Success of E-Commerce-Based Accounting Information System (Study on Micro, Small and Medium Enterprises (MSMEs) in Makassar)

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**Abstract:** MSMEs have successfully utilized technology during the COVID-19 pandemic, with 83.8% of businesses having undergone digitalization. However, challenges such as low financial literacy, manual transaction recording, and limited digital skills—especially in rural areas—remain obstacles. Accounting Information Systems (AIS) are seen as a crucial solution to overcome these challenges and maximize the revenue and role of MSMEs. This study analyzes the factors influencing the successful implementation of e-commerce-based AIS in MSMEs. Using the modified DeLone & McLean (D&M) model, the study examines the net benefit variable, substituted with an AIS-based variable. Data were collected from 75 samples using purposive sampling and analyzed with SMARTPLS. The results show that system quality significantly affects user satisfaction but does not influence the intention to use the system. In contrast, information quality significantly impacts all variables, including the intention to use and user satisfaction. The intention to use and user satisfaction also positively influence the net impact of AIS. The study recommends considering additional factors such as organizational culture and government regulations in future research and comparing the factors affecting AIS success across different industry sectors or geographical regions. By understanding the factors that influence the success of AIS in MSMEs, the government will be better equipped to formulate policies and improve facilities that support the use of IT for business actors. For MSMEs themselves, this understanding will provide valuable insights to optimize the function of AIS for business operations.

**Keywords:** Financial literacy; Accounting Information Systems (AIS); E-commerce; DeLone & McLean model

## INTRODUCTION

The development of information technology has had a significant impact on various sectors, including the Micro, Small and Medium Enterprises (MSME) sector. MSMEs have a crucial role in the economy due to their substantial impact on job generation, increased income distribution, and economic growth (Serpian et al., 2024). One of the important innovations in the business world is the implementation of an e-commerce-based Accounting Information System (AIS). By implementing e-commerce-based AIS, it enables MSMEs to manage financial and operational transactions more efficiently, transparently and in real-time, which in turn can increase their business competitiveness. The increasing use of the internet and smartphones has enabled customers to shop and search for product information online and has provided opportunities for companies to market their products through digital platforms (Pradana et al., 2023).

Companies that want to survive in the era must pay attention to digital marketing strategies in order to increase product sales. This is because most customers today tend to search for products online and on social media rather than in physical stores (Margareth, 2023). In Makassar, which is one of the economic centers in Eastern Indonesia, the implementation of e-commerce based AIS is becoming increasingly relevant in supporting growth and sustainability of MSMEs.

However, the success of implementing an e-commerce-based AIS does not only depend on the adoption of the technology itself, but is also influenced by the quality of the system and the quality of the information produced by the AIS (Wulandari et al., 2020). System quality refers to the

reliability, ease of use, efficiency and security of the system, while information quality includes aspects of accuracy, relevance, completeness and timeliness of the information presented by the AIS (Lutfi, 2023). These two aspects are crucial because they determine how users, especially MSME owners and managers, can utilize AIS for strategic and operational decision making (Rohman et al., 2023).

Data from the Central Statistics Agency, shows that MSMEs contribute more than 60% to Indonesia's Gross Domestic Product (GDP) and employ more than 97% of the workforce in the non-agricultural economic sector. There are 83.8% of MSME players who digitalize or utilize technology to support their business operations. This shows that MSMEs are very responsive to taking advantage of very rapid technological changes and developments.

In Makassar, MSMEs play an important role in the local economy, with thousands of business units spread across various sectors. However, there are still challenges in adopting information technology, especially in terms of implementing e-commerce-based AIS. Many MSMEs experience obstacles in optimizing AIS due to a lack of understanding of the importance of system quality and the quality of information that underlies the successful implementation of this technology.

Digitalization is an opportunity for MSMEs to shift from traditional trading to new trends that apply technology (Ahmad, 2013). Then, they also created an online shop at the marketplace to make it easier for customers to find their products. Digitalization for MSMEs is an important thing, but with the rapid changes and technology, discourse regarding the next revolution, namely the Industrial Revolution 5.0, has begun to take place (Vernanda et al., 2023).

To move towards digitalization, MSMEs will face several challenges. Based on a survey conducted by DSInnovate of 1,500 MSME owners, one of the challenges faced was digital adoption of 30.9. This happens because of the weak financial literacy of MSME players who still record transactions manually, resulting in intensive recording, resulting in incomplete financial reports. Another challenge is the lack of digital skills and knowledge among MSME owners and workers, especially in rural areas. This makes it difficult for them to utilize technology efficiently. A digital-based AIS is capable of overcoming digitalization problems for MSMEs. The use of various e-commerce platforms such as Shopee, Zalora, Grab and Gojek has become a forum for MSMEs to market products and digitize transaction recording and financial reporting.

AIS can have a positive influence on MSME business processes. Implementing AIS in MSMEs can result in increased operational efficiency by automating routine tasks, minimizing human errors, and speeding up business processes such as recording financial transactions and managing inventory (Ahmad, 2013). With AIS, MSMEs can carry out real-time monitoring of cash flow, financial reports and financial performance, providing accurate and fast information for making strategic decisions related to finance. Other research shows that respondents responded positively to the use of AIS in their entities. The majority of respondents responded positively to the use of AIS in preparing routine reports for internal and external parties and as the main support for routine activities (Vernanda et al., 2023).

Previous research shows that system quality and information quality have a significant influence on the acceptance and success of information systems. DeLone and McLean (2016) in their information system success model, identified that system quality and information quality are two of the six dimensions that determine the success of an information system. A system that has high quality will be more trusted and used by its users, while accurate and relevant information from the system will support better decision making (Lutfi et al., 2022; Istiyana, 2020). In the context of e-commerce, good quality information not only increases user trust but also has a direct impact on business performance (Hsu & Lin, 2016).

The DeLone and McLean (D&M) Information Systems Success Model is still very applicable when assessing computerised accounting systems' (SIA) performance in the context of Makassar's

MSMEs. Nevertheless, particular modifications to the model are required due to the distinct features of MSMEs in this area. These companies frequently deal with severe resource limitations, having little access to capital, people, and technology. Consequently, rather than focussing on sophisticated features that could be relevant to larger businesses, System Quality and Service Quality must be evaluated in terms of fundamental characteristics like price, ease of use, and dependability. Furthermore, the adoption and utilisation of information technologies in Makassar are influenced by the local market and cultural aspects. Localised reporting that complies with local business practices is necessary for MSMEs, and user satisfaction must take into account the system's usability and capacity to cater to the unique requirements of local small enterprises.

Two notable studies have explored the factors influencing AIS success in MSMEs. The first study by Lutfi et al. (2020) applied the DeLone & McLean (D&M) model to evaluate AIS success in Jordanian SMEs, emphasizing the importance of system and information quality. However, this study primarily focused on larger SMEs and did not account for the unique challenges faced by micro and small enterprises, such as limited resources and lower technological literacy. The second study by Ariyanto et al. (2020) examined the impact of information and system quality on user satisfaction and net benefits in primary healthcare applications. While this study provided valuable insights into user satisfaction, it did not address the specific context of e-commerce-based AIS in MSMEs, particularly in developing regions like Indonesia. This study fills these gaps by examining e-commerce AIS in Indonesian MSMEs using a modified D&M model. It focuses on Makassar, where digital literacy and resource limitations pose distinct challenges. By analyzing system quality, information quality, user satisfaction, and intention to use, this research provides actionable insights for MSMEs and policymakers to optimize AIS adoption.

The technological adoption level of MSMEs in developing regions like Makassar is often lower than in more developed economies, making Intention to Use and Use critical factors in system success. These dimensions must consider the users' familiarity with technology, access to reliable internet, and trust in digital systems. The Net Benefits of SIA for MSMEs are often more immediate and practical, such as improved cash flow management, better decision-making, and enhanced customer relationships. These outcomes are crucial for assessing success in a small business context.

Therefore, this research aims to examine the influence of system quality and information quality on the success of implementing e-commerce-based AIS in MSMEs in Makassar. It is hoped that this research will provide deeper insight into the factors that support the success of e-commerce-based AIS, as well as provide practical recommendations for MSMEs and technology solution providers to improve the quality of the systems and information they offer. This research will not only confirm the findings of previous studies, but also enrich the literature on the important role of system and information quality in the context of MSMEs in Indonesia, especially in the Makassar region. Thus, it is hoped that the results of this research can contribute to the development of more effective strategies for optimizing the use of e-commerce-based AIS among MSMEs.

## MATERIALS AND METHOD

Digitalization of MSMEs has now become an issue in maximizing the income and role of MSMEs in society. So, it is necessary to test the success of AIS in MSMEs. This research aims to examine the factors that influence the success of implementing an accounting information system. The factors tested in this research include system quality, information quality, desire to use, user satisfaction, and net benefits. Furthermore, these factors are used as measurement indicators and develop a research model. The research model developed can be seen in the figure below.

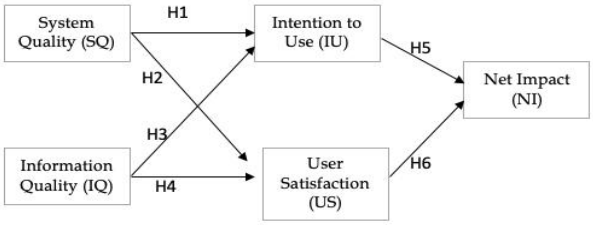


**Figure 1. Research Model**

Source: Adapted from DeLone & McLean IS Success Model, 2003

This study uses a quantitative approach with a survey method to test the success model of an e-commerce-based accounting information system in MSMEs in Makassar. This research uses primary data directly obtained from MSMEs in Makassar which were selected as research samples. The data collection method in this research uses questionnaire survey data collection techniques. The population in this study were all MSMEs in Makassar. Next, samples will be selected using the purposive sampling method with judgment sampling. The criteria used can be based on certain judgments or certain quotas (Jogiyanto, 2003). The criteria used in selecting samples include: (1) MSMEs have been operating for more or equal to 3 years, (2) MSMEs use AIS which is connected to E-commerce, (3) The AIS used is website-based.

The data analysis method used in this research is the Partial Least Square (PLS) analysis technique. PLS is a general method for estimating path models that uses latent constructs with multiple indicators and the sample used does not have to be large. PLS is a variant-based SEM equation analysis method that can simultaneously carry out model testing as well as structural model testing. The measurements will later be used to test validity and reliability, while the results from structural testing will also be used as causality tests such as hypothesis testing with prediction models (DeLone & McLean, 2003). The next stage is to interpret the test results of the research hypothesis that has been developed. This stage will validate the research model developed based on the test results.

## RESULTS AND DISCUSSION

This table contains the minimum value, maximum value, mean, median, mode and standard deviation of the respondent's answers.

**Table 1. Descriptive Statistics of Respondents' Answers**

| Construct | Mean | Median | Minimum | Maximum | Standard deviation |
|---|---|---|---|---|---|
| KS | 3,85066667 | 4,00 | 2,00 | 5,00 | 0,56 |
| KI | 3,95466667 | 4,00 | 1,00 | 5,00 | 0,51 |
| KM | 3,96333333 | 4,00 | 1,00 | 5,00 | 0,50 |
| KP | 3,98133333 | 4,00 | 2,00 | 5,00 | 0,53 |
| DB | 3,992 | 4,00 | 1,00 | 5,00 | 0,55 |

N: 75.

Source: Data Processed, 2024

Based on Table 1, it can be seen that the respondents answer to each question item show information that all research constructs provide good results. The average of all values in the sample in the collected data is 3.92, this shows the average assessment given by respondents for a particular variable construct. This also shows that respondents' perceptions of this variable tend to be positive, but do not reach the maximum value. In addition, a median value of 4 was obtained, indicating that half of the respondents gave a rating of 4 or higher, and the other half gave a rating below 4. Because

the median and average values are almost the same, this indicates that the data distribution is relatively symmetrical and there are not many extreme values that can affect the average

**Validity and Reliability**

At this stage, validity and reliability tests are carried out on the questionnaire results. This stage is an important component in SEM PLS analysis. These two components ensure that the model used is accurate, consistent, and reliable for measuring the constructs to be tested in the research. Validity test refers to the extent to which a measurement instrument can measure what it is intended to measure. Validity in SEM PLS refers to how well the indicators used to calculate latent variables represent the desired construct. In SEM-PLS analysis, loading factor is a value that shows the correlation between each indicator and the construct it measures. Loading factors are used to evaluate the convergent validity of these indicators against the construct being measured.

**Table 2. Results Table Loading Factors**

| Construct | Loading factors | Information | Cronbach's alpha | Composite reliability (rho a) | Information |
|---|---|---|---|---|---|
| SQ | 0,838 | Valid | 0.894 | 0.899 | Reliable |
| IQ | 0,854 | Valid | 0.908 | 0.917 | Reliable |
| IU | 0,858 | Valid | 0.881 | 0.889 | Reliable |
| US | 0,914 | Valid | 0.951 | 0.953 | Reliable |
| NI | 0,876 | Valid | 0.924 | 0.927 | Reliable |

Source: Data Processed, 2024

The user satisfaction instrument has the highest loading factor value among the other constructs, namely 0.914. This shows that the US construct has a very strong contribution and overall, all constructs analyzed in this study show valid results, with loading factors that exceed the threshold generally accepted in accounting information systems research. This indicates that the model developed in this research is reliable and in accordance with previous theory and research in this field.

The purpose of reliability is to ensure that the indicators used to measure latent variables provide consistent and reliable results. Composite Reliability measures internal consistency, or the reliability of latent constructs in a PLS model. Based on Table 5.5, a CR value greater than 0.7 is obtained, which shows that all constructs show better reliability. Thus, the latent construct in the PLS model has consistency. Based on Table 5.5, a CA value greater than 0.7 is considered good for reliability, and a value greater than 0.7 is usually considered good for reliability. So, this shows that the indicators used to measure the latent construct are related to each other consistently and reliably. By ensuring good validity and reliability, researchers can obtain more reliable findings and ensure proper interpretation of the results of SEM PLS analysis.

**Analysis Structural Equation Model (SEM)**

The research developed analyzes cause-and-effect relationships between complex variables and sees how these variables interact in a measurement model. Apart from that, using SEM PLS helps in testing the validity of the theory or hypothesis proposed in the research. In this research, a model was developed to determine the factors that influence the success of AIS in MSMEs. By testing the relationship between the variables in the model, researchers can see to what extent the analysis results support or reject existing theories.

**Table 3. Table of R-Square Values (R2)**

| | R-square | R-square adjusted |
|---|---|---|
| Net Impact | 0.793 | 0.785 |
| Intention to Use | 0.580 | 0.562 |
| User Satisfaction | 0.695 | 0.682 |

Source: Data Processed, 2024

R2 value result sranges between 0 and 1, the higher the value, the more variation explained by the model. In other words, the higher the R value2, the better the model can explain variation in the latent variable.

Based on Table 3,9, the R value is obtained2 79.3% of the variability in net impact, 70.6% trust, 69.5% user satisfaction and 58% intention to use was able to be explained by other latent variables in the model. So overall the R-Square results are above 0.5, which shows that each variable in the model is able to explain the latent variable well.

One of the most important elements of PLS-SEM analysis is path coefficients, which is used to discuss hypotheses in SEM PLS analysis. This test aims to measure the strength and direction of the causal relationship between latent variables in the research model. T-Statistics is a value used in hypothesis testing to determine whether the relationship between variables in the model is statistically significant. T-Statistics value greater than 1.96 at the 5% significance level (0.05) indicates that the relationship is significant. Below is a picture of the T statistic obtained from the PLS test results. The statistical test results for research hypothesis testing will be presented in the table below:

**Table 4. Hypothesis testing results**

| HYP | Relationship Between Variables | Original Sample (O) | T Statistics (\|O/STDEV\|) | P Values | Conclusion |
|---|---|---|---|---|---|
| H1 | System Quality -> Desire to Use | 0.176 | 0.981 | 0.327 | Not Significant |
| H2 | System Quality -> User Satisfaction | 0.324 | 3.063 | 0.002 | Significant |
| H3 | Information Quality -> Desire to Use | 0.324 | 2.078 | 0.038 | Significant |
| H4 | Information Quality -> User Satisfaction | 0.240 | 2.279 | 0.023 | Significant |
| H5 | Desire to Use -> Net Impact | 0.361 | 3.718 | 0.000 | Significant |
| H6 | User Satisfaction -> Net Impact | 0.411 | 3.879 | 0.000 | Significant |

Source: Data Processed, 2024

**System Quality Has a Positive Influence on the Intention to Use**

In this research, hypothesis H1 states that System Quality has a positive effect on Intention to Use. The test results show that system quality does not have a significant influence on the desire to use it with a T-Statistic value of 0.981 and P-Value = 0.327. Because the P-Value is greater than 0.05, the hypothesis H1 cannot be accepted. This means, although system quality is considered important, in the context of MSMEs in Makassar, system quality is not strong enough to encourage users' desire to use accounting information systems (AIS). This may be caused by other factors that are more dominant in influencing the owner's decision to use AIS, such as ease of use or suitability to business needs.

Intention to use is not influenced by system quality to illustrate that the AIS used by MSMEs because users, in this case financial staff, do not feel an increase in performance by using the system. In other words, technological sophistication is not enough to influence users' desire to continue using the system. So that every AIS investment decision should involve the staff who will operate the system.

Based on the review, technical aspects such as system reliability, fast response, and complete features may be of less concern to end users, in this case financial staff, compared to ease of use and interface comfort (Basel & Ali, 2020). MSME users may be more concerned with how easy the system is to operate and how the user interface fits their daily needs. Another reason is the suitability of the system to business needs. The quality of a system may not be enough to drive willingness to

use if the system does not fully match the user's specific business needs (Astuti & Sunarta, 2023). For example, if the AIS offered is not relevant to the scale and type of MSME operations, even if the quality is high, this may not increase the user's desire to use it. This shows that although system quality is relevant, it is not the only or even the main factor in determining the desirability of using a particular technology (Tam & Oliveira, 2016). Thus, although system quality remains an important component of information system success, other factors such as information quality, suitability to user needs, and service support tend to have a greater influence on willingness to use in various technology and information system contexts.

**System Quality Has a Positive Influence on User Satisfaction**

Hypothesis H2 is that the influence of system quality has a positive effect on user satisfaction. The test results show that System Quality has a positive and significant influence on User Satisfaction, with a T-statistic value of 3.063 and a p value of 0.002. This shows that a high-quality system is able to meet user expectations and needs, which ultimately increases their satisfaction. Users who are satisfied with the system are more likely to continue using and relying on AIS in their operational activities.

When users feel that a system meets their needs well, provides desired results, and is easy to use, they tend to be satisfied with their use of the system (Lutfi et al., 2022). User satisfaction is a measure of the extent to which users are satisfied with their experience in using the system. System quality positively influences user satisfaction with the system. Factors that contribute to the positive influence of system quality on user satisfaction include system reliability that operates without interruption and provides consistent results that can meet or exceed user expectations, thereby increasing their satisfaction (Basel & Ali, 2020). As experts who developed the DeLone and McLean System Success Model in their revision of the information system success model, they emphasized that system quality is a key component that directly influences user satisfaction. So, with significant statistical results and support from various previous studies, it can be concluded that System Quality has a very important influence on User Satisfaction.

**Information Quality Has a Positive Influence on Intention to Use**

Information quality is also proven to have a positive and significant influence on the desire to use it. The test results show a T-Statistic of 2.078 and P-Value = 0.038. This indicates that quality information, such as accuracy, relevance and timeliness, plays an important role in encouraging users to utilize AIS. Reliable and useful information motivates users to adopt the system in making business decisions. High information quality, which includes aspects of accuracy, relevance, completeness and timeliness of information produced by an accounting information system, has been proven to significantly influence users' desire to use the system (Ariyanto et al., 2020). Users who receive information that is reliable and meets their needs are more likely to continue using the system, because the information supports better decision making and increases operational efficiency (Triana et al., 2023). For example, if users feel that the information provided by the system is very accurate, reliable, and relevant to their needs, they will tend to feel that the system is useful and intend to use it in carrying out their tasks in the future. Information quality has a direct influence on user satisfaction and can also influence users' intentions to continue using the system (Istiyana, 2018). In the context of cloud-based e-learning, information quality is the main factor influencing users' desire to continue using the system, because quality information increases the perceived value of the system for users (Atta et al., 2018).

**Information Quality Has a Positive Influence on User Satisfaction**

The H4 hypothesis in this research was accepted with a T-Statistic test result value of 2.279 and P-Value = 0.023. This shows that the better the quality of information provided by AIS, the more satisfied users are with the system. Good quality information contributes directly to user satisfaction. High quality information creates a strong foundation for a satisfying user experience. Users tend to feel more satisfied with an information system if the information provided by the system is accurate, relevant and easy to understand. When users feel that the information provided is trustworthy, they tend to feel more comfortable and satisfied with using the system. This is because they have confidence that the system provides accurate and useful data (Lutfi, 2023). When users feel that the information provided by the system meets their needs, they are more likely to be satisfied with their use of the system. Of course, the quality of information directly influences the user's experience in using the system (DeLone & McLean, 2016).

In their revised model of information system success, they show that information quality is the main predictor of user satisfaction (Astuti & Sunarta, 2023). In another study on ERP system adoption in Indonesia, it was found that information quality was a key factor influencing user satisfaction, with accurate and relevant information as an important element that drives satisfaction (Mardiana et al., 2015).

Overall, the results of this research indicate that information quality plays a crucial role in influencing user desire to use, and user satisfaction with AIS in MSMEs in Makassar. These findings are consistent with the DeLone and McLean model of information system success, which places Information Quality as one of the main pillars in determining the success of an information system.

**Intention to Use Has a Positive Influence on Net Impacts**

The desire to use is proven to have a positive and significant effect on the net impact with a T-Statistic value of 3.718 and a P-Value of 0.000. These results indicate that a strong desire to use AIS is correlated with a greater positive impact of AIS use on MSMEs. This net impact includes increased operational efficiency, better decision making, and improved overall business performance. Intention to use refers to the user's intention to continue using the information system in their business activities. The desire to use is usually driven by the perception that the system provides added value, such as increased efficiency, accuracy of information, and ease of decision making (Atta et al., 2018). When users feel that AIS helps them achieve business goals, the desire to continue using the system will increase, which in turn creates greater net impacts, such as increased productivity and business performance (Mihloti, 2016).

High intent to use is often rooted in positive user experiences and high user satisfaction. When users are satisfied with their experience using a system or service, they tend to have a stronger desire to continue using and adopting the technology (Al-Momani & Mahmoud, 2014). Thus, intent to use and user satisfaction are interrelated and have implications for the net impact of a system or service. Users who have a high intent to use and are satisfied with their experience tend to have a more positive net impact, reflecting successful use of the system or service.

**User Satisfaction Has a Positive Influence on Net Impacts**

User satisfaction has a positive and significant influence on the net impact as evidenced by the T-Statistic value of 3.879 and P-Value of 0.000 obtained. This suggests that users who are satisfied with AIS are more likely to experience positive impacts from using the system. This satisfaction can include increased productivity, efficiency and better business results, all of which are indicators of AIS success in MSMEs in Makassar. Users who are satisfied with AIS tend to use it more frequently and more extensively, leading to greater net impacts, such as increased operational efficiency, reduced errors, and better decision making (Azwar & Tenry, 2021). User satisfaction also drives continued

adoption and long-term use, reinforcing the positive impact of AIS. When users feel satisfied with the user, it will affect the net impact of using the information system.

Satisfied users tend to use the system more effectively and efficiently, which in turn can result in a more positive net impact. In research conducted for health application users, the results of user satisfaction and interest in using were obtained which had a significant effect on the net benefits felt by users (Ali & Ahamad, 2019). These results are in line with research which finds that user satisfaction significantly influences the net impact of information system use. They show that satisfied users are more likely to use the system in ways that produce real benefits for the organization (Mihloti, 2016). This is reinforced by research (DeLone & McLean, 2003) in their information system success model, emphasizing that user satisfaction is one of the key indicators of system success, and this satisfaction is directly related to the net impact produced by the system.

## CONCLUSION

The study finds that system quality significantly enhances user satisfaction but does not directly affect users' willingness to use the accounting information system (AIS), indicating that a high-quality system alone may not drive adoption. In contrast, information quality positively and significantly influences all variables studied, including intention to use and user satisfaction, highlighting the critical role of accurate, relevant, and timely information in motivating AIS use and satisfaction. Both intention to use and user satisfaction positively impact the net benefits of AIS, emphasizing the importance of strategies that boost these factors. Based on these insights, the study suggests that future research should explore additional variables influencing AIS success—such as organizational culture, company factors, government regulations, and economic conditions—and compare these effects across various industries and regions. Practically, MSMEs are encouraged to invest in digital literacy and choose user-friendly systems; AIS developers should provide locally relevant information and regional language training; and governments should support AIS adoption through subsidies and technology consultation centers. Further research is also recommended to expand geographic scope, include moderating variables like government support, and utilize longitudinal methods to assess long-term impacts, fostering collaboration among academia, businesses, and government to strengthen MSMEs' digital ecosystems.

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