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Examining Key Factors of AIS Technology Adoption in the Digital Economy Era: Insights from SMES

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Abstract

The adoption of Accounting Information Systems (AIS) technology has become increasingly vital for Small and Medium Enterprises (SMEs) to streamline accounting processes, enhance decision-making, and improve overall operational efficiency. In the era of rapid digital transformation, adopting AIS technology is not just a way to stay current, but it is also a strategic imperative for SMEs to remain competitive and agile in a technology-driven marketplace. This study examines the key factors influencing AIS technology adoption among SMEs, focusing on the specific challenges and opportunities presented by the Digital Economy**.** Using the Unified Theory of Acceptance and Use of Technology (UTAUT) model, this study analyzes the impact of technology acceptance factors, including performance expectancy (PE)**,** effort expectancy (EE)**,** social influence (SI)**,** facilitating conditions (FC)**,** and self-efficacy (SE)**,** on AIS technology adoption. A quantitative research approach was employed, with data collected from 103 SME respondents via an online survey. The data were analyzed using SPSS software, incorporating both descriptive (mean and percentage) and statistical (correlation and multiple linear regression) analyses. The findings reveal that all technology acceptance factors have a positive and significant relationship with the adoption of AIS technology. However, self-efficacy (SE) emerged as the strongest and most significant factor influencing adoption, while effort expectancy (EE) had the least effect. The results indicate that SMEs are more likely to adopt AIS technology when they are confident in their ability to manage accounting tasks using advanced technology, rather than being influenced by the perceived ease of use. These findings emphasize the need to boost SME employees' confidence in using AIS technology to encourage its adoption and effective use, especially in the rapidly evolving Digital Economy. It is recommended that SMEs invest in comprehensive

training, create supportive environments, and provide ongoing feedback to help employees build the skills and confidence necessary for successful AIS technology adoption.
Keywords: Accounting Information Systems, AIS technology Adoption, Digital Economy Era, Technology Acceptance Factors, UTAUT, SMEs, Self-Efficacy

Introduction

In today's fast-changing business environment, the effective use of Information Systems (IS), particularly Accounting Information Systems (AIS), has become critical for organizational success. AIS offers a variety of significant functions to business, from streamlining financial transactions to offering valuable insights that support decision-making processes within organizations (Romney & Steinbert 2013; Romney et al., 2021). In the context of the Digital Economy Era, where businesses are increasingly driven by digital technologies and data, the role of AIS has grown even more significant (Karaman et al., 2021)

For Small and Medium Enterprises (SMEs), adopting AIS technology is not only vital for improving accounting procedures but also for enhancing decision-making and boosting overall operational efficiency (Alsyouf & Kulshak, 2018). The adoption of AIS technology allows SMEs to remain competitive by leveraging real-time financial data, automating processes, and adapting to the rapid pace of digital transformation. This shift towards a digitally driven economy makes the integration of AIS a strategic necessity for SMEs to stay agile and thrive in today's technology-centric market (Lutfi, 2021).

The need to study AIS adoption in the Digital Economy Era has become increasingly essential. As businesses increasingly rely on digital tools and processes, AIS adoption becomes an essential driver of organizational adaptability and efficiency. In this era of rapid technological advancement, integrating AIS technology not only enhances SMEs' operational capabilities but also enables them to fully participate in the global digital marketplace. (Lutfi, 2021; Karaman Aksentijević et al., 2021). Therefore, identifying the key factors that drive AIS adoption in SMEs is critical for their survival and growth in the modern economy.

Thus, the purpose of this study is to assess the factors that contribute to the adoption of AIS technology among SMEs, particularly within the context of the Digital Economy. Using the UTAUT model, this research examines the influence of technology acceptance factors such as performance expectancy, effort expectancy, social influence, facilitating conditions, and self-efficacy on AIS technology adoption. The goal is to identify the main factors that contribute to the adoption and use of AIS technology among SMEs.

This paper is structured as follows: The first section provides an introduction to the study, outlining its context and objectives. The second section presents a literature review, exploring the use and benefits of AIS technology for SMEs and discussing the technology acceptance factors that influence AIS adoption. The third section details the research methodology employed in the study. The fourth section discusses the results and key findings. Finally, the paper concludes with a comprehensive summary, including implications, limitations, and recommendations for future research.

Literature Review

AIS Technology in the Digital Economy Era

The advent of the digital economy has been a significant driver for the evolution of accounting information systems (Rehm, 2017). Digital transformation has introduced new technologies such as cloud computing, big data, and artificial intelligence, which have fundamentally altered the way accounting and finance functions operate (Meraghni et al., 2021; Rehm, 2017). Accounting information systems have had to adapt to these changes, as organizations strive to leverage digital technologies to enhance their decision-making, improve internal controls, and streamline business processes (Romney, et al., 2021).

Firms are increasingly recognizing the importance of integrating digital technologies into their accounting information systems (Smith, 2020; Jones et al., 2021). The growth and development of information technologies have brought about a digital revolution in various economic, social, and cultural fields, which has significantly impacted the accounting industry (Brown, 2019; Lim & Perron, 2022). The necessity of keeping up with changing conditions in accounting has led educators and practitioners to pursue new avenues, such as incorporating digital resources and interactive environments into accounting education (Kee, 2024)

AIS Technology and SMEs

Accounting Information Systems (AIS) technology offers a wide range of benefits to SMEs, significantly enhancing both their operational capabilities and overall efficiency. By automating routine accounting tasks, such as data entry, invoicing, and payroll management, AIS reduces the manual workload, allowing employees to focus on more strategic initiatives. This automation also minimizes human errors, thereby improving the accuracy of financial records (Lutfi, 2021). Additionally, AIS provides SMEs with real-time access to financial data, enabling more informed and timely decision-making. The system's security features, such as encryption and access controls, protect sensitive financial information from unauthorized access and cyber threats. Thus, AIS integration enhances decision-making, generates cost savings, boosts security, and improves operational efficiency, making it an indispensable tool for business success (Alsyouf & Kulshak, 2018).

Moreover, AIS, as a technology-driven system, is also designed to collect, store, and process accounting data (Quinn & Strauss, 2018). Effective decision-making requires a comprehensive understanding of an organization's overall strategy, as highlighted by Romney et al. (2013). AIS enhances turnover and profitability, making it particularly advantageous for SMEs. One of the persistent challenges facing SMEs is poor accounting record-keeping, often due to a lack of accounting expertise (Musah, 2017). Many SMEs also struggle to comply with International Financial Reporting Standards (IFRS) when preparing financial statements (Musah et al., 2018). The design and functionality of AIS influence company culture and are strongly linked to company performance (Romney et al., 2021; Chong & Nizam, 2018). Without AIS, SMEs face difficulties in improving control systems, accountability, and operational coordination (Opoku-Ware, 2015). Additionally, in the absence of AIS, SMEs' accounting records are often inadequate for supporting effective financial performance measurement (Musah, 2017).

AIS Adoption in SMEs

The digital economy has made the adoption of AIS Technology an essential factor for SMEs to maintain their competitiveness and sustainability (Bruque & Fuentes, 2007). While larger organizations have widely embraced these technological advancements, SMEs, regardless of region, have faced varied levels of adoption. SMEs are the backbone of the global economy, contributing significantly to national income and employment across many countries (Lokuge & Duan, 2023). In the rapidly evolving Industry 4.0 landscape, the ability of SMEs to adapt swiftly to market dynamics and technological innovations is crucial for their long-term success and survival.

The literature has identified several factors that both support and challenge the digital transformation of SMEs. Information technologies, including AIS, are widely recognized for delivering substantial strategic and operational value to organizations, and their adoption has been examined across various industries (Afolayan et al., 2015). However, SMEs face challenges in adopting such technologies due to factors such as limited resources and technical expertise, which may result in varying degrees of technology implementation across sectors.

Technology Acceptance Factors: TAM and UTAUT

The Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) are widely recognized frameworks for understanding how individuals adopt and use technology. TAM, introduced by Davis (1989), centers on two key factors: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Perceived Usefulness refers to the extent to which a person believes that utilizing a particular technology will improve their job performance. On the other hand, Perceived Ease of Use relates to the degree to which a person feels that using the technology will be effortless. These two factors collectively predict a user's likelihood of accepting and adopting new technology, highlighting both the practical benefits and ease of integration into daily tasks.

Building on the foundational principles of the TAM (Davis, 1989), UTAUT, developed by Venkatesh et al. (2003), expands the scope of technology adoption research by introducing additional variables that provide a more comprehensive understanding of user behavior. While TAM primarily focuses on Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) as key determinants of technology acceptance, UTAUT incorporates four key constructs: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC), making it a more robust framework for studying technology adoption.

Performance Expectancy (PE), similar to TAM's Perceived Usefulness, refers to how much users believe a technology will improve their job performance. It is the strongest predictor of whether someone will adopt a technology, as perceived benefits drive usage. Effort Expectancy (EE), like Perceived Ease of Use in TAM, focuses on how easy users think the technology is to learn and use. The simpler the technology seems, the more likely it is to be adopted.

In addition, UTAUT introduces Social Influence (SI), which refers to the impact of others' opinions, such as peers or supervisors on a person's decision to use technology. This shows that technology adoption can be shaped by social expectations. Finally, Facilitating

Conditions (FC) concern the availability of resources, like infrastructure and training, that help users effectively adopt and use the technology in their tasks.

In this study, Self-Efficacy (SE) is included as a variable to be tested, as it may significantly influence the adoption of AIS technology among SMEs. Introduced by psychologist Albert Bandura (1977) as part of his social cognitive theory, self-efficacy refers to an individual's belief in their ability to successfully perform tasks or handle situations. In the context of technology adoption, self-efficacy is critical in determining whether users feel confident in learning and using new system or technology like AIS. Users with high self-efficacy are more likely to adopt new technologies, as they believe they can overcome challenges associated with learning and using them.

Research Framework

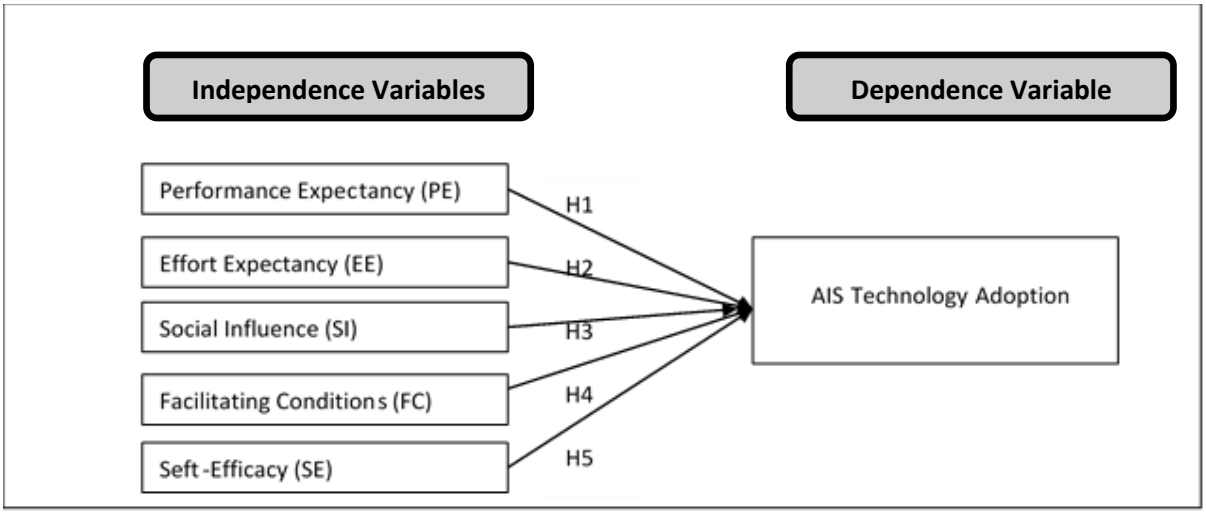

Figure 1. Research Framework

Hypotheses

H1 = Performance Expectancy (PE) has a positive and significant relationship with AIS technology adoption among SMEs in the digital economy era.

H2 = Effort Expectancy (EE) has a positive and significant relationship with AIS technology adoption among SMEs in the digital economy era.

H3 = Social Influence (SI) has a positive and significant relationship with AIS technology adoption among SMEs in the digital economy era.

H4 = Facilitating Condition (FC) has a positive and significant relationship with AIS technology adoption among SMEs in the digital economy era.

H5 = Self-Efficacy (SE) has a positive and significant relationship with AIS technology adoption among SMEs in the digital economy era.

Research Methodology

This study employed a quantitative research approach using an online survey designed through Google Forms and distributed via social media like WhatsApp and Telegram. The sample was sent to SME owners or accounting system users, as they are typically the primary decision-makers regarding the adoption of AIS technology**.** However, given time and logistical constraints, the sample size was a bit limited and focused on a specific region only. While this sample may not represent the full diversity of SMEs, it was considered adequate for

addressing the study's objectives and providing meaningful insights into AIS technology adoption. A pilot test was conducted with 20 respondents to evaluate the clarity and quality of the survey questions. In total, 103 valid responses were collected for the final analysis.

Data analysis was conducted using descriptive analysis (mean and percentage) and statistical analysis. Several statistical methods were employed, including normality tests**,** reliability tests**,** correlation analysis, and multiple linear regression analysis. The normality test ensured that the data followed a normal distribution and identified any outliers. Reliability testing, using Cronbach's Alpha, measured the consistency of the survey items. The Pearson correlation test examined the direction and significance of the relationship between the independent and dependent variables. Finally, multiple linear regression was used to assess the impact of multiple independent variables on the dependent variable.

Results and Discussions

Reliability Test Result – Pilot Study

Table 1
Reliability Value – Pilot Study

Questionnaire items		**No of item**	**Cronbach's Alpha**	**Reliability**
PE	Performance Expectancy	5	0.984	Good and acceptable
EE	Effort Expectancy	5	0.941	Good and acceptable
SI	Social Influence	5	0.910	Good and acceptable
FC	Facilitating Conditions	5	0.984	Good and acceptable
SE	Self-Efficacy	5	0.981	Good and acceptable
AIS-TA	AIS Technology Adoption	5	0.995	Good and acceptable

Table 1 presents the results of the reliability test involving 20 respondents from the pilot study. The analysis shows that all survey questions, encompassing both dependent and independent variables, achieved very high Cronbach's Alpha values. Ideally, loadings should be greater than 0.5, and preferably above 0.70, which indicates that the items and the construct share a significant amount of variation (Hosein, 2009). This demonstrates a strong level of reliability and internal consistency across the survey items. As a result, the successful outcomes of the pilot study support moving forward with the survey for a larger group of respondents.

Reliability Test Result – Actual Study

Table 2
Reliability Value – Actual Study

Questionnaire items		**No of item**	**Cronbach's Alpha**	**Reliability**
PE	Performance Expectancy	5	0.946	Good and acceptable
EE	Effort Expectancy	5	0.941	Good and acceptable
SI	Social Influence	5	0.927	Good and acceptable
FC	Facilitating Conditions	5	0.947	Good and acceptable
SE	Self-Efficacy	5	0.958	Good and acceptable
AIS-TA	AIS Technology Adoption	5	0.958	Good and acceptable

Table 2 presents the results of the reliability analysis for the actual study. The Cronbach's alpha values are all above 0.7, demonstrating a high level of internal consistency for the scale. This indicates that the research has achieved a strong degree of reliability, ensuring that the measures are consistently reliable and acceptable for further analysis.

Demographic Analysis

Table 3
Respondent Demographics

Variables	Category	Frequency, N	Percentage (%)
Gender	Male	69	67.0
	Female	34	33.0
	Total	**103**	**100.0**
Age	Below 20 years old	3	2.9
	21 – 29 years old	17	16.5
	30 – 39 years old	63	61.2
	40 – 49 years old	18	17.5
	50 years old above	2	1.9
	Total	**103**	**100.0**
Education Background	SPM	5	4.9
	Diploma	29	28.2
	Bachelor	30	29.1
	Master	37	35.9
	PhD	2	1.9
	Total	**103**	**100.0**
Using AIS technology	Yes	84	81.6
	No	19	18.4
	Total	**103**	**100.0**

Table 3 provides a summary of the demographic characteristics of the 103 respondents who participated in the study. The results indicate that 69 respondents (67%) are male, while 34 respondents (33%) are female, showing a higher representation of male participants. In terms of age, the largest group of respondents is between 30-39 years old,

accounting for 63 respondents (61.2%), followed by 18 respondents (17.5%) aged 40-49 years. The age group 21-29 years includes 17 respondents (16.5%), while 3 respondents (2.9%) are under 20 years old. The smallest group comprises 2 respondents (1.9%) aged 50 years and above.

Regarding education levels, 37 respondents (35.9%) hold a Master's degree, 30 respondents (29.1%) have a Bachelor's degree, 29 respondents (28.2%) hold a Diploma, 5 respondents (4.9%) possess SPM qualifications, and 2 respondents (1.9%) have a PhD. Additionally, the data show that 84 respondents (81.6%) have used AIS technology in their businesses, whereas 19 respondents (18.4%) have not yet implemented AIS technology in their operations.

Pearson Correlation Analysis

Table 4
Pearson Correlation Analysis

		PE	EE	SI	FC	SE
Dependent Variable: AIS Technology Adoption (AIS-TA)	Pearson Correlation (r)	.858**	.809**	.809**	.767**	.899**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000
	N	103	103	103	103	103
	**Correlation is significant at the 0.01 level (2-tailed)					

Table 4 shows that all correlation coefficients are positive, with values exceeding 0.7, indicating strong to very strong relationships. The Pearson Correlation analysis reveals that AIS adoption (AAIS) has a positive and significant correlation with Effort Expectancy (EE), Performance Expectancy (PE), Social Influence (SI), Facilitating Conditions (FC), and Self-Efficacy (SE). This suggests that all these factors are strongly related to the adoption of AIS technology among SMEs. In summary, the results confirm that each of the technology acceptance factors is positively and significantly associated with the adoption of AIS technologies.

Regression Analysis

This section uses regression analysis to examine the relationship between technology acceptance factors and AIS adoption among SMEs**.** The p-value is used to determine significance, with a threshold of ≤ 0.005 indicating an effect. The Beta (β) shows whether the influence is positive or negative, while R^2 indicates the strength of the relationship**.**

Table 5
Regression Analysis Between Technology Acceptance Factors and AIS technology Adoption

Model	Regression Coefficients	P-Value
	Beta (β)	Sig. Value
PE	0.174	0.184
EE	0.004	0.972
SI	0.181	0.084
FC	0.170	0.089
SE	0.728 **	< 0.000
** Significant at the 0.01 level (2-tailed)		

Table 6
Model Summary

Model Summary				
Model	**R**	**R Square (R^2)**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.908a	.824	.815	.30893

Table 5 shows that the Performance Expectancy (PE) factor has a p-value of 0.184, indicating no significant influence on the adoption of AIS technology in the Digital Economy Era. Similarly, the Effort Expectancy (EE) factor, with a p-value of 0.972, also shows no significant effect on AIS adoption among SMEs. The Social Influence (SI) factor has a p-value of 0.084, which is above the 0.05 threshold, indicating it is not a significant factor. Likewise, the Facilitating Conditions (FC) factor, with a p-value of 0.089, demonstrates no significant impact on AIS adoption. However, the Self-Efficacy (SE) factor, with a p-value of 0.000, shows a strong and significant influence on AIS adoption among SMEs. The SE factor is expected to influence AIS adoption by 72.8%, representing a very strong effect, while the EE factor shows only a weak influence of 0.04%.

Table 6 presents the R-square value of 0.824, indicating that the independent variables PE, EE, SI, FC, and SE collectively account for 82.4% of the factors influencing AIS adoption among SMEs in the Digital Economy Era. The remaining 17.6% is attributed to other factors not measured in this study.

Discussions and Recommendations

Contrary to expectations, Performance Expectancy (PE) did not significantly influence AIS adoption, with a p-value of 0.184. This suggests that SMEs may not perceive a direct improvement in job performance from AIS adoption, despite earlier studies showing a strong positive correlation between PE and technology adoption (Venkatesh et al., 2003). Similarly, Effort Expectancy (EE), with a p-value of 0.972, also showed no significant effect on AIS adoption. This finding contradicts research such as Davis's (1989) Technology Acceptance Model (TAM), which emphasizes perceived ease of use as a key factor for technology acceptance.

The lack of significance in Social Influence (SI), with a p-value of 0.084, also deviates from previous studies, where external opinions from peers or supervisors were considered

crucial in influencing technology adoption (Venkatesh et al., 2003). This may indicate that SMEs operating in the Digital Economy place greater importance on internal organizational factors over external pressures when deciding on AIS adoption. Similarly, Facilitating Conditions (FC), with a p-value of 0.089, did not show a significant effect. This contrasts with literature suggesting that adequate infrastructure and support typically facilitate technology adoption (Venkatesh et al., 2003). The lack of significance for FC could suggest that many SMEs may already have the necessary infrastructure, reducing its influence in their decision to adopt AIS.

In contrast, Self-Efficacy (SE), with a p-value of 0.000, was the strongest predictor of AIS adoption, highlighting the importance of confidence in using technology for adoption decisions. This aligns with Bandura's (1977) self-efficacy theory, which stresses the role of perceived competence in task performance. SMEs with higher self-efficacy are more likely to adopt AIS systems. However, the complexity and advancement of AIS technology in the Digital Economy Era may explain why some SME employees feel less confident in adopting the latest systems. The rapid evolution of digital tools can overwhelm employees who lack the necessary skills, thus reducing adoption rates (Lutfi, 2021). This is supported by recent studies that suggest technological advancements, when not paired with sufficient training and support, can decrease self-efficacy and hinder the successful adoption of new technologies (Arifin et al., 2023; Rawashdeh et al., 2023).

The R-square value of 0.824 indicates that PE, EE, SI, FC, and SE collectively explain 82.4% of the variance in AIS adoption among SMEs. This high value demonstrates the robustness of the model and the significant role these factors play in driving AIS adoption. However, the remaining 17.6% could be attributed to other unmeasured factors, such as organizational culture, technological readiness, or financial constraints, which have been highlighted in recent studies as critical influences on technology adoption (Omrani et al., 2022; Hansen & Bøgh, 2021).

Given that Self-Efficacy (SE) is the most significant factor influencing the adoption of AIS technology among SMEs, boosting employees' confidence in using these systems is crucial. Comprehensive training programs that combine technical education with hands-on experience are effective in improving self-efficacy. Research shows that employees are more likely to adopt new technologies when they feel well-prepared through training and support (Bandura, 1997; Compeau & Higgins, 1995; Rawashdeh et al., 2023). A supportive work environment that promotes collaboration and knowledge-sharing further strengthens self-efficacy (Shao et al., 2015).

Additionally, fostering a supportive work environment is key to building confidence. Promoting collaboration, where employees share knowledge and seek help from peers, turns the adoption of AIS into a team effort rather than an individual challenge (Venkatesh et al., 2003; Gist & Mitchell, 1992). Providing ongoing feedback and access to technical support ensures that employees can track their progress, address areas of improvement, and reduce frustration during AIS adoption.

Finally, mentorship and peer learning can significantly improve self-efficacy. By pairing experienced users with less experienced employees, organizations can accelerate learning

and create a strong support system within the team (Arifin et al., 2023; Lutfi, 2021). Implementing these strategies will help SMEs foster the self-efficacy required for successful AIS technology adoption, ultimately improving their competitiveness in the digital economy.

Limitation and Future Research

This study has several limitations that must be acknowledged. First, the sample was restricted to SMEs within a specific geographic location, which may limit the generalizability of the findings to other regions or industries. To improve this, future research should include a more diverse sample from various sectors and locations to better explore AIS adoption patterns. Additionally, the reliance on self-reported data introduces potential biases, as respondents may misestimate their technological behaviors. Incorporating qualitative methods, such as interviews or case studies, in future research would provide a more in-depth understanding of the factors influencing AIS adoption. The integration of both qualitative and quantitative methods is well-supported in prior literature (Creswell, 2014).

Moreover, this study focused primarily on the technology acceptance factors derived from the UTAUT model—such as self-efficacy, effort expectancy, and social influence, etc. However, other potentially influential factors, such as organizational culture, technological readiness, and financial limitations, were not examined. These factors, identified in previous studies (Oliveira & Martins, 2010; Zhu & Kraemer, 2005), may play a significant role in the adoption process and warrant further exploration. Finally, given the rapid pace of technological advancements in the digital economy era, future research should adopt a longitudinal approach to track changes over time in AIS adoption and its impact on organizational performance. This approach would provide valuable insights into how SMEs adapt to evolving technologies and the long-term benefits of AIS implementation (Venkatesh et al., 2003).

Conclusion

This study examines the key factors influencing the adoption of Accounting Information Systems (AIS) among Small and Medium Enterprises (SMEs) within the Digital Economy Era. Using the Unified Theory of Acceptance and Use of Technology (UTAUT) model, the study examined factors like Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC). Additionally, Self-Efficacy (SE) was assessed for its impact on AIS adoption.

The findings confirm that self-efficacy plays a crucial role in AIS adoption for SMEs, while PE, EE, SI, and FC did not show significant effects. This emphasizes the need for SMEs to focus on training programs that build self-efficacy to enhance employee confidence in using AIS technology. Further research should examine other factors like organizational culture and technological infrastructure to account for unexplained variance in the adoption model. Overall, this study provides actionable insights for SMEs, helping them improve AIS adoption, operational efficiency, and competitiveness in the fast-evolving Digital Economy.

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