

DOI: <https://doi.org/10.38035/dijemss.v5i6>

Received: 1 July 2024, Revised: 19 August 2024, Publish: 30 August 2024

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Determinant Model of Tax Practice Adoption: Empirical Study on Umkm Assisted by Tax Center Gunadarma University

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Abstract: *In the era of modernization, MSMEs supported by the Gunadarma University Tax Center are increasingly adapting to digital marketing. To make it easier for MSMEs, Gundarma University created a mobile-based LaKu accounting application. This research was conducted to analyze the factors that influence interest in adopting the LaKu accounting application among MSMEs assisted by the Gunadarma Tax Center by applying the UTAUT model including performance expectations, business expectations, social factors and facilitating conditions. This research uses a saturated sampling technique by taking the entire population of 25 MSMEs assisted by the Gunadarma University Tax Center for research. The data source used is primary data from the results of distributing questionnaires. The method used is a quantitative method with multiple linear regression analysis. The results of this research indicate that Performance Expectations have a negative effect on LaKu Application Adoption. Business expectations and Social Factors do not influence LaKu Application Adoption. Meanwhile, Facilitating Conditions have a positive effect on LaKu Application Adoption. This is because MSMEs still experience difficulties when using the LaKu accounting application, so the application is less popular with them.*

Keyword: Accounting Application, LaKu, UMKM, UTAUT

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) play a crucial role in various sectors, one of which is the economic sector. This business provides many workers and has the potential to improve economic conditions in Indonesia. Based on data from the Ministry of Cooperatives, Small and Medium Enterprises (KUKM) 2022, these MSME businesses provide support for a gross domestic product of up to 61.1%. besides that, this business has provided up to 97.1% of jobs for the community and provides income from exports of up to 14.4%. Under these conditions, many people believe that MSMEs have great potential to develop in the future. In this modern era, the activities carried out by the community are increasingly varied. In order to balance with various variations of these activities, it is

necessary to have supporting technology that can be used to make it easier for people to complete their activities.

In line with the increasing development of technology in the world, many MSMEs are starting to apply technology in the business processes they run. Therefore, in this modern era, work related to recording financial data can be done via the web or online. In addition, with the wide variety of smart phones and various other technologies, applications such as financial record keeping are now starting to develop which are very easy for users to access. This application is expected to make it easier for users to keep financial records, where the application is easily accessed and downloaded from the Playstore or App Store on their smart phones.

MSMEs in the Depok area are assisted by the Gunadarma University Tax Center. The role of MSMEs in Indonesia's gross domestic product is expected to continue to increase, one of which is if MSMEs adapt more and more to digital marketing. MSMEs are given the opportunity to consult with the Gunadarma University Tax Center team regarding what is needed so that MSMEs can develop digital marketing. Gunadarma University in the field of accounting is trying to make an Android-based financial reporting application (LaKu) as a financial record. Through this application, users can find out extensively about transactions made, their financial reports, and the balances in all the accounts they have. This is expected to simplify and streamline the process of financial management from users. To support this, support from various parties is needed to support digitization in various fields, one of which is related to MSME financial reports. This is based on conditions where digitalization can facilitate the presentation of data more accurately which has an impact on optimizing the financial reporting process and achieving the goals of the MSME business.

Even though this application already exists, in fact MSMEs still have other obstacles. One of them is related to the ability of human resources to use digitalization products to support their performance. referring to the theory of the Unified Theory of Acceptance and Use of Technology (UTAUT) there are factors that influence user interest, including social influence, performance expectancy, facilitating conditions, and effort expectancy.

METHOD

Based on Sugiyono's statement (2017) population is an area that generally includes objects and subjects related to a certain number and character previously determined by researchers to be analyzed or studied and conclusions drawn from it. The population used in this study, namely UMKM assisted by the Gunadarma Tax Center, which only amounted to 25 business owners. In addition, related to sampling, the saturated sample method is used, which is a sampling method by taking the entire population for study. The characters in question are:

1. Respondents are MSME owners who are assisted by the Gunadarma University Tax Center.
2. Respondents know the LaKu application and use it.

In this study, researchers applied primary data sources from the results of survey answers. The results of these answers were obtained from a questionnaire that was distributed to respondents consisting of MSME owners assisted by the Gunadarma University Tax Center. In the research that will be carried out, quantitative analysis is selected by means of an in-depth data analysis process on some numeric data (numbers) which are then processed by a data processing system via IBM SPSS version 26.

RESULTS AND DISCUSSION

Analysis Data

Descriptive Statistics Test

Table 1
Descriptive Statistical Test Results

| Statistik Deskriptif | | | | | |
|---------------------------|----|---------|---------|-------|----------------|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| Performance Expectations | 25 | 15 | 21 | 18,32 | 2,174 |
| Effort Expectancy | 25 | 15 | 21 | 18,84 | 1,700 |
| Social Influence | 25 | 15 | 22 | 17,68 | 2,096 |
| Facilitating Conditions | 25 | 15 | 24 | 19,76 | 2,204 |
| Adoption Application LaKu | 25 | 15 | 22 | 19,36 | 2,059 |
| Valid N (listwise) | 25 | | | | |

Source: Data processed by researchers (2023)

According to the table, it can be observed that the number of UMKM populations that are assisted by the Gunadarma University Tax Center gets descriptive statistical results for each variable, namely the Performance Expectation variable shows the amount of data (N) is 25 with a minimum value of 15, a maximum value of 21, an average value (mean) of 18.32, and a standard deviation of 2.17. The Business Expectations variable shows the amount of data (N) of 25 with a minimum value of 15, a maximum value of 21, an average value (mean) of 18.84, and a standard deviation of 1.70. The Social Factor variable shows the amount of data (N) is 25 with a minimum value of 15, a maximum value of 22, an average value (mean) of 17.68, and a standard deviation of 2.09. The Facilitating Conditions variable shows the number of data (N) of 25 with a minimum value of 15, a maximum value of 24, an average value (mean) of 19.76, and a standard deviation of 2.20. The Application Adoption Variable shows the amount of data (N) is 25 with a value of 15, a maximum value of 22, an average value (mean) of 19.36, and a standard deviation of 2.05.

Hypothesis testing

Multiple Linear Regression Test

Multiple Linear Regression Analysis is used with the aim of testing the effect of two or more independent variables on one dependent variable. Multiple Linear Regression Analysis is used to test Performance Expectations, Business Expectations, Social Factors, Facilitating Conditions, and Adoption of LaKu Accounting Applications.

Tabel 2
Hasil Uji Regresi Linier Berganda

| Coefficients ^a | | | | | | |
|---------------------------|--------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5,601 | 2,995 | | 1,870 | ,076 |
| | Performance Expectations | -,315 | ,133 | -,333 | -2,364 | ,028 |
| | Effort Expectancy | ,231 | ,177 | ,191 | 1,306 | ,207 |
| | Social Influence | ,066 | ,157 | ,067 | ,419 | ,680 |
| | Facilitating Conditions | ,710 | ,145 | ,759 | 4,905 | ,000 |

a. Dependent Variable: Adopsi Aplikasi

Source: Data processed by researchers (2023)

Based on the results of the multiple linear regression analysis equation for SMEs that adopt the LaKu accounting application, it can be concluded that a constant value of 5.601 shows that if the magnitude of the independent variables (Facilitating Conditions, Social Factors, Business Expectations and Performance Expectations) is 0, it means that the value of Application Adoption LaKu accounting for SMEs is 5.601.

The Performance Expectation variable has a regression coefficient of -0.315. That indicates for every one percent increase in Performance Expectations, at the same time the values of other independent variables are considered constant, meaning that the value of Adoption of LaKu Accounting Applications will decrease by 0.315.

The Business Expectations variable has a regression coefficient value of 0.231. That indicates that for every one percent increase in Business Expectations, at the same time the values of other independent variables are considered constant, meaning that the value of Adoption of LaKu Accounting Applications will increase by 0.231.

The Social Factor Variable has a regression coefficient value of 0.066. That indicates that for every one percent increase in Social Factors, at the same time the values of other independent variables are considered constant, meaning that the value of Adoption of LaKu Accounting Applications will increase by 0.066.

The Facilitating Conditions variable has a regression coefficient of 0.710. That indicates that for each increase in Facilitating Conditions by one percent, at the same time the value of the other independent variables is considered constant, meaning that the value of Adoption of LaKu Accounting Applications will increase by 0.710.

Simultaneous Test (Test F)

Simultaneous Test is a test that has the intention of analyzing whether all the independent (free) variables in the research model simultaneously affect the dependent (bound) variable.

The results of data processing for the Simultaneous Test (Test F), namely:

Table 3
Simultaneous Test Results

| ANOVA ^a | | | | | | |
|---|------------|----------------|----|-------------|--------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 78,459 | 4 | 19,615 | 16,836 | ,000 ^b |
| | Residual | 23,301 | 20 | 1,165 | | |
| | Total | 101,760 | 24 | | | |
| a. Dependent Variable: Application Adoption | | | | | | |
| b. Predictors: (Constant), Facilitating Conditions, Performance Expectations, Effort Expectations, Social Factors | | | | | | |

Source: Data processed by researchers (2023)

According to the results of the Simultaneous Test in the table, it can be concluded that F count > F table through the magnitude of significance < 0.05, namely 16.836 > 3.07 and 0.000 < 0.05. This shows that the variables Social Factors, Facilitating Conditions, Performance Expectations and Business Expectations have a simultaneous effect and are feasible for estimating the adoption of the LaKu accounting application in MSMEs assisted by the Gunadarma University Tax Center.

Determination Coefficient Test (R Square Test)

The coefficient of determination test is a test method intended to assess the extent to which the capability of the regression model is to describe the variation in the dependent variable. The results of the data processing of the coefficient of determination test are:

Table 4
Determination Coefficient Test Results

| Model Summary | | | | |
|---|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .878 ^a | .771 | .725 | 1.079 |
| a. Predictors: (Constant), Facilitating Conditions, Performance Expectations, Effort Expectations, Social Factors | | | | |

Source: Data processed by researchers (2023)

According to these results, the R Square value of MSMEs adopting the LaKu accounting application is 0.725. This means that the behavior of adopting the LaKu accounting application is equal to 72.5% in the variables Facilitating Conditions, Social Factors, Performance Expectations and Business Expectations. While the remaining 27.5% is found in factors outside of these variables, such as experience, age and gender of MSME actors.

Partial Test (T Test)

The partial test shows the significance or significance of the independent variables individually affecting the independent variables which have a significance level of 0.05. The results of data processing for the partial test are:

Table 5
Partial Test Results

| Coefficients ^a | | | | | | |
|--|--------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5,601 | 2,995 | | 1,870 | ,076 |
| | Performance Expectations | -,315 | ,133 | -,333 | -2,364 | ,028 |
| | Effort Expectancy | ,231 | ,177 | ,191 | 1,306 | ,207 |
| | Social Influence | ,066 | ,157 | ,067 | ,419 | ,680 |
| | Facilitating Conditions | ,710 | ,145 | ,759 | 4,905 | ,000 |
| a. Dependent Variable: Adopsi Aplikasi | | | | | | |

Source: Data processed by researchers (2023)

Based on the partial test for MSMEs that have adopted the LaKu accounting application, it can be concluded that the Performance Expectation Variable on the Adoption of the LaKu Accounting Application shows a T-count value of -2.364 and a significance value of 0.028. The T-table value for MSMEs that have adopted the LaKu accounting application is 2.063, therefore T-count > T-table while the significance value is <0.05. In conclusion, Performance Expectations have a negative influence on Adoption of LaKu Accounting Applications in MSMEs.

The Business Expectation Variable on the Adoption of LaKu Accounting Applications shows a T-count value of 1.306 and a significance value of 0.207. The T-table value of MSMEs that have adopted the LaKu accounting application is 2.063, meaning that the count is < t table while the significance value is > 0.05. In conclusion, Business Expectations do not affect Adoption of LaKu Accounting Applications for MSMEs.

The Social Factor Variable on Adoption of LaKu Accounting Applications shows a T-count value of 0.419 and a significance value of 0.680. The T-table value of SMEs that have adopted the LaKu accounting application is 2.063, meaning that the T-count < T-table while the significance value is > 0.05. In conclusion, Social Factors do not affect the Adoption of LaKu Accounting Applications in MSMEs.

The Performance Expectation Variable on Adoption of LaKu Accounting Applications shows a T-count value of 4.905 and a significance value of 0.000. The T-table value of SMEs that have adopted the LaKu accounting application is 2.063, therefore T-count > T-table while the significance value is < 0.05. In conclusion, Facilitating Conditions have a positive influence on the Adoption of LaKu Accounting Applications in MSMEs.

Discussion

The Influence of Performance Expectations on the Adoption of LaKu Accounting Applications

The results of this study support the first hypothesis (H1), namely the Performance Expectation variable has a negative influence on the Adoption of LaKu Accounting Applications. A negative regression coefficient (X1) of 0.315 means that each increase in Performance Expectations by 1 unit will decrease Adoption of LaKu Accounting Applications by 0.315. The coefficient of determination value of 0.725 shows that MSME Performance Expectations are influenced by the Performance Expectation variable of 72.5%. The magnitude of the T-count is too much compared to the T-table ($2.364 > 2.063$), while the significance value is $0.028 < 0.05$ meaning that Performance Expectations have a negative influence on Adoption of Practical Accounting Applications. This is in line with research conducted by Meinari (2021) and Rohmat (2021), namely Performance Expectations have an influence on Adoption of Accounting Applications.

Performance expectation is a person's belief when using a system will support profits and increase performance. The results of the Partial Test show that MSME business actors who use the LaKu accounting application, of course feel when using the LaKu accounting application. They believe that the LaKu accounting application cannot lighten or hinder the process of accounting records. Even though they have reduced performance in operating the LaKu accounting application, they still have an interest in using the LaKu accounting application. This performance expectation will reduce the interest of MSMEs in adopting the LaKu accounting application. Thus, the higher one's performance expectations on the LaKu application, the lower the interest in using the application.

The Effect of Business Expectations on the Adoption of LaKu Accounting Applications

The results of this study reject the second hypothesis (H2), namely the Business Expectations variable has no influence on the Adoption of LaKu Accounting Applications. The value of the positive regression coefficient (X2) is 0.231, which means that every increase in Business Expectations by 1 unit will increase the Adoption of LAKU Accounting Applications by 0.231. The coefficient of determination is 0.725 which shows that MSME Business Expectations are influenced by the Business Expectations variable of 72.5%. The magnitude of the T-count is too small compared to the T-table ($1.306 < 2.063$), at the same time the significance value is $0.207 > 0.05$ so that Business Expectations have no effect on Adoption of LaKu Accounting Applications. This is not in accordance with the research conducted by Meinari (2021) and Rohmat (2021) which stated that Business Expectations have an influence on the Adoption of Accounting Applications.

Business expectations are relief when using a system can ease effort, namely one's time and energy in activities. Partial test results show that business expectations have no effect on the adoption of LaKu accounting applications. This shows that MSME organizers do not make business expectations a reason for their interest in adopting the LaKu accounting

application. MSME actors feel they do not yet need the LaKu accounting application in preparing financial reports and do not have enough confidence in the convenience of using the LaKu accounting application. MSME practitioners consider that the LaKu accounting application is still difficult and complicated to use in the process of recording their accounting reports, so they will not be comfortable with the application.

The Effect of Social Factors on the Adoption of LaKu Accounting Applications

The results of this study reject the third hypothesis (H3), namely the Social Factor variable has no influence on the Adoption of LaKu Accounting Applications. The value of the positive regression coefficient (X2) is 0.066 which means that each increase in Social Factors by 1 unit can increase Adoption of LaKu Accounting Applications by 0.066. The coefficient of determination of 0.725 shows that the Social Factors of SMEs are influenced by the Social Factors of 72.5%. The magnitude of the T-count is too less than the T-table ($0.419 < 2.063$), while the significance value is $0.680 > 0.05$ meaning that Social Factors have no influence on the Adoption of Practical Accounting Applications. These results are inconsistent with the research conducted by Meinar (2021) and Rohmat (2021) which stated that Business Expectations have an influence on the Adoption of Accounting Applications.

Social influence is the level of confidence in a person's social environment to make him confident in using a new system. The results of the Partial Test show that social factors have no influence on the adoption of the LaKu accounting application. This shows that MSME actors have not received much advice from friends, family and people in their environment to use the LaKu accounting application, so that MSME actors have not obtained enough information about the LaKu accounting application and tend to decide to record their financial reports manually. Social influences such as friends, family and people around do not significantly influence the use of the LaKu accounting application, this occurs as a result of marketing communications and insufficient information about the LaKu accounting application so that the community cannot always remember it and cannot make them use the application.

The Effect of Facilitating Conditions on Adoption of LaKu Accounting Applications

The results of this study accept the hypothesis that the Facilitating Conditions variable influences positively on the Adoption of LaKu Accounting Applications. A positive regression coefficient (X2) value of 0.710 means that each increase in Facilitating Conditions by 1 unit can increase Adoption of LaKu Accounting Applications by 0.710. The coefficient of determination value of 0.725 shows that the conditions that facilitate MSME are influenced by the variable conditions that facilitate 72.5%. The T-count value is less than T-table ($4.905 < 2.063$), while the significance value is $0.000 > 0.05$ which means that Facilitating Conditions affect Adoption of Practical Accounting Applications. This is in line with the research conducted by Meinar (2021) and Rohmat (2021) which stated that Facilitating Conditions have an influence on Adoption of Accounting Applications.

Facilitating conditions are the level of people's confidence in the technical and organizational infrastructure used can help to use a system. The results of the Partial Test show that facilitating conditions affect the adoption of the LaKu accounting application. This shows that facilitating conditions are the motivating factors for them to use applications, including computers, the internet, and smartphones that can be used to use the LaKu accounting application. The results of the study show that MSME actors agree that the existence of computers, internet and smartphones can help operate the LaKu accounting application, thus it can be observed that the higher the level of conditions that facilitate users, the higher the desire to adopt the LaKu accounting application.

CONCLUSION

According to the results obtained, it shows that there are differences and similarities in the factors that influence the adoption of LaKu accounting applications, namely:

The Performance Expectation Variable has a negative effect on the Adoption of LaKu Accounting Applications. These results indicate that MSME actors believe that the LaKu accounting application can hinder the process of recording their business accounting.

Business Expectation Variable has no effect on Adoption of LaKu Accounting Applications. This means that MSME actors have the notion that the LaKu accounting application is still difficult and complicated to use in the process of recording their accounting reports, so they will not be comfortable with the application.

Social Factor Variables have no effect on Adoption of LaKu Accounting Applications. These results indicate that MSME actors have not received much advice from friends, family and people around them in using the LaKu accounting application, so that MSME actors do not have enough information about the LaKu accounting application and prefer to record their financial reports manually.

The Facilitating Condition Variable has a positive influence on the Adoption of LaKu Accounting Applications. MSMEs agree that computers, internet, and smartphones can help use the LaKu accounting application.

Research limitations

This research cannot avoid the obstacles that occur which cause limitations, namely the number of respondents obtained in this study is only 25 respondents. This causes the results of the research to be less able to represent the behavior of the adoption of the LaKu accounting application.

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