# Nabila Warda, Rizka Ramayanti

## GALLEY KOMPAK 3125 - Warda et al [unassigned, n.p]

### Document Details

Submission ID
trn:oid:::1:3424437120

Submission Date
Nov 25, 2025, 9:15 PM GMT+7

Download Date
Dec 5, 2025, 1:26 PM GMT+7

File Name
GALLEY_KOMPAK_3125_-_Warda_et_al_unassigned,_n.p.docx

File Size
3.9 MB

11 Pages

6,437 Words

41,057 Characters

# 13% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.

## Filtered from the Report

- Bibliography
- Quoted Text

## Match Groups

**75** Not Cited or Quoted 13%
Matches with neither in-text citation nor quotation marks

**0** Missing Quotations 0%
Matches that are still very similar to source material

**0** Missing Citation 0%
Matches that have quotation marks, but no in-text citation

**0** Cited and Quoted 0%
Matches with in-text citation present, but no quotation marks

## Top Sources

10% Internet sources
10% Publications
3% Submitted works (Student Papers)

## Integrity Flags

**0 Integrity Flags for Review**

No suspicious text manipulations found.

Our system's algorithms look deeply at a document for any inconsistencies that would set it apart from a normal submission. If we notice something strange, we flag it for you to review.

A Flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review.

## Match Groups

- **75** Not Cited or Quoted 13%
  Matches with neither in-text citation nor quotation marks
- **0** Missing Quotations 0%
  Matches that are still very similar to source material
- **0** Missing Citation 0%
  Matches that have quotation marks, but no in-text citation
- **0** Cited and Quoted 0%
  Matches with in-text citation present, but no quotation marks

## Top Sources

10% Internet sources
10% Publications
3% Submitted works (Student Papers)

## Top Sources

The sources with the highest number of matches within the submission. Overlapping sources will not be displayed.

| | | |
|---|---|---|
| 1 | Internet | journal.stekom.ac.id 2% |
| 2 | Internet | wrap.warwick.ac.uk 1% |
| 3 | Publication | Algassim, Hesham M.. "Developing an Architectural Technology Adoption Model ... <1% |
| 4 | Internet | businessdocbox.com <1% |
| 5 | Internet | www.grafiati.com <1% |
| 6 | Internet | www-emerald-com-443.webvpn.sxu.edu.cn <1% |
| 7 | Internet | www.mdpi.com <1% |
| 8 | Publication | Susi Desmaryani, Ahmad Soleh, Irmanelly, Iqra Wiarta. "Integration of technolog... <1% |
| 9 | Student papers | KIRKHS <1% |
| 10 | Publication | Yiyang Wang, Weining Zhang. "Factors Influencing the Adoption of Generative AI ... <1% |

11 Internet
bmccancer.biomedcentral.com <1%

12 Internet
jurnal.stain-madina.ac.id <1%

13 Internet
pubsonline.informs.org <1%

14 Internet
epsir.net <1%

15 Publication
Mariavittoria Perrone, Giordano Ruggeri, Alberto Tosca, Edoardo Verga, Chiara M... <1%

16 Publication
Powell, Jason Richard. "Human Resource Professionals' Perceptions of Trust in Ex... <1%

17 Internet
pmc.ncbi.nlm.nih.gov <1%

18 Publication
Ajitabh Dash. "Understanding citizen adoption of smart governance: integrating ... <1%

19 Publication
Abdulaziz Alharbi, Ameet Pandit, Philip J. Rosenberger III, Shah Miah. "Understan... <1%

20 Publication
Mohamed M. Elsotouhy, Abdelkader M.A. Mobarak, Mona I. Dakrory, Mohamed A... <1%

21 Internet
www.researchgate.net <1%

22 Publication
Pandu Laksono, Sugeng Widodo, Diah Arina Fahmi, Sidiq Hanapi et al. "Small far... <1%

23 Publication
Wahyu Rafdinal, Widi Senalasari. "Predicting the adoption of mobile payment app... <1%

24 Internet
cronfa.swan.ac.uk <1%

| | | |
|---|---|---|
| 25 | Publication | Ali Tarhini, Ali Abdallah Alalwan, Ahmad Bahjat Shammout, Ali Al-Badi. "An analys... <1% |
| 26 | Internet | ajer.org <1% |
| 27 | Internet | biblio.ugent.be <1% |
| 28 | Internet | ijicic.org <1% |
| 29 | Internet | www.nature.com <1% |
| 30 | Publication | Mohamed A. Khashan, Thamir Hamad Alasker, Mohamed A. Ghonim, Mohamed ... <1% |
| 31 | Publication | Wei Wei, Yogi Tri Prasetyo, Zachariah John A. Belmonte, Maela Madel L. Cahigas, ... <1% |
| 32 | Internet | e-journal.bustanul-ulum.id <1% |
| 33 | Internet | research.unl.pt <1% |
| 34 | Internet | www.ijiet.org <1% |
| 35 | Internet | www.researchsquare.com <1% |
| 36 | Publication | Ashikur Rahman, Jia Uddin. "Revealing Factors Influencing mHealth Adoption Int... <1% |
| 37 | Publication | Yiwei Zhao, Yindong Sun, Qianqian Zhou, Caiyun Cui, Yong Liu. "How A/E/C profes... <1% |
| 38 | Publication | Yiyang Wang, Weining Zhang. "Factors Influencing the Adoption of Generative AI ... <1% |

39 Publication

Ayatulloh Michael Musyaffi, Maulana Amirul Adha, Hasan Mukhibad, Mario Coleg... <1%

40 Publication

Mary Christy O. Mendoza, Princess Jane Servas, Zsaliyah Kathrine Ibrahim, Kyla C... <1%

41 Publication

Monica Aureliana Petcu, Maria-Iulia Sobolevschi-David, Stefania Cristina Curea. "I... <1%

42 Publication

Yulu Cui. "What influences college students using AI for academic writing? - A qu... <1%

KOMPAK (Jurnal Ilmiah Komputerisasi Akuntasi)
p-ISSN: 1979-116X (print) | e-ISSN: 2621-6248 (online)
Vol. XX, No. X, Month 20XX | Pages: XXX - XXX
Journal Link: http://journal.stekom.ac.id/index.php/kompak
DOI:

# Technology-Based Accounting Implementation: A Case Study of P2MW Student Entrepreneurs

**Nabila Warda[1], Rizka Ramayanti*[2]**
[1, 2] Department of Accounting, Trilogi University South of Jakarta, Indonesia
Email: wardahnabila628@gmail.com[1], rizka.ramayanti@universitas-trilogi.ac.id*[2]
***Corresponding Author***

**Article Info**

***Article history:***

*Received: July 3, 2025*
*Revised: Augst 17, 2025*
*Accepted: Sept 28, 2025*

***Keywords:***

*Accounting Technology*
*Student Entrepreneurs*
*Technology Acceptance Model*
*Technology Readiness Index*
*Cloud Accounting*

**ABSTRACT**

*The rapid advancement of information technology has significantly transformed accounting practices, including among student entrepreneurs. This study aims to analyze the implementation of technology-based accounting among participants of the Student Entrepreneur Development Program (P2MW) using the Technology Acceptance Model (TAM) and Technology Readiness Index (TRI) frameworks. A descriptive qualitative method with a case study approach was applied to ten informants through in-depth interviews and Likert-scale questionnaires, analyzed thematically and supported by TRI score interpretation across the dimensions of optimism, innovativeness, discomfort, and insecurity. The findings reveal that technology acceptance in accounting is influenced by perceived usefulness, which includes time and cost efficiency, improved data accuracy, ease of real-time access, and accelerated strategic decision-making, as well as perceived ease of use that minimizes technical barriers. The TRI analysis indicates high levels of optimism and innovativeness, with low discomfort and insecurity, reflecting strong readiness for technology adoption. The study concludes that implementing technology-based accounting among student entrepreneurs provides tangible benefits and encourages sustainable use, with practical implications for application developers, educational institutions, and policymakers in strengthening accounting technology literacy among young entrepreneurs.*



## 1. INTRODUCTION

Entrepreneurship among university students in Indonesia has experienced significant growth in recent years, driven by government-supported programs such as the Program Pembinaan Mahasiswa Wirausaha (P2MW) [1], [2], [3]. This initiative not only provides financial capital but also managerial and operational training for student entrepreneurs. However, one persistent challenge is the systematic management of financial records, particularly in the digital era that demands efficiency and accuracy in business decision-making [4]. Despite the availability of cloud-based accounting applications such as Accurate, MYOB, and SAP, many student entrepreneurs still rely on manual methods or neglect bookkeeping altogether, creating a gap between technological potential and user readiness [5]. This gap not only impacts individual business performance but also affects the effectiveness of entrepreneurship development programs aimed at creating competitive graduates [6].

Previous studies [7] have predominantly evaluated P2MW's effectiveness in increasing entrepreneurial interest or general business success, with limited focus on the adoption and

KOMPAK (Jurnal Ilmiah Ilmu Akuntansi) p-ISSN: 1979-116X e-ISSN: : 2621-6248

implementation of accounting technologies by student participants. Although students are generally digital natives, research shows they still face challenges in preparing standardized financial reports [8]. This indicates a critical research gap at the intersection of technology proficiency and accounting competence. Addressing this issue requires qualitative exploration to capture authentic experiences, perceptions, and constraints faced by student entrepreneurs as early-stage business owners.

The urgency of this topic lies in both its academic and practical implications. From an academic standpoint, integrating accounting technology into entrepreneurial practice enriches the discourse on digital literacy, the Technology Acceptance Model (TAM), and the Technology Readiness Index (TRI) in the context of non-professional users. Practically, enhancing student readiness for accounting technology adoption aligns with national goals to strengthen the digital economy, ensuring that young entrepreneurs possess the tools to manage their ventures effectively. Thus, the ability to utilize accounting systems efficiently is no longer an optional skill but a necessity in the current business environment.

This study aims to analyze the readiness of P2MW student entrepreneurs in adopting technology-based accounting systems, identify the driving and inhibiting factors influencing their adoption, and propose strategic recommendations for sustainable technology integration. By applying the TAM and TRI frameworks, this research examines not only perceived usefulness and ease of use but also psychological readiness dimensions such as optimism, innovativeness, discomfort, and insecurity. These perspectives provide a comprehensive understanding of how student entrepreneurs interact with accounting technologies in practice. Accounting technology used by students also reflects how they adapt to digital business operational demands.

The contribution of this article lies in bridging theoretical insights with empirical findings, offering a nuanced view of digital accounting adoption within student entrepreneurship. It adds to the body of knowledge in accounting education, digital entrepreneurship, and technology adoption models while providing actionable recommendations for higher education institutions, program organizers, and application developers. Ultimately, the findings are expected to inform policy and curriculum design that foster both technological literacy and entrepreneurial competence among university students.

The conceptual framework of this study is grounded in the *Technology Acceptance Model* (TAM) developed by [9] and the *Technology Readiness* [10]. TAM explains technology acceptance through two main constructs: *perceived usefulness* and *perceived ease of use* [11], [12]. This model is relevant in analyzing how student entrepreneurs perceive accounting technology as beneficial and easy to use in business operations. Meanwhile, TRI measures an individual's psychological readiness for technology through four dimensions: *optimism*, *innovativeness*, *discomfort*, and *insecurity*. The integration of TAM and TRI offers a comprehensive view of both cognitive and affective aspects influencing accounting technology adoption.

Previous research has highlighted various factors influencing accounting technology adoption. [4], through a qualitative study, found that structured training improves the use of financial applications in MSMEs. [8] revealed that while students have high technological literacy, limited accounting skills hinder their ability to produce standardized financial reports. Research conducted by [13] also revealed that readiness factors play a role in the acceptance of Building Information Modeling (BIM) technology in the construction sector. [10] found that optimism has a positive effect on the perceived usefulness of technology, which in turn influences the intention to use artificial intelligence (AI)-based technological tools. [5] emphasized the role of digital accounting literacy in improving the reliability of student entrepreneurs' financial reports.

Research by [14] found that technological readiness, which includes motivational factors and threats, plays an important role in e-government systems in Indonesia, where positive user responses to technological readiness have an impact on the success of adoption. In addition, research by [15] combined the Technology Readiness Index with the UTAUT model to analyze the adoption of digital learning environments during the COVID-19 pandemic, showing that technological readiness contributes positively to users' intentions to adopt the technology. Furthermore, a study by [16] highlights the integration between Technology Readiness and the technology acceptance model to understand the adoption of digital banking after the pandemic, where individuals' readiness levels influence their intention to use these services.

A research gap persists due to the limited number of studies combining TAM and TRI in the context of student entrepreneurship, particularly among P2MW participants. Moreover, most prior studies focus on MSMEs in general or professional accountants, with little empirical exploration of student entrepreneurs as early adopters of accounting technology. Unlike studies on the adoption of accounting technology in professional MSMEs, this study focuses on the integration of TAM–TRI in student entrepreneurs who are recipients of P2MW, an education–incubation ecosystem with unique dynamics (curriculum, mentoring, and program incentives) that shape different adoption mechanisms. Therefore, this article contributes to closing this research gap by integrating TAM and TRI frameworks to analyze accounting technology acceptance and readiness among P2MW student entrepreneurs. The findings are expected to enrich the literature on technology adoption in accounting while providing practical recommendations for technology-based entrepreneurship education.

## 2. METHOD

This study employed a qualitative approach with a case study method to gain an in-depth understanding of the experiences of student entrepreneurs participating in the Program Pembinaan Mahasiswa Wirausaha (P2MW) in implementing accounting technology. This approach was chosen to explore the phenomenon from the participants' contextual perspectives. The research subjects were ten student entrepreneurs from various universities in Indonesia who had received P2MW funding and were actively managing their businesses. Informants were selected purposively based on the following criteria: (1) active students participating in P2MW, (2) owning a business in its early or growth stage, and (3) directly involved in financial management and the use of technology-based accounting applications or systems.

Data were collected through semi-structured, in-depth interviews conducted online via the Zoom platform. The interviews were designed to explore students' perceptions, challenges, and strategies in using accounting technology, guided by questions based on the Technology Acceptance Model (TAM) and Technology Readiness Index (TRI) frameworks. In addition to interviews, the researcher collected supporting documents such as financial reports, screenshots of the applications used, and photos of business activities as evidence of the practical implementation of accounting technology. Additional contextual notes were recorded during the interviews to capture nuances that might not be reflected in the formal responses.

The data were analyzed using thematic analysis techniques. The process included verbatim transcription of interview results, coding of relevant data, grouping of codes into categories, and identifying main themes that reflect patterns and meanings related to the implementation of accounting technology. Data validation was carried out through member checking by asking informants to confirm the transcript results. The findings were then interpreted by linking field data to the theoretical frameworks used to produce a comprehensive understanding.

## 3. RESULT AND ANALYSIS

The Technology Readiness Index (TRI) analysis revealed that P2MW student entrepreneurs scored 89.38% in optimism and 78.75% in innovativeness, both categorized as high. Negative dimensions, discomfort and insecurity, were rated low, indicating minimal psychological and technical barriers. These results suggest a strong level of technological readiness among participants.

Key driving factors for the acceptance of accounting technology included time and cost efficiency, improved data accuracy, real-time information access, and training support from the P2MW program. The main barriers identified were limited experience with accounting software and budget constraints for premium application subscriptions. Proposed strategies from the informants included integrating digital accounting application training into entrepreneurship curricula, providing free trial access to software, and offering continuous technical assistance. Informants also highlighted that consistent exposure to digital tools increases their confidence in managing financial data.

### *3.1. Technology Readiness Overview*

The overall Technology Readiness Index (TRI) analysis revealed that P2MW student entrepreneurs demonstrated a strong readiness to adopt accounting technologies. The composite scores indicated optimism at 89.38% and innovativeness at 78.75%, both categorized as high, as shown in Table 1. Conversely, the negative dimensions, namely discomfort and insecurity, were rated as low,

reflecting minimal psychological and technical resistance among respondents. The positive dimensions, consisting of optimism and innovativeness, obtained an average score of 84.07%, which is classified as high, while the negative dimensions (discomfort and insecurity) scored only 25.32%, as presented in Table 2, which is classified as low. This combination of results illustrates a technological readiness profile that is highly conducive to the adoption of digital innovation in the field of accounting.

Table 1. Technology Readiness Index (TRI) Scores of P2MW Student Entrepreneurs

| Dimension | Score (%) | Category | Interpretation |
|---|---|---|---|
| Optimism | 89.38 | High | Students believe technology improves efficiency, productivity, and work quality. |
| Innovativeness | 78.75 | High | Students are willing to try and learn new accounting technologies. |
| Discomfort | 29.38 | Low | Minimal feeling of discomfort or inability in using accounting applications. |
| Insecurity | 21.25 | Low | High trust in the security of digital accounting systems when used properly. |

Table 2. Comparison of Positive and Negative TRI Dimensions

| TRI Dimension Type | Dimensions Included | Average Score (%) | Category | Interpretation |
|---|---|---|---|---|
| Positive | Optimism, Innovativeness | 84.07 | High | Strong belief in technology's benefits and readiness to adopt new applications. |
| Negative | Discomfort, Insecurity | 25.32 | Low | Low psychological and technical barriers in adopting digital accounting tools. |

From a behavioral perspective, such readiness aligns with the assertion that high levels of optimism and innovativeness typically result in a greater willingness to experiment with new technologies [10]. In the context of the Technology Acceptance Model (TAM), the high readiness values observed here likely contribute to stronger *perceived usefulness* and *perceived ease of use*, both of which are significant predictors of technology adoption [9]. The data also suggests that these students, being digital natives, are more likely to integrate technology into their workflows, provided that adequate training and resources are available. Such behavioral tendencies also demonstrate how prior exposure to digital platforms shapes students' expectations toward new technological tools.

Furthermore, this high readiness level holds strategic importance for the success of P2MW's objectives, which aim to enhance entrepreneurial capabilities through not only capital and mentoring but also the adoption of modern business practices. The readiness scores here indicate that interventions such as targeted training programs are likely to yield significant returns in terms of adoption rates and sustained usage. The readiness indicators also illustrate how program participants respond to structured digital interventions within entrepreneurial development initiatives.

### *3.2. Dimension-by-Dimension Analysis of TRI*

Before presenting the detailed discussion of each *Technology Readiness Index* (TRI) dimension, it is essential to note that this instrument was applied to measure the level of technological readiness among P2MW student entrepreneurs in adopting technology-based accounting systems. The TRI framework consists of two positive dimensions, *optimism* and *innovativeness*, and two negative dimensions, *discomfort* and *insecurity*. The scores for each dimension were obtained through a Likert-scale questionnaire completed by the respondents, and the results were processed into percentage values. The interpretation of these scores forms the basis for evaluating the extent to which students are prepared to utilize accounting technology in managing their businesses. Understanding the overall TRI profile provides a foundation for the subsequent subsections, which will elaborate on the characteristics, significance, and implications of each dimension in greater depth.

#### 3.2.1. Optimism

The optimism dimension scored the highest among all TRI indicators, at 89.38%. This suggests that student entrepreneurs hold a strong belief in the ability of technology to improve the efficiency, accuracy, and accessibility of their accounting processes. Many respondents expressed that accounting software could significantly reduce the time spent on bookkeeping tasks, thereby allowing them to focus

more on strategic decision-making and customer engagement. Some participants also noted that digital tools help them monitor financial activities more consistently across different operational conditions.

This finding is consistent with [17], shows that citizen participation in e-government is influenced by their perception of the benefits and convenience they can derive from technology, indicating that optimism about technology can contribute to greater adoption. It also supports [13] in their research also found that optimism among A/E/C professionals influences the acceptance of Building Information Modeling (BIM) technology, confirming the importance of positive beliefs in the adoption of new technologies. In the entrepreneurial education context, this dimension highlights the potential for leveraging positive perceptions to encourage active participation in technology-oriented training. These insights illustrate how optimistic beliefs reinforce students' motivation to engage with digital systems in their business routines.

### 3.2.2. Innovativeness

The *innovativeness* score of 78.75% reflects a high inclination among respondents to experiment with and adopt new digital tools. This indicates not only openness to change but also a willingness to be early adopters of technological innovations in their businesses. In qualitative responses, some participants mentioned exploring multiple accounting platforms before settling on one that suited their operational needs, demonstrating active engagement in technology selection and experimentation. This behavior also reflects their tendency to explore unfamiliar features when assessing the suitability of a new digital tool.

These results mirror the conclusions of Taheri et al. explored the intention of agricultural professionals to adopt wireless sensor networks and found that individual innovativeness plays an important role in increasing technology acceptance in the agricultural context [18]. Furthermore, [13] noted that innovativeness contributes to the acceptance of Building Information Modeling (BIM) technology among architecture, engineering, and construction professionals in China, with innovative intentions serving as the main driver of new technology adoption. Meanwhile, a study by [19] shows that students with higher levels of innovation are more likely to adopt augmented reality applications in their shopping experiences. In the context of P2MW participants, this suggests a competitive advantage, as the ability to quickly adapt and implement new systems can enhance operational performance and market responsiveness.

### 3.2.3. Discomfort

Low scores in *discomfort* indicate that most participants did not feel overwhelmed or intimidated by the complexity of accounting software. Dahiya and Saini show that perceptions of ease of use (related to discomfort) increase individuals' intention to use mobile health applications in India. Research conducted by [13] also indicates that discomfort affects the adoption of Building Information Modeling (BIM) technology among architecture, engineering, and construction professionals, where low perceptions of discomfort contribute positively to the acceptance of this technology. Furthermore, in a study by [17], it was found that discomfort in using e-government technology has a direct impact on user participation, where the lower the perceived discomfort, the higher the user participation in adopting the technology. This shows that reducing discomfort can accelerate technology adoption in various contexts. For P2MW, this means that relatively simple interventions, such as guided tutorials and peer support groups, could eliminate residual discomfort and foster greater confidence.

### 3.2.4. Insecurity

The *insecurity* dimension also scored low, suggesting minimal concerns over data privacy, system reliability, or potential technical failures. However, a few participants did express hesitancy about storing sensitive financial data on cloud platforms, citing fear of unauthorized access or data breaches. While these concerns were not widespread, they highlight the need for targeted education on cybersecurity measures and safe usage practices. Some respondents also mentioned that their trust in digital systems increases when applications provide clear information about data access controls

Previous research by [20] also found that low risk perception or insecurity contributed to an increase in users' intention to adopt digital payment applications during the COVID-19 pandemic. Addressing this through awareness campaigns and transparent communication about data protection policies could further reduce insecurity and promote sustained use. Such educational initiatives can equip users with practical knowledge on identifying and avoiding common cybersecurity threats. Informants also indicated that clearer explanations of platform security features help them feel more confident when managing sensitive financial information.

### *3.3. Dimension-by-Dimension Analysis of TRI*

The analysis identified several key drivers influencing the adoption of accounting technologies among P2MW student entrepreneurs. These drivers emerged consistently across interviews, indicating shared perceptions among participants. The themes reflect how students evaluate both the functional and contextual aspects of the technologies they use. The findings also illustrate the multidimensional nature of technology readiness as experienced within entrepreneurial settings.

#### 3.3.1. Time and Cost Efficiency

One of the most frequently mentioned benefits was the ability of accounting software to save time and reduce operational costs. Participants noted that automated transaction recording and instant report generation significantly cut down the hours traditionally spent on manual bookkeeping. This is consistent with [9] concept of perceived usefulness, which posits that efficiency gains are a major determinant of technology acceptance. Similar conclusions were drawn by [4], who found that MSMEs adopting digital accounting tools could reallocate saved resources toward business growth initiatives.

#### 3.3.2. Data Accuracy and Reability

Participants highlighted that digital accounting systems reduced the incidence of human error, thus increasing the accuracy and reliability of financial statements. Xuan et al. argue that the application of Building Information Modeling (BIM) in the construction industry not only improves efficiency but also the accuracy of project data, allowing all parties involved to have access to more reliable information [21]. In practice, improved accuracy not only supports compliance with reporting standards but also builds investor and stakeholder confidence. Some participants also mentioned that accurate digital records helped them track financial inconsistencies more effectively.

#### 3.3.3. Real Time-Access to Information

The ability to access financial data anytime and anywhere was another strong motivator. For student entrepreneurs managing businesses alongside academic responsibilities, real-time access meant greater flexibility and responsiveness in decision-making. This supports the findings of [5], who noted that digital accounting tools empower entrepreneurs with timely insights, enabling quicker adjustments to business strategies. Respondents also stated that real-time updates enabled them to monitor cash flows during peak business periods with greater precision.

#### 3.3.4. Program Support and Training

The P2MW program's training sessions and mentorship were cited as pivotal in encouraging technology adoption. For some participants, these interventions were the first structured exposure to accounting applications. Such institutional support plays a role similar to *facilitating conditions* in the Unified Theory of Acceptance and Use of Technology (UTAUT) model, reinforcing the perceived ease of use. Collectively, these driving factors demonstrate that both perceived benefits (TAM) and enabling environmental conditions (TRI contextual variables) work in tandem to promote adoption.

### *3.4. Barriers to Adoption and Their Implications*

While overall readiness was high, several obstacles were identified that could hinder optimal adoption. These barriers are presented along with corresponding strategies to enhance technology acceptance and sustainability among P2MW student entrepreneurs. Users' readiness toward new technologies is often shaped by their familiarity with practical functions that support their daily entrepreneurial activities. Environmental and institutional factors may also influence students' openness and willingness to adopt new digital systems.

#### 3.4.1. Limited Technical Skill

Despite being digital natives, some participants lacked specific competencies in using accounting platforms. This skill gap often led to reliance on trial-and-error learning, which delayed the optimal use of system capabilities. [8] similarly observed that technological literacy does not necessarily equate to accounting literacy, emphasizing the need for targeted training programs that integrate both technical and financial competencies. This variation in proficiency reflects how everyday digital experience does not automatically translate into mastery of specialized accounting tools.

Recommended strategy: Embedding digital accounting training into entrepreneurship and business management courses can help bridge this skill gap, as [22] found that structured educational interventions effectively reduce discomfort and insecurity levels. Such training can provide structured exposure to essential operational steps within the system. Participants may also gain opportunities to practice features that align with the financial reporting needs of their ventures. Systematic instruction helps reduce usage errors and increases users' comfort with digital accounting tools.

### 3.4.2. Subscription and Licensing Cost

The financial burden of premium software subscriptions was a notable deterrent, particularly for early-stage ventures with limited capital. While free or basic versions of software were available, they often lacked advanced features essential for scaling operations. Rafdinal and Senalasari argue that the technological readiness of payment app users during the COVID-19 pandemic plays an important role in driving adoption by generating cost efficiencies, with more technologically ready users being more likely to adopt new practices that can reduce subscription costs [20]. This situation illustrates that technological readiness can shape how users perceive the financial advantages of adopting a particular system.

In the context of health, [23] report that the adoption of Electronic Health Record (EHR) systems in developing countries is also influenced by the level of technological readiness. They found that the use of EHR can reduce operational costs related to medical data management, as more efficient systems result in lower costs and improve the quality of care. Recommended strategy: Forming partnerships between universities, P2MW administrators, and software developers could provide free trials or discounted licenses. These findings demonstrate that the ability to manage technology effectively contributes to the level of efficiency that organizations and individuals can achieve.

### 3.4.3. Behavioral Inertia and Preference for Manual Systems

A minority of participants viewed digital accounting systems as redundant, preferring manual bookkeeping methods they found familiar. This resistance reflects the behavioral inertia described in [24] Diffusion of Innovations theory, where perceived complexity and the absence of immediate advantages slow technology adoption. This tendency often emerges because users feel more confident in procedures they have practiced repeatedly, even when digital tools offer more efficient alternatives.

Recommended strategy: Incorporating hands-on tutorials and guided onboarding sessions can help users recognize the comparative advantages of digital tools and gradually transition from manual systems. This approach allows users to understand the operational steps that are most relevant to routine bookkeeping tasks. Gradual exposure to key functions also supports a smoother adjustment process for users who are transitioning from manual methods.

### 3.4.4. Data Security and Cloud Reliability Concerns

Although insecurity scored low in the TRI, a few participants expressed hesitancy about storing sensitive financial data on cloud platforms. In the context of technology use, concerns about data security and cloud reliability are very important issues. Research by[25] shows that many companies pay close attention to security when adopting cloud computing, given that data security is a major issue in cloud application implementation. This highlights the need for technology that not only works well, but also gives users confidence that their data is secure.

Recommended strategy: Providing concise cybersecurity training, emphasizing safe data management and multi-factor authentication, could mitigate these fears and promote sustained use. Such training introduces users to practical techniques for protecting data during storage and transmission. Users can also learn about common risks associated with cloud-based environments. This understanding helps build confidence when managing sensitive financial information through digital platforms.

### 3.4.5. Peer Learning and Continuous Technical Assistance

Beyond individual factors, participants emphasized the value of collective learning. Leveraging peer-to-peer mentorship and community-based workshops accelerates digital skill acquisition and fosters confidence. Technology can serve as a tool for peer learning and ongoing technical support. One study by [26] emphasizes that the use of technology in the context of open banking in Indonesia can increase interaction between users, support collaboration, and learning from the experiences of other users. This shows that technology not only functions as a transactional tool but also creates space for knowledge exchange among users.

[15] also found that the implementation of digital learning environments during the COVID-19 pandemic, which is closely related to technological readiness, created opportunities for students to interact and help each other through digital platforms, demonstrating the potential of technology in supporting collaborative learning. Establishing a helpdesk or technical support unit within the P2MW structure would further ensure that emerging challenges are promptly resolved, minimizing user frustration and technology abandonment. This availability of support enables users to identify appropriate solutions when encountering technical challenges. The relevance of these collaborative and supportive mechanisms can be further understood through the summarized findings presented in Table 3.

Table 3. Driving Factors, Barriers, and Adaptation Strategies in the Adoption of Digital Accounting

| Aspect | Findings from the Study |
|---|---|
| Driving Factors | - Time efficiency in transaction processing.<br>- Improved accuracy of financial records.<br>- Real-time access to financial information.<br>- Ease of use of digital accounting applications. |
| Barriers | - Limited technical skills for advanced features.<br>- High subscription fees for professional accounting software.<br>- Limited accounting knowledge among students. |
| Adaptation Strategies | - Self-directed learning through online resources.<br>- Utilizing free versions of accounting applications.<br>- Combining manual bookkeeping with digital systems. |

## 4. DISCUSSION

This study reveals that P2MW student entrepreneurs demonstrate a high level of readiness in adopting digital accounting technology. This is reflected in the high scores of the positive dimensions of the Technology Readiness Index (TRI)—namely optimism and innovativeness—and the low scores in the negative dimensions of discomfort and insecurity. These results indicate that students not only believe in the benefits of accounting technology but are also willing to try new innovations with relatively low psychological barriers. These findings are in line with previous research confirming that the level of technology readiness has a significant effect on the intention to adopt technology. These consistent results across various technological contexts strengthen the argument that technology readiness is a fundamental psychological factor that shapes users' acceptance behavior.

For example, research by [20], which analyzed the adoption of mobile payment applications during the COVID-19 pandemic through the integration of the Technology Acceptance Model (TAM) and the Technology Readiness Index (TRI), shows that technology readiness plays an important role in driving the intention to adopt technology. The study shows how individual optimism and innovation can increase perceived usefulness and perceived ease of use, two key variables in TAM. Furthermore, a study by [27] also found that individuals' attitudes and behavioral intentions to use health applications are influenced by the level of technological readiness of users in India. Research by [13] in the construction sector also shows that technological readiness is an important factor in the acceptance of Building Information Modeling (BIM), reinforcing the view that readiness is a universal component in cross-field technology adoption models. These obstacles highlight the need for more targeted interventions that support users in developing technical competencies and overcoming financial limitations in technology adoption.

The main factors driving the adoption of accounting technology include time efficiency, improved financial record accuracy, real-time access to information, and ease of use of the application. A number of previous studies have also confirmed that perceived ease of use and perceived usefulness of technology are important determinants in the technology adoption process in various contexts. For example, [19] found that the perceived ease and usefulness of augmented reality-based applications contributed significantly to the intention to adopt technology among students. Similar results were reported by [27], who showed that these two factors had a positive impact on individuals' attitudes and behavioral intentions in adopting mobile health applications.

In a different context, [13] emphasized that perceptions of ease of use and usefulness of Building Information Modeling (BIM) technology have a real impact on the level of technology acceptance among

construction sector professionals. Meanwhile, a study by [28] on the adoption of e-wallet technology in Malaysia confirmed that the ease and usefulness of the system are two key factors that encourage users' intention to continue using the technology. However, several barriers were identified, such as limited technical skills, subscription costs for accounting applications, and insufficient accounting knowledge. Nevertheless, students have developed effective adaptation strategies, such as self-directed learning through online resources, using free versions of applications, and combining manual bookkeeping with digital systems.

Academically, this research contributes to the literature on technology readiness and the adoption of accounting technology among student entrepreneurs. Practically, the findings can serve as a reference for educational institutions, P2MW organizers, and accounting application developers to design training programs, mentoring, and innovations tailored to the needs of student micro-enterprises. This study is subject to several limitations that should be acknowledged. First, the sample size was relatively small (n = 10) and limited to student entrepreneurs participating in the Program Pembinaan Mahasiswa Wirausaha (P2MW). Consequently, the findings may not be statistically generalizable to all university-based entrepreneurs or to professional micro, small, and medium enterprises (MSMEs). Second, data collection relied primarily on self-reported perceptions through interviews and descriptive quantitative indicators, which may introduce bias related to social desirability or subjective interpretation of readiness and adoption constructs. Third, the cross-sectional nature of this research limits the ability to capture longitudinal changes in technology adoption behavior, particularly as students progress through different phases of their entrepreneurial journey.

Despite these limitations, the study offers several opportunities for future research. Subsequent studies could employ larger and more diverse samples across multiple universities or entrepreneurship programs to enhance representativeness and external validity. Future research may also adopt mixed-method or longitudinal designs to track the evolution of technology readiness and acceptance over time, identifying how training interventions, mentoring, or changes in policy influence adoption behaviors. In addition, integrating moderating variables such as digital literacy, institutional support, and entrepreneurial mindset could help refine the TAM–TRI interaction model in the context of student entrepreneurship. Comparative studies between student-based incubator programs (e.g., P2MW) and professional MSMEs would further illuminate contextual differences, thereby extending the theoretical applicability of TAM–TRI to education-driven entrepreneurial ecosystems.

## 5. CONCLUSION

The outcome of the study reveals that the state of readiness among P2MW student entrepreneurs to adopt technology-based accounting systems is very high, as expressed through high optimism and innovativeness with low discomfort and insecurity. This confirms perceived usefulness and ease of use of accounting technology as important underpinning constructs of the Technology Acceptance Model. Other specifics on efficiency, improved accuracy, real-time access, and availability of training support from the program are the key drivers for acceptance. Even though several challenges were evident, including limited technical skills and subscription costs, there has been application of various adaptation strategies by student entrepreneurs to maintain the use of digital accounting tools. Therefore, the study could establish that technology-based accounting significantly contributes to the strengthening of financial management capabilities and development of sustainability aspects among student businesses.

Larger and more diverse samples are suggested in future research to increase the generalisability of findings. Studies can also employ a mixed-method or longitudinal approach to track technology readiness and acceptance at different stages of the entrepreneurial development of the students. The inclusion of variables such as digital literacy, institutional support, and an entrepreneurial mindset may further enhance the interrelationship of both readiness and acceptance factors. Comparison between student entrepreneurs and professional MSMEs could be useful in extracting more profound insights into the contextual differences with regard to the adoption of digital accounting. Researchers are further encouraged to explore the effectiveness of specific interventions such as training, mentoring, or subsidized software access in surmounting technical and financial constraints in technology adoption.

KOMPAK (Jurnal Ilmiah Ilmu Akuntansi) p-ISSN: 1979-116X e-ISSN: : 2621-6248

## REFERENCES


[1] A. Y. Siswananti and E. Puspitasari, "Pengaruh Sistem Informasi Akuntansi, E - Commerce, dan Media Sosial terhadap Keputusan untuk Berwirausaha," *Kompak J. Ilm. Komputerisasi Akunt.*, vol. 17, no. 1, pp. 64–77, Apr. 2024, doi: 10.51903/kompak.v17i1.1697.

[2] D. K. Wardani and L. A. Sikteubun, "Pemahaman Tri Nga dan Pemahaman Tri N Terhadap Minat Berwirausaha," *Kompak J. Ilm. Komputerisasi Akunt.*, vol. 16, no. 2, pp. 416–423, Dec. 2023, doi: 10.51903/kompak.v16i2.1355.

[3] D. N. Petra, M. N. Innayah, W. Purwidianti, and R. F. Utami, "Driving MSME Success: Unveiling the Impact of Digital Literacy, Financial Literacy, Innovation, and Human Capital," *Kompak J. Ilm. Komputerisasi Akunt.*, vol. 18, no. 1, pp. 42–54, Jul. 2025, doi: 10.51903/mcrbvy35.

[4] A. Sundari, A. R. Prastuti, I. R. Saputo, J. Febriana, and S. M. Putri, "Strategi Kemendikbud dalam Pemberdayaan UMKM di Kalangan Mahasiswa," *J. Ilm. Res. Student*, vol. 1, no. 2, pp. 338–347, 2023, doi: 10.61722/jirs.v1i2.259.

[5] Y. Arip, R. L. Putro, and E. D. P. Ayuningtyas, "Evaluasi Program Sertifikasi Kewirausahaan untuk Meningkatkan Minat dan Kompetensi Wirausaha di Universitas Muhammadiyah Ponorogo," *Equilibria Pendidik. J. Ilm. Pendidik. Ekon.*, vol. 8, no. 2, pp. 91–102, 2023, doi: 10.26877/ep.v8i2.17219.

[6] Y. Setiawan, M. Muthia, and H. Sugiharti, "Analisis Minat Menggunakan E-Commerce pada Wirausaha Mahasiswa Universitas Pendidikan Indonesia," *J. Ilmu Manaj. dan Bisnis*, vol. 15, no. 1, pp. 21–28, 2024, doi: 10.17509/jimb.v15i1.75070.

[7] E. Noviar, "Student Entrepreneurship Development: A Case Study of Ganesha Entrepreneur Laboratory at STIE Ganesha," *Jams J. Appl. Multydisciplinary Stud.*, vol. 1, no. 2, pp. 44–60, 2025, [Online]. Available: https://jurnal.stieganesha.ac.id/index.php/jams/article/view/179

[8] A. A. G. A. M. Putra, D. P. N. Dewi, N. P. Y. Lestari, and D. A. E. R. Dewi, "Strategi Manajemen Keuangan Berbasis Catur Purusa Arta pada Startup Binaan Primakara University," *J. Penelit. dan Penjaminan Mutu*, vol. 5, no. 1, pp. 41–55, 2024, doi: 10.54714/jd.v5i1.84.

[9] F. D. Davis, "Perceived Usefuness, Perceived Ease of Use and User Acceptance of Information Technology," *Manag. Inf. Syst. Res. Cent.*, vol. 13, no. 3, pp. 1–23, 1989, doi: 10.2307/249008.

[10] J. Adamek and M. Solarz, "Determinants of Artificial Intelligence Use by Accounting Practitioners from the Perspective of the Technology Readiness and Acceptance Model (TRAM)," *Zesz. Teoretyczne Rachun.*, vol. 49, no. 2, pp. 11–36, 2025, doi: 10.5604/01.3001.0055.1484.

[11] R. Ramayanti, N. A. Rachmawati, Z. Azhar, and N. H. Nik Azman, "Exploring Intention and Actual Use in Digital Payments: A Systematic Review and Roadmap for Future Research," *Comput. Hum. Behav. Reports*, vol. 13, p. 100348, 2024, doi: 10.1016/j.chbr.2023.100348.

[12] I. Agárdi and M. A. Alt, "Do Digital Natives Use Mobile Payment Differently Than Digital Immigrants? A Comparative Study Between Generation X and Z," *Electron. Commer. Res.*, vol. 24, no. 3, pp. 1463–1490, 2022, doi: 10.1007/s10660-022-09537-9.

[13] Y. Zhao, Y. Sun, Q. Zhou, C. Cui, and Y. Liu, "How a/E/C Professionals Accept BIM Technologies in China: A technology Acceptance Model Perspective," *Eng. Constr. Archit. Manag.*, vol. 30, no. 10, pp. 4569–4589, 2022, doi: 10.1108/ecam-04-2022-0308.

[14] I. Rosnidah, R. J. Johari, A. M. Musyaffi, R. Marota, and A. Muna, "E-Government Finance System Readiness for Village Government Employees: Lessons from Indonesia," *Qual. - Access to Success*, vol. 23, no. 189, pp. 238–244, 2022, doi: 10.47750/qas/23.189.27.

[15] P. Reyes-Mercado, K. Barajas-Portas, J. Kasuma, M. Almonacid-Duran, and G. A. Z. Aboumrad, "Adoption of Digital Learning Environments During the COVID-19 Pandemic: Merging Technology Readiness Index and UTAUT Model," *J. Int. Educ. Bus.*, vol. 16, no. 1, pp. 91–114, 2022, doi: 10.1108/jieb-10-2021-0097.

[16] A. M. Musyaffi, R. J. Johari, I. Rosnidah, D. K. Respati, C. W. Wolor, and M. Yusuf, "Understanding

Digital Banking Adoption During Post-Coronavirus Pandemic: An Integration of Technology Readiness and Technology Acceptance Model," *Tem Journal-Technology Educ. Manag. Informatics*, vol. 11, no. 2, pp. 683–694, 2022, doi: 10.18421/tem112-23.

[17] Y. Purwanti, B. H. Purwanto, and M. Jamaludin, "Citizen Participation in Electronic Public Administration: The Considerations of Functionality and the Technology Acceptance Model," *Int. J. Public Policy Adm. Res.*, vol. 9, no. 4, pp. 90–101, 2022, doi: 10.18488/74.v9i4.3206.

[18] F. Taheri, M. D'Haese, D. Fiems, and H. Azadi, "The Intentions of Agricultural Professionals Towards Diffusing Wireless Sensor Networks: Application of Technology Acceptance Model in Southwest Iran," *Technol. Forecast. Soc. Change*, vol. 185, p. 122075, 2022, doi: 10.1016/j.techfore.2022.122075.

[19] V. Saprikis, G. Avlogiaris, and A. Katarachia, "Determinants of the Intention to Adopt Mobile Augmented Reality Apps in Shopping Malls Among University Students," *J. Theor. Appl. Electron. Commer. Res.*, vol. 16, no. 3, pp. 491–512, 2020, doi: 10.3390/jtaer16030030.

[20] W. Rafdinal and W. Senalasari, "Predicting the Adoption of Mobile Payment Applications During the COVID-19 Pandemic," *Int. J. Bank Mark.*, vol. 39, no. 6, pp. 984–1002, 2021, doi: 10.1108/ijbm-10-2020-0532.

[21] Q. Xuan, Y. Shi, K. Lyu, and Y. Mo, "Using a Tam-Toe Model to Explore Factors of Building Information Modelling (BIM) Adoption in the Construction Industry," *J. Civ. Eng. Manag.*, vol. 26, no. 3, pp. 259–277, 2020, doi: 10.3846/jcem.2020.12176.

[22] A. Parasuraman and C. L. Colby, "An Updated and Streamlined Technology Readiness Index: TRI 2.0," *J. Serv. Res.*, vol. 18, no. 1, pp. 59–74, 2015, doi: 10.1177/1094670514539730.

[23] M. A. Khashan, T. H. Alasker, M. A. Ghonim, and M. M. Elsotouhy, "Understanding Physicians' Adoption Intentions to Use Electronic Health Record (EHR) Systems in Developing Countries: An Extended TRAM Approach," *Mark. Intell. Plan.*, vol. 43, no. 1, pp. 1–27, 2024, doi: 10.1108/mip-05-2023-0225.

[24] E. M. Rogers and M. Everett, *Diffusion of Innovations*. 1983. [Online]. Available: https://openlibrary.org/books/ol3511214m/diffusion_of_innovations

[25] O. I. Tawfik, O. Durrah, K. Hussainey, and H. E. Elmaasrawy, "Factors Influencing the Implementation of Cloud Accounting: Evidence From Small and Medium Enterprises in Oman," *J. Sci. Technol. Policy Manag.*, vol. 14, no. 5, pp. 859–884, 2022, doi: 10.1108/jstpm-08-2021-0114.

[26] N. Iman, S. S. Nugroho, E. Junarsin, and R. Y. Pelawi, "Is Technology Truly Improving the Customer Experience? Analysing the Intention to Use Open Banking in Indonesia," *Int. J. Bank Mark.*, vol. 41, no. 7, pp. 1521–1549, 2023, doi: 10.1108/ijbm-09-2022-0427.

[27] H. Dahiya and A. Saini, "Assessing Individuals' Attitude and Behavioural Intention to Use Dietary and Fitness Mobile Applications: Evidence from India," *J. Indian Bus. Res.*, vol. 16, no. 3, pp. 329–352, 2024, doi: 10.1108/jibr-12-2022-0302.

[28] Q. YANG and F. SHI, "A Technology Acceptance Model (TAM) Towards Use Intention of E-Wallet Among Youth in Malaysia," *UCJC Bus. Soc. Rev.*, vol. 21, no. 80, pp. 18–47, 2024, doi: 10.3232/ubr.2024.v21.n1.01.