



Readiness Model of Micro, Small, and Medium Enterprises in the Creative Industry to Adopt Information Technology

**Nikmatuniayah¹, Resi Yudhaningsih², Jati Handayani³, Lilis Mardiana Anugrahwati⁴,
Nur Intan Andriani⁵**

^{1, 2, 3, 4, 5} Politeknik Negeri Semarang, Semarang, Indonesia

Abstract

The rapid development of IT in the era of Industry 4.0 has a significant impact on all digital transaction activities. The adoption of information technology (IT) can be studied from the perspective of user readiness. This study aims to examine the level of readiness of Micro, Small, and Medium Enterprises (MSMEs) in the creative industry in Semarang City in adopting IT. The research design and model were developed using the Technology Acceptance Model (TAM) and Technology Readiness Index (TRI). The population of the study was MSMEs in the creative industry in Semarang City, samples were taken using a non-probability procedure with a purposive sampling technique. The respondent data that could be processed amounted to 30 respondents. Data collection used a questionnaire survey method and was analyzed using the Partial Least Square (PLS) technique. The results showed that Optimism had a significant positive effect on Perceived Ease of Use and Perceived Usefulness. Innovativeness, Insecurity, and Discomfort had a positive but insignificant impact on Perceived Ease of Use and Perceived Usefulness. Perceived Ease of Use had an effect, and Perceived Usefulness did not affect Intention to Use IT.

Keywords: MSME, Technology Readiness Index, Technology Acceptance Model, IT

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***Corresponding Author:**

nikmatuniayah@polines.ac.id

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INTRODUCTION

MSMEs have proven to survive even though the monetary crisis has hit Indonesia. MSMEs, with their uniqueness and local products, are able to survive in the midst of the destroyed medium industry, because they depend on export materials. MSMEs, especially EMKM, have proven to be able to develop and grow. It is very meaningful if researchers pay attention to this side. According to Divianto and Febrianty (2017), the role of MSMEs is very influential on the economy in Indonesia. MSMEs have even helped the Indonesian economy, with an increase in gross domestic product (GDP) from 57.84 percent to 60.34 percent in the last five years of 2016. However, EMKM is not free from classic problems that hurt, such as capital, management, technology, and marketing. In industrial development, in 2019, almost all industries switched to digital technology.

The need for digital information in the industrial era 4.0 is absolutely necessary. Along with the rise of social media, digital marketing, and electronic money, the need for MSME readiness in absorbing information technology is urgent. The role of information systems in supporting corporate and industrial business activities has been widely revealed in previous empirical studies. Information systems are a medium for building business networks, expanding economic scale, increasing production efficiency, directing companies to a broader economic system, and becoming a tool for developing the company's competitive advantage (Ives, Hamilton, & Davis, 1980).

However, empirical studies that reveal the adoption of information systems in the MSME realm are still limited, and the level of IT adoption by MSMEs is still relatively low because, in addition to limited capital, MSMEs are not ready to face IT. This research is important to do for several reasons as follows: First, Thong (1999) stated that previous empirical studies were more concentrated on discussing implementation, while empirical research that examines the determinants of adoption and readiness to adopt IT provides strategic information for the government in formulating MSME development policies. Second, previous empirical studies tend to examine the context of large companies, so that the findings cannot be generalized to the context of MSMEs, because the two research contexts have fundamental differences in company size, economic scale, managerial model, type of IT needed, and their IT governance system model.

This study examines the determinants and readiness of IT adoption by MSMEs, providing an opportunity to develop IT adoption studies in the unique context of MSMEs. The centralized decision structure and the central role of leaders strengthen the assumption that leadership characteristics play a major role in the decision process to adopt IT. The low level of IT technical knowledge and skills possessed by leaders and employees (Lees & Lees, 1987) thus becomes an obstacle for MSMEs in adopting IT (Attewell, 1991). This research is important to be conducted because Thong (1999) stated that previous empirical studies have focused more on discussing implementation, while empirical research examining the determinants of IT adoption in MSMEs is still relatively limited. In fact, studies on the determinants of IT adoption and readiness provide strategic information for the government to formulate MSME development policies.

This study focuses on the study of creative industry SMEs in adopting IT using the revised Technology Readiness Index (TRI) model (Achjari, Didi et al, 2011). This study also develops the revised TRI model by adding constructs in the TAM model (Achjari, Didi et al, 2011), namely perceived ease of use and perceived usefulness as a measure of individual acceptance of IT. This research was conducted in Semarang City, which is one of the economic magnets of Central Java and has quite a lot of MSMEs, including those engaged in the creative industry. However, creative MSMEs in Semarang City have not been able to provide a special predicate for the city (Tri Danuar, D., & Darwanto, 2013: 5).

The difference with previous studies is that it combines the revised TRI model and the TAM model and adds the construct of behavioral intention as a measure of individual acceptance. By measuring the readiness to adopt IT through the perceptions of MSME managers and employees, it is expected to predict the readiness of MSMEs in adopting IT. For the government, the readiness of MSMEs in adopting IT is important information in designing policies for developing the potential and competitiveness of MSMEs based on IT. The importance of MSMEs in supporting the global economy, therefore, a study of MSMEs is absolutely necessary, especially the readiness to adopt IT, considering the increasingly rapid development of digital technology. The variables of Optimism, Innovation, insecurity, and discomfort are important variables to study their influence on the perception of ease of use and perception of usefulness (from TAM Davis).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Understanding Information Systems

The definition of a system, according to James A. Hall (2009), is a group of two or more interconnected components or subsystems that function with the same goal. Meanwhile, according to West Churchman in a book written by Krismiaji (2010), a system is defined as a series of components that are coordinated to achieve a series of goals. Based on this understanding, a system is a series of components that are interconnected to achieve the same goal. Information systems, according to Romney in a book written by Krismiaji (2010), are organized ways to collect, enter, process, and store data, and organized ways to store, manage, control, and report information in such a way that an organization can achieve its stated goals. Meanwhile, according to James A. Hall (2009), an information system is a series of formal procedures in which data is collected, processed into information, and distributed to users. Based on this understanding, an information system is a series of organized ways to process data and produce information.

Accounting Information System is a system that processes data and transactions to produce useful information for planning, controlling, and operating a business (Krismiaji, 2010:4). Meanwhile, according to James A. Hall (2009), Accounting Information System processes various financial transactions and non-financial transactions that directly affect the processing of financial transactions. It can be concluded that the definition of Accounting Information System is the process of presenting information from processing transaction data, both financial and non-financial, for the benefit of the company's business. Krismiaji (2010) states that the accounting information system has four cycles, which are the main cycles: Revenue Cycle, Expenditure Cycle, Conversion Cycle, General Ledger, and Reporting Cycle.

Micro, Small, and Medium Enterprises (MSMEs)

Article 6 of Law of the Republic of Indonesia No. 20 of 2008 states that the criteria for micro businesses are having a maximum net worth of Rp50,000,000,- excluding land and buildings for business premises; having annual sales results of Rp300,000,000,-. The criteria for small businesses are having a net worth of more than Rp50,000,000 up to a maximum of Rp500,000,000, excluding land and buildings for business premises, or having annual sales results of more than Rp300,000,000. The criteria for medium-sized businesses are having a net worth of more than Rp500,000,000 up to a maximum of Rp10,000,000,000, excluding land and buildings for business premises, or having annual sales results of more than Rp2,500,000,000 up to a maximum of Rp50,000,000,000.

Table 1. Criteria for MSMEs

No	Description	Criteria	
		Asset	Turnover
1.	Micro Business	Max 50 million	Max 300 million
2.	Small business	50 million – 500 million	300 million – 2.5 m
3.	Medium Enterprises	500 million – 10 m	2.5 m – 50 m

Source: Tatik, 2019

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the models widely used in research to study the behavior of information technology acceptance. Perceived ease of use and perceived usefulness are two key indicators that determine individual acceptance of information systems. The formation of perceptions of usefulness and ease of use determines attitudes toward using technology, in turn forms behavioral intention to use, and ultimately influences the use of information technology (actual technology use).

The TAM model developed by Davis has been widely reviewed, replicated, and developed by other researchers. Research on behavioral aspects in the use of information technology continues to develop, as conducted by Adamson Shine, Barnett et al., Fagan et al., Jones et al., and Ilias & Nazirah. The results of these studies indicate that the TAM model can consistently and validly explain the behavior of accepting information technology. TAM is included in the mid-range theory category, which is used to explain the behavior of adoption and utilization of IS. Davis et al. (1989) developed TAM in an empirical study and proposed three determinants of managerial computer use, namely intention as a rational predictor of computer use, perceived usefulness as the main predictor of intention to use a computer, and perceived ease of use as the second predictor of intention to use a computer.

Technology Readiness Index/TRI (TRI)

Technology Readiness Index, or abbreviated as TRI, is a framework that explains the relationship between individuals and technology, namely the relationship between various individual characteristics and their beliefs about various aspects of technology. TRI defines four main constructs of individual readiness to adopt IT based on general personality characteristics and motivating or inhibiting factors towards new technology. Constructs in the TRI model (Parasuraman 2000) include Optimism, which is a positive view of technology. Innovativeness is the tendency to be the first user of a new technology. Inconvenience is a feeling of being overwhelmed and unable to control technology. Insecurity is a lack of trust in new technology due to security and privacy reasons.

Research Variables: Research variables include:

- a. Optimism: a person's tendency to believe that they will get good results by using a technology (Scheiver & Arver 1987). Someone who is optimistic about a particular technology will feel that the technology is useful.
- b. Innovation: Innovation is considered a trait that is not influenced by the environment or internal variables (Agarwal & Prasad 1997). An innovative person will use a new invention even when the potential value of the invention is uncertain and the benefits are unclear.
- c. Insecurity: Insecurity arises because someone feels distrustful of technology for reasons of security and privacy (Parasuraman 2000). This feeling of insecurity gives rise to feelings of suspicion and forms a negative perception of the benefits of a technology.

- d. Discomfort: Parasuraman (2000) defines discomfort as a feeling of being overwhelmed and unable to control a technology. Feelings of being overwhelmed lead to the perception that a technology is useless (Walczych et al., 2007).
- e. Perceived Ease of Use: the degree to which a person believes that using an AIS is easy and will be free from user effort.
- f. Perceived Usefulness: the level of individual belief that using AIS will improve his/her performance.
- g. Intention to Use AIS: an action carried out by a person in relation to AIS or an interaction between a person/professional and AIS.

Table 2. Research Variables and Indicators

Variables	Variable Concept	Research Indicators
Optimistic	A person's tendency to believe that they will get good results	1. Optimistic character; 2. never give up
Innovation	The courage to use new findings even if the potential value is uncertain	1. Aware of technological advances 2. Trying out new findings
Insecurity	someone feels distrustful of technology due to security and privacy reasons	1. The magnitude of the contribution that technology makes 2. Sense of security from privacy
Discomfort	discomfort as a feeling of being overwhelmed and unable to control a technology.	1. Inability to control technology 2. Perception of IT as not providing benefits to self
Perception of Usefulness	Confidence level The use of SIA improves performance	1. Performance 2. Productivity 3. Effectiveness
Perceived Ease of Use	The level of confidence in using SIA is easy and free	1. Learning 2. Interaction 3. Experience
Intention to Use SIA	A person's interaction with SIA	1. Transaction processing cycle 2. Budgeting/Work Plan Making 3. Internal Control Process

METHODS

Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics determined by the researcher, to be studied and then (Sugiyono, 2011, 73). The population used in this study is the creative industry MSMEs in Semarang City. This research was conducted in Semarang City, which is one of the economic magnets of Central Java and has quite a lot of MSMEs, including those engaged in the creative industry. The sampling procedure is non-probability using the purposive method. The respondent criteria are MSMEs that have and are currently using IT, namely computer-based IT, internet, and cellular technology such as GSM or CDMA, Wifi or WiMax. The data used in this study are primary data collected directly from the research subjects, namely managers and employees of MSMEs in the IT-based creative industry, craft industry, graphic design and printing, digital marketing, software application production, and tourism in Semarang City. Research Location: Semarang City. Data collection is accessed through the distribution of questionnaires to selected creative industry MSMEs. The

questionnaire was distributed to selected respondents in May - June 2023. The questionnaire was distributed for two months, and the returned and completed questionnaires were further processed. The respondent data that was returned and could be processed amounted to 30 respondents.

This research is an explanatory research, which is a research that uses a statistical approach to analyze data obtained from the results of a questionnaire survey based on the concept and theory of IT adoption readiness by creative industry UMKM in Semarang City. The research questionnaire is arranged in the form of a closed-ended statement using a five-point Likert scale. Questions in the questionnaire are measured using a Likert scale, which is a scale that can measure the subject's response on 5 points (Hartono 2008). The distribution of the questionnaire was carried out directly to respondents by field officers (students). In-depth interviews were conducted by researchers with resource persons.

Data Processing Method, Instrument Testing (construct validity and reliability), and hypothesis testing on data obtained through a questionnaire survey using the variant-based structural equation modeling (SEM) method, namely the Partial Least Squares (PLS) technique, with the help of the Smart PLS Ver. 2.0 M3 software application.

RESULTS AND DISCUSSION

The discussion in this section is the result of a field investigation aimed at collecting information through the use of a survey in the form of a questionnaire. The survey was designed to evaluate various factors that are the focus of this study, including the characteristics of Micro, Small, and Medium Enterprises (MSMEs) in the IT-based creative industry, as well as the variables tested, such as optimism, innovativeness, insecurity, discomfort, perception of ease of use of Accounting Information Systems (AIS), perception of usefulness of AIS, and intention to use AIS. Further details on the discussion will be explained in the next section.

Sampling was conducted non-probably using a purposive method. The criteria for respondents involved MSMEs that have used or are using computer-based information technology, internet, and cellular technology such as GSM, CDMA, Wifi, or WiMax. The data used in this study came from primary data sources collected directly from the research subjects, namely managers and employees of MSMEs operating in the IT-based creative industry, including the craft industry, graphic design, digital printing, digital marketing, and photography studios in Semarang City. The research was conducted in Semarang City, with data collection carried out by distributing questionnaires to selected MSMEs in the creative industry. The questionnaires were distributed to respondents in the period May to June 2023. After that period, the questionnaires that had been returned and filled out completely would be further processed after waiting for two months. The respondent data that was returned and could be processed amounted to 30 respondents.

Furthermore, a description of the characteristics of the respondents can be seen in the tables below:

Table 3. Age Distribution

No	Age Category	Frequency	Percentage (%)
1	< 21 years	4	13.3
2	21-30 years	22	73.3
3	31-40 years	1	3.3
4	41-50 years	0	0.0
5	51-60 years	3	10.0
	Total	30	100.0

Source: Processed Primary Data, 2023

Based on Table 3, it is known that the majority of respondents are aged 21-30 years, which is 73.3%. Respondents aged 31-40 years are only one person (3.3%), and there are also respondents aged 51-60 years, as many as 10%. The 21-30 age group is often considered a generation that is more familiar with information technology (IT) and digital. The 21-30 age group is more likely to be involved in the IT-based creative industry because they have grown up with this technology throughout their lives.

Table 4. Creative Industry SMEs

No	Education Category	Frequency	Percentage (%)
1	High School / Vocational School	16	53.3
2	D3	3	10.0
3	S1	10	33.3
4	S2	1	3.3
Total		30	100.0

Source: Processed Primary Data, 2023

Based on Table 4, it is known that most respondents have a high school/vocational high school education of 16 people (53.3%), followed by a bachelor's degree of 10 people (33.3%). Factors that may cause the majority of respondents from MSMEs who have used or are using computer-based information technology, the internet, and mobile technology to have a high school/vocational high school education background (16 people or 53.3%) followed by a bachelor's degree of education (10 people or 33.3%) are caused by several things. In some locations or communities, a secondary education background (high school/vocational high school) can be more common or more accessible than higher education (bachelor's degree). Owners or employees of MSMEs in the information technology sector may be more likely to have a secondary education background and have gained technical skills through non-formal education or direct training. In certain industries, such as information technology, the technical expertise needed to operate or use technology may not always depend on a formal educational background. People with a secondary education background may have relevant skills due to training or practical experience.

College graduates are more likely to seek and develop careers in large companies or corporations that require specialized skills gained from formal education. Bachelor's degree graduates prefer to work in completely different sectors, such as the financial industry, management consulting, government, health, or education, that are not necessarily directly related to information technology or MSMEs. College graduates often have the opportunity to pursue further formal education, earn advanced degrees, or deepen their knowledge in a specific field, which can influence their career choices. Some college graduates seek more international or global career opportunities, such as working for multinational companies or international organizations.

Table 5. Distribution of Business Years

No	Length of Business	Frequency	Percentage (%)
1	1 year	2	6.7
2	2-3 years	3	10.0
3	> 3 years	25	83.3
Total		30	100.0

Source: Processed Primary Data, 2023

Based on Table 4, it is known that the length of business run by respondents is more than 3 years as many as 25 people (83.3%), followed by 2-3 years (10%). The distribution of business length illustrates that most businesses in the sample are more than 3 years old (83.3%). This is a sign of stability in the business. However, there are also relatively new businesses, with 2 businesses that are 1 year old (6.7%) and three businesses that are 2-3 years old (10.0%).

A business that is more than 3 years old indicates that the company has passed the early challenging times and is starting to gain momentum. On the other hand, a younger business may still be in its early growth stages. This evaluation can help in strategic planning and understanding the risks and opportunities associated with the age of the business.

Table 6. Distribution of Number of Employees

No	Employee Position	Frequency	Percentage (%)
1	Admin	8	26.7
2	Customer service	1	3.3
3	Head of Division	4	13.3
4	Operational Manager	1	3.3
5	Operator	3	10.0
6	Operator & customer service	1	3.3
7	Owner	1	3.3
8	Photographer	1	3.3
9	digital imaging specialist	1	3.3
10	Spv	1	3.3
11	Regular staff	2	6.7
12	Financial staff	6	20.0
	Total	30	100.0

Source: Processed Primary Data, 2023

The distribution of employee positions within the organization shows a diversity of roles ranging from administrative to management, with regular staff, financial staff, and department heads. Furthermore, the operator role is also quite significant in this organization, indicating a focus on operations and production. However, the customer service role seems minimal, with only one employee. It is important to note that six financial staff members indicate a great deal of effort in financial management, while only one owner suggests that this business may be individually owned or small in scale. Continuous evaluation of employee roles and responsibilities, and the role of each position in achieving business goals, is essential for long-term success.

Variable Description

Variable description is used to provide an overview of the data that has been collected, and then calculate the average. From this average, it will be analyzed using a formula that groups the data into five categories. The use of a formula with five categories aims to provide a more comprehensive understanding of the respondents' opinions regarding each variable, so that it can be more easily interpreted. Each average indicator value can provide a conclusion about how the respondents think about the variable in question.

The variable scores in this study consist of five answer choices, with the highest value being 5 and the lowest value being 1. The results of these answers are categorized, and the intervals are first calculated so that conclusions can be drawn regarding the description of the respondents' opinions on each variable using the following formula:

$$\text{Interval} = \frac{\text{highest value} - \text{lowest value}}{\text{Number of classes}} = \frac{5 - 1}{5} = 0,8$$

Furthermore, the categorization of variables can be shown as follows:

- 1.00-1.80 = Very Low
- 1.81-2.60 = Low
- 2.61-3.40 = Sufficient
- 3.41-4.20 = High
- 4.21-5.00 = Very High

Categorization of all latent constructs uses the interval guidelines above, because what is categorized is the average score of the respondents' answers and not the total item answers. A recapitulation of the description of the answers to each variable is presented in full as follows.

Description of Optimism Variable

The picture of optimism is measured by nine indicators, with answer choice scores ranging from strongly disagree to strongly agree. The lowest answer, number 1, indicates a response of strongly disagree. The highest answer, number 5, indicates a response of strongly agree. The results of the recapitulation of the optimism variable answers are presented in Table 7.

Table 7. Description of Optimism Answer

No	Statement	Frequency of Answers					Average	Caption
		1	2	3	4	5		
Ability								
1	Confident in operating SIA applications for financial data entry and other data	0	4	11	12	3	3.47	High
2	Confident with SIA, able to carry out transaction processing cycles	0	1	6	14	9	4.03	High
3	Be confident in implementing SIA in preparing financial reports (balance sheet, profit and loss report, capital change report, and notes to financial reports)	3	3	10	11	3	3.27	Enough
Corporate Support								
4	The company has provided opportunities to participate in the development of SIA	0	0	7	15	8	4.03	High
5	The company has provided an opportunity to develop itself regarding the use of SIA	0	1	7	14	8	3.97	High
6	The company provides the resources necessary to deploy SIA quickly.	0	1	7	16	6	3.90	High
Explanatory Facilities								
7	Be confident in completing tasks if you can call someone to help with difficulties related to using the SIA.	0	1	14	9	6	3.67	High
8	Confident that you can complete the task if you have the SIA manual for reference	0	1	7	16	6	3.90	High
9	Confident of completing the task if someone helps to start using SIA in carrying out the task	0	1	4	22	3	3.90	High
Overall average							3.80	High

Source: Processed Primary Data, 2023

Based on the recapitulation of respondents' responses presented in Table 7, it was found that overall the average achieved from the results of respondents' responses was 3.80, which is a high category. The results of the study indicate that respondents have strong confidence in their ability to operate AIS applications for financial data entry and related tasks. Respondents are also confident in carrying out the transaction processing cycle and the ability to run AIS in preparing financial reports such as balance sheets, profit and loss reports, capital change reports, and notes to financial statements.

The support provided by the company was very meaningful, including the opportunity to participate in the development of the AIS, the opportunity to develop oneself in relation to the use of the AIS, and the provision of the resources needed to use the AIS efficiently. Explanatory facilities were also a valuable addition, with the belief that respondents could complete the task with the help of someone in difficult situations, the AIS manual as a reference, or initial assistance from another individual in understanding the use of the AIS in carrying out the task.

With the support of the company and explanatory facilities, respondents' confidence in using AIS for financial-related work is getting stronger, and they are ready to face these tasks with high confidence.

Description of Innovation Variables

The description of innovation is measured by three aspects, which are broken down into nine indicators, with answer choices ranging from strongly disagree to strongly agree.

Table 8. Description of Innovation Answer

No	Statement	Frequency of Answers					Average	Caption
		1	2	3	4	5		
Use of new applications								
1	Believe that the use of new SIA applications can increase productivity in carrying out routine tasks.	0	0	13	12	5	3.73	High
2	Believe that the use of the new SIA application can increase effectiveness in carrying out routine tasks.	0	0	16	11	3	3.57	High
3	Believe that the use of the new SIA application makes it easier to carry out routine tasks in the company	0	0	11	14	5	3.80	High
Use of new methods								
4	Usually the first person to try a new way of performing a task	0	4	6	13	7	3.77	High
5	Trying to find new ways to carry out routine tasks using AIS	0	1	13	10	6	3.70	High
6	Enjoy experimenting with new ways of performing routine tasks using AIS	1	5	8	11	5	3.47	High
Creation of new designs								
7	Trying to create a new design for financial reports in accordance with the standard financial accounting format using AIS	0	6	11	10	3	3.33	Enough
8	Feel capable of creating new budget/work plan designs using AIS in work	0	5	16	6	3	3.23	Enough
9	Like trying to create new designs in work	0	6	4	15	5	3.63	High
Average							3.58	High

Based on the recapitulation of respondents' responses presented in Table 8, it was found that the average innovation possessed by Information Technology MSMEs was 3.58, which is in the high category. The high innovation possessed by IT MSMEs can be interpreted as indicating that IT MSME respondents believe that the use of new AIS applications can increase productivity and effectiveness in carrying out routine tasks in the company.

Respondents are the first to try new methods in their work and enjoy experimenting with new ways of using AIS. In addition, respondents actively seek new ways to facilitate the implementation of routine tasks in the company with the help of AIS applications. Respondents are also enthusiastic about creating new designs for financial reports and budgets/work plans in accordance with the standard financial accounting format using AIS, considering themselves capable of creating new, innovative designs in their work.

Description of Insecurity Variable

The description of the perception of insecurity in using IT in MSMEs in Semarang City is measured by two aspects described into six indicators, with a score of answer choices from strongly disagree to strongly agree. The lowest answer, which is number 1, indicates a response that strongly disagrees. The highest answer, which is number 5, indicates a response that strongly agrees. The results of the recapitulation of the answers to the insecurity variable are presented in Table 9.

Table 9. Insecurity Answer Description

No	Statement	Frequency of Answers					Average	Caption
		1	2	3	4	5		
Use of Computer Technology								
1	Feeling very anxious (scared) about using a computer.	12	14	1	2	1	1.87	Low
2	Feeling afraid of losing or damaging all information (data) if you press just one wrong key.	6	12	7	5	0	2.37	Low
3	Hesitation to use a computer due to worry/fear of making mistakes that cannot be corrected.	10	13	5	2	0	1.97	Low
Sense of security from privacy								
4	Computers are a bit intimidating	14	12	3	1	0	1.70	Very low
5	Feeling doubtful about data privacy and confidentiality	9	9	7	4	1	2.30	Low
6	Feeling unsafe with the use of internet technology	6	18	5	1	0	2.03	Low
Overall average							2.03	Low

Source: Processed Primary Data, 2023

Based on the recapitulation of respondents' responses presented in Table 9, it was found that overall, the average achieved from the results of respondents' responses of 2.03 was in the low category. So it means that feeling unsafe in using information technology is low.

The results of the study showed that most respondents had low levels of anxiety and fear when using computers. Respondents did not feel very anxious and afraid that they could lose or damage all information and data with one small mistake in pressing the lock button. In addition, the majority of respondents felt confident in using computers because there was no feeling of worry and fear of making mistakes that could not be corrected.

In addition, the results of the study also indicate that privacy and data confidentiality are major concerns for most respondents, but are not a concern. Respondents feel confident about the security of personal data when using internet technology, indicating that there are significant concerns about privacy and security in the use of this technology.

Overall, the study results showed low levels of discomfort regarding the use of computers and internet technology, with low levels of anxiety and fear regarding data loss and privacy.

Discomfort Variable

The picture of discomfort, measured by two aspects with seven indicators, with a score of answer choices from strongly disagree to strongly agree. The lowest answer, which is number 1, indicates a response of strongly disagree. The highest answer, which is number 5, indicates a response of strongly agree. The results of the recapitulation of the answers to the discomfort variable are presented in Table 10.

Table 10. Discomfort Answer Description

No	Statement	Frequency of Answers					Average	Caption
		1	2	3	4	5		
Inability to control technology								
1	Feeling that you can control the computer rather than the computer controlling you	0	0	9	14	7	3.93	High
2	Feeling helpless when using a computer	11	17	2	0	0	1.70	Very low
3	Computers do not have the potential (power) to control our lives.	3	1	10	12	4	3.43	High
4	It usually comes down to making the job fit the computer rather than the computer fit the job.	1	8	12	9	0	2.97	Enough
5	Working with computers is so complicated (complex) that it is difficult to understand what is going on	7	11	10	2	0	2.23	Low
6	Computer terms can seem confusing.	10	8	10	2	0	2.13	Low
7	Computers encourage unethical behavior	9	12	7	2	0	2.07	Low
Overall average							2.63	Enough

Source: Processed Primary Data, 2023

Based on the recapitulation of respondents' responses presented in Table 10, it was found that the overall average achieved from the respondents' responses was 2.63, which falls in the high category. Respondents felt quite uncomfortable using computers or experienced only moderate pain.

The highest score of 3.93, where respondents agree that they can control the computer rather than the computer controlling them, indicates that respondents have high confidence in their ability to master or control the computer. Respondents believe they have control over the device and feel more confident using the computer than vice versa. This shows the level of confidence and expertise in operating the computer.

The lowest score of 1.7, where respondents disagreed that they were helpless when using computers, indicated that respondents felt they could master computers. Respondents were confident that they could handle or understand computer usage, although their score was not very low, meaning they did not feel completely helpless. In other words, respondents had confidence in their ability to master computers, feeling neither helpless nor empowered.

Description of SIA Ease of Use Variables

The respondents' descriptions of the ease of use of SIA, measured by three aspects with twelve indicators, yielded answer choice scores ranging from "strongly disagree" to "strongly agree." The lowest answer, number 1, indicates a response of strongly disagree. The highest answer, number 5, indicates a response of strongly agree. The results of the recapitulation of answers to the variable ease of use of SIA are presented in Table 11.

Based on the recapitulation of respondents' responses presented in Table 11, it was found that the overall average achieved from the respondents' responses was 3.6, which falls in the high category. This means that the use of SIA is easy and requires minimal user effort.

Table 11. Description of the Answer to the Ease of Use of SIA

No	Statement	Frequency of Answers					Average	Caption
		1	2	3	4	5		
Learning								
1	Feeling that formal education is helpful in carrying out tasks using SIA	0	2	5	23	0	3.70	High
2	Frequently attend education/courses and training related to SIA	5	9	13	3	0	2.47	Low
3	The education/courses and training related to SIA that you have attended so far have been useful in carrying out your duties.	5	5	12	8	0	2.77	Enough
4	Having a trusted person who has experience in the field of AIS as a mentor whose role is to provide guidance and advice in using AIS Interaction	0	1	10	16	3	3.70	High
5	Interaction with SIA is very clear and understandable; therefore, learning to operate SIA is easy.	0	3	9	15	3	3.60	High
6	Interaction with SIA is carried out continuously at all times	0	7	7	13	3	3.40	Enough
7	Frequent interaction with SIA will make it easy to become an expert in using SIA.	0	1	10	13	6	3.80	High
8	Interaction with SIA can make it easier to do what you want to do related to that SIA.	0	0	14	13	3	3.63	High
Experience								
9	Feel that learning from experience using SIA is important.	0	0	4	13	13	4.30	Very high
10	I feel that having experience using AIS in other companies can help with the task of using AIS in the company.	0	1	10	11	8	3.87	High
11	Feeling that every time you experience a critical incident in the use of AIS, it will be a valuable experience for the development of AIS in the future.	0	2	9	6	13	4.00	High
12	Felt SIA was easy to use in tasks	0	1	8	14	7	3.90	High
Overall average							3.60	High

Source: Processed Primary Data, 2023

In terms of learning, according to respondents, formal education is useful in carrying out tasks using AIS, and respondents have trusted people who are experienced in the AIS field as mentors who play a role in providing guidance and advice in using AIS.

In the interaction aspect, it was found that interacting with AIS is very clear and understandable, therefore learning to operate AIS is easy, by interacting with AIS, it will be easy for respondents to become experts in using AIS and by interacting with AIS, it can make it easier to do what they want to do related to the AIS.

Then, in the aspect of experience, it was obtained that respondents learned from the experience of using AIS which is important, having experience using AIS in other companies can help with tasks in using AIS in the company, every time a critical incident occurs in using AIS, it will be a valuable experience for developing AIS in the future, and according to respondents, AIS is easy to use in tasks.

Description of the Perceived Usefulness of AIS Variables

The description of the perception of the usefulness of AIS, measured by three aspects that are described into twelve indicators, with a score of answer choices from strongly disagree to strongly agree. The lowest answer, which is number 1, indicates a response that strongly disagrees. The highest answer, which is number 5, indicates a response that strongly agrees. The results of the recapitulation of the answers to the variable perception of the usefulness of AIS are presented in Table 12.

Based on the recapitulation of respondents' responses presented in Table 12, it was found that overall the average achieved was 3.84, which is a high category. So it means that individuals believe that the use of SIA can improve their performance.

Table 12. Description of the Answer to the Perception of the Usefulness of AIS

No	Statement	Frequency of Answers					Average	Caption
		1	2	3	4	5		
Performance								
1	The use of SIA in work can help improve work performance / work results.	0	1	10	9	10	3.93	High
2	The use of SIA in work can demonstrate work capabilities	0	2	11	12	5	3.67	High
3	The use of SIA in work can show the work performance achieved	0	0	16	9	5	3.63	High
4	The use of SIA in work improves the quality of work	0	1	7	14	8	3.97	High
Productivity								
5	The use of AIS helps in the task of preparing financial reports.	0	0	9	15	6	3.90	High
6	The use of SIA in work is useful in preparing weekly, monthly, quarterly, semi-annual and annual reports for Bank Indonesia.	0	0	12	14	4	3.73	High
7	The use of SIA can help in implementing budget preparation / work plans	0	2	7	16	5	3.80	High
8	The use of AIS can help provide financial information (financial reports) and non-financial information (internal information for planning and control purposes).	0	0	10	9	11	4.03	High

No	Statement	Frequency of Answers					Average	Caption
		1	2	3	4	5		
Effectiveness								
9	The use of SIA makes it easier to carry out work	0	0	8	16	6	3.93	High
10	The use of SIA in work can help complete financial reporting on time.	0	4	10	10	6	3.60	High
11	The use of SIA in work allows you to work more effectively.	0	1	5	18	6	3.97	High
12	The use of AIS in work allows for the provision of necessary information more quickly.	0	0	5	19	6	4.03	High
Overall average							3.84	High

Source: Processed Primary Data, 2023

Based on the performance aspect, according to respondents, the use of AIS in work can help improve work performance / work results, AIS can improve work performance by providing better tools for managing and tracking financial and non-financial information, which in turn can improve work results. The use of AIS in work can show work ability, AIS can provide insight into a person's work ability by tracking actions and work results through recorded data. The use of AIS in work can show work performance achieved, AIS allows for more detailed recording of work performance, which can be used to evaluate the achievement of goals and achievements. The use of AIS in work improves work quality, by reducing human error and increasing data accuracy, AIS can improve the quality of work produced.

Based on the productivity aspect, according to respondents, the use of AIS helps in the task of preparing financial reports, AIS simplifies the process of preparing financial reports with automation, thus saving time and resources. The use of AIS in work is useful in preparing weekly, monthly, quarterly, semi-annual, and annual reports for Bank Indonesia, AIS facilitates the preparation of financial reports with various levels of periodicity, which is important in financial management and reporting.

The use of AIS can help in implementing budgeting/work planning, AIS can be used to prepare budgets more efficiently and integrate relevant financial data.

The use of AIS can help provide financial information (financial reports) and non-financial information (internal information for planning and control purposes). AIS allows the provision of a variety of information, including financial and non-financial data, which is important in decision making and planning.

Based on the effectiveness aspect, according to respondents, the use of AIS makes it easier to carry out work, AIS can reduce the complexity of work tasks with automation and efficient tools. The use of AIS in work can help complete financial reporting on time, by automating many aspects of financial reporting, AIS can help ensure timely reporting.

The use of AIS in work allows for more effective work, AIS increases the effectiveness of work by providing easy access to the data needed and the tools to analyze it. The use of AIS in work allows for faster provision of the information needed, AIS speeds up the process of collecting, analyzing, and providing information, which can help in faster decision making.

Description of the Variable of Intention to Use SIA

The description of the intention to use SIA, measured by three aspects that are described into fifteen indicators, with a score of answer choices from strongly disagree to strongly agree. The lowest answer, which is number 1, indicates a response or response that strongly disagrees. The highest answer, which is number 5, indicates a response or response that strongly agrees

with the intention to use SIA. The results of the recapitulation of the answers to the variable intention to use SIA are presented in Table 13.

Based on the recapitulation of respondents' responses presented in Table 13, it was found that overall the average achieved from the results of respondents' responses was 3.85, which is a high category. So it means that the intention to use SIA is indeed high.

Table 13. Description of Answer Intention to Use SIA

No	Statement	Frequency of Answers					Average	Caption
		1	2	3	4	5		
Transaction Processing Cycle								
1	Transactions related to the distribution of goods or services and the collection of cash related to the distribution of those goods or services are carried out every day.	0	2	8	13	7	3.83	High
2	Transactions related to the acquisition of goods or services from other entities and the settlement of obligations related to the acquisition of such goods or services are carried out every day.	0	0	10	13	7	3.90	High
3	Transactions related to the transformation of resources into goods or services, determining interest rates, such as: credit interest, savings interest and deposits, are carried out periodically according to needs.	0	3	9	16	2	3.57	High
4	Transactions related to the acquisition and processing of funds, including cash, are carried out on a daily basis.	0	0	8	18	4	3.87	High
5	Financial reporting is prepared and reported periodically daily, weekly, monthly, quarterly, semi-annually and annually.	0	0	5	15	10	4.17	High
Budgeting / work plan creation								
6	The budget/work plan is prepared based on the previous period's financial report and other operational reports, before the activity begins.	0	0	3	23	4	4.03	High
7	The work plan budget is prepared based on the budget/work plan of all organizational subunits.	0	0	6	20	4	3.93	High
8	The budget/work plan is used as a work guideline in carrying out company operations.	0	1	9	18	2	3.70	High
9	Budget/work plan is used as a control tool that is useful for authorizing transaction activities.	0	2	3	23	2	3.83	High
10	The budget/work plan is used as a basis for assessing the performance of the organization and employees.	2	1	10	11	6	3.60	High
Internal Control Process								
11	The existence of an adequate organizational structure or guarantees the smooth running of company operations	0	0	2	18	10	4.27	High

No	Statement	Frequency of Answers					Average	Caption
		1	2	3	4	5		
12	New regulations and laws or rules for accounting have an impact on the process of preparing financial reports and reporting.	0	0	7	23	0	3.77	High
13	The existence of authorization, accuracy, and completeness of transactions in the financial transaction processing cycle.	0	0	7	23	0	3.77	High
14	Accounting procedures are set out in an accounting procedures manual so that policies and instructions can be known explicitly and applied consistently.	0	2	6	20	2	3.73	High
15	Supervision/monitoring including management supervision and other actions are carried out continuously from time to time.	0	0	3	25	2	3.97	High
Total average							3.85	High

Source: Processed Primary Data, 2023

Based on the transaction processing cycle aspect, it was found that respondents conducted daily goods or services distribution transactions, transactions related to product sales or providing services to customers. Cash collection from sales is also part of the transaction processing cycle conducted daily. Goods or services acquisition transactions, include purchasing goods or services from suppliers or other entities. In addition, settlement of obligations related to these purchases also occurs daily. Resource transformation transactions, related to the process of converting resources into goods or services, such as credit interest, savings interest, and deposits, are carried out periodically as needed.

Acquisition and processing of funds transactions, including activities related to the receipt, expenditure, and processing of company funds, including cash, occur every day. Financial reporting, financial reports are prepared and reported periodically, including daily, weekly, monthly, quarterly, semi-annually, and annually. This is an important tool for monitoring the company's financial developments.

Based on the aspect of budgeting / work plan, the budget or work plan is prepared based on financial reports from the previous period and other operational reports, this helps in financial planning and resource allocation. The budget or work plan is prepared by considering all subunits or parts of the organization, this helps in creating cohesiveness in planning and implementation. The budget or work plan is used as a work guide in company operations, this helps in directing the activities and goals of the organization. The budget or work plan is used as a control tool that allows management to authorize transaction activities and monitor performance. The budget or work plan is also used as a basis for assessing the performance of the organization and employees, this helps in determining whether goals have been achieved.

Based on the internal control process, there is an adequate organizational structure or guarantees the smooth operation of the company. Regulations and laws or new regulations for accounting have an impact on the process of preparing financial reports and reporting. There is authorization, accuracy, and completeness of transactions in the financial transaction processing cycle. Accounting procedures are set out in the accounting procedure manual so that policies and instructions can be known explicitly and applied consistently. Supervision / monitoring including management supervision and other actions are carried out continuously from time to time.

Research Instrument Test

Validity Test Results

Validity testing is conducted to ensure that the questionnaires given to respondents are accurate and relevant. Validity testing is an important stage in structural equation analysis (SEM) with Partial Least Squares (PLS) Path Modeling. Validity refers to the extent to which the constructs measured in the model actually measure what is intended. Validity testing with convergent validity (Convergent Validity), which measures the extent to which the indicators used in the model truly reflect the constructs they measure. Measuring convergent validity using indicator loading factors, which are usually measured by standardized factor loadings. A high factor loading value indicates that the indicator measures the construct in question well. The minimum limit for the factor loading value used in this study is 0.50 (Ghozali, 2014). The results of the factor loading can be seen in Table 14 below:

Table 14. Results of Simultaneous Confirmatory Validity Test Phase 1

No	Indicator	Loading Factor	Limit	Conclusion
1	Optimism1	0.401	0.5	Not eligible
2	Optimism2	0.758	0.5	Qualify
3	Optimism3	0.240	0.5	Not eligible
4	Optimism4	0.769	0.5	Qualify
5	Optimism5	0.921	0.5	Qualify
6	Optimism6	0.808	0.5	Qualify
7	Optimism7	0.613	0.5	Qualify
8	Optimism8	0.684	0.5	Qualify
9	Optimism9	0.842	0.5	Qualify
10	Innovation1	0.746	0.5	Qualify
11	Innovation2	0.898	0.5	Qualify
12	Innovation3	0.895	0.5	Qualify
13	Innovation4	0.766	0.5	Qualify
14	Innovation5	0.851	0.5	Qualify
15	Innovation6	0.817	0.5	Qualify
16	Innovation7	0.702	0.5	Qualify
17	Innovation8	0.839	0.5	Qualify
18	Innovation9	0.718	0.5	Qualify
19	Insecurity1	0.847	0.5	Qualify
20	Insecurity2	0.443	0.5	Not eligible
21	Insecurity3	0.894	0.5	Qualify
22	Insecurity4	0.903	0.5	Qualify
23	Insecurity5	0.767	0.5	Qualify
24	Insecurity6	0.796	0.5	Qualify
25	Discomfort1	-0.427	0.5	Not eligible
26	Discomfort2	0.824	0.5	Qualify
27	Discomfort3	0.073	0.5	Not eligible
28	Discomfort4	0.239	0.5	Not eligible
29	Discomfort5	0.933	0.5	Qualify
30	Discomfort6	0.902	0.5	Qualify
31	Discomfort7	0.709	0.5	Qualify
32	Convenience1	0.716	0.5	Qualify
33	Convenience2	-0.341	0.5	Not eligible

No	Indicator	Loading Factor	Limit	Conclusion
34	Convenience3	0.046	0.5	Not eligible
35	Convenience4	0.569	0.5	Qualify
36	Convenience5	0.825	0.5	Qualify
37	Convenience6	0.802	0.5	Qualify
38	Convenience7	0.859	0.5	Qualify
39	Convenience8	0.450	0.5	Not eligible
40	Convenience9	0.701	0.5	Qualify
41	Convenience10	0.834	0.5	Qualify
42	Convenience11	0.915	0.5	Qualify
43	Convenience12	0.693	0.5	Qualify
44	Uses1	0.827	0.5	Qualify
45	Uses2	0.817	0.5	Qualify
46	Uses3	0.746	0.5	Qualify
47	Uses4	0.883	0.5	Qualify
48	Uses5	0.867	0.5	Qualify
49	Uses6	0.566	0.5	Qualify
50	Uses7	0.734	0.5	Qualify
51	Uses8	0.875	0.5	Qualify
52	Uses9	0.860	0.5	Qualify
53	Uses10	0.821	0.5	Qualify
54	Uses11	0.882	0.5	Qualify
55	Uses12	0.891	0.5	Qualify
56	Intention1	0.800	0.5	Qualify
57	Intentions	0.711	0.5	Qualify
58	Intention3	0.795	0.5	Qualify
59	Intention4	0.811	0.5	Qualify
60	Intention5	0.637	0.5	Qualify
61	Intention6	0.704	0.5	Qualify
62	Intention7	0.749	0.5	Qualify
63	Intention8	0.468	0.5	Not eligible
64	Intention9	0.767	0.5	Qualify
65	Intention10	-0.038	0.5	Not eligible
66	Intention11	0.551	0.5	Qualify
67	Intention12	0.808	0.5	Qualify
68	Intention13	0.436	0.5	Not eligible
69	Intention14	0.663	0.5	Qualify
70	Intention15	0.744	0.5	Qualify

Source: Processed primary data, 2023

Table 14 shows that of all 70 indicators, not all items have a factor loading of more than 0.5. Therefore, items with a factor loading of less than 0.5 must be removed. The latent construct of optimism has 9 items, there are two invalid items such as no. 1 and no. 3. The latent construct of innovation with 9 items, there are no invalid items because all items have scores of more than 0.5. The latent construct of insecurity with 6 items, there is one invalid item, namely no. 2.

The latent construct of discomfort has 7 items, there are three invalid items, namely no. 1, 3 and 4. The latent construct of ease, has 12 items, there are three invalid items, namely no. 2, 3, and 8. The latent construct of usefulness, has 12 items, there are no invalid items, so all 12 items

can be used. The latent construct of intention, has 15 items, there are three invalid items, namely no. 8, 10, and 13. So in stage 1 there are still 12 items with a score of less than 0.5, therefore in stage 2, the 12 items are removed. The Simultaneous Confirmatory Validity Test of Stage 2 is presented in full in the following table.

Table 15. Results of Simultaneous Confirmatory Validity Test Phase 2

No	Indicator	Loading Factor	Limit	Conclusion
1	Optimism2	0.751	0.5	Qualify
2	Optimism4	0.775	0.5	Qualify
3	Optimism5	0.930	0.5	Qualify
4	Optimism6	0.821	0.5	Qualify
5	Optimism7	0.592	0.5	Qualify
6	Optimism8	0.690	0.5	Qualify
7	Optimism9	0.839	0.5	Qualify
8	Innovation1	0.744	0.5	Qualify
9	Innovation2	0.898	0.5	Qualify
10	Innovation3	0.894	0.5	Qualify
11	Innovation4	0.767	0.5	Qualify
12	Innovation5	0.853	0.5	Qualify
13	Innovation6	0.816	0.5	Qualify
14	Innovation7	0.702	0.5	Qualify
15	Innovation8	0.838	0.5	Qualify
16	Innovation9	0.717	0.5	Qualify
17	Insecurity1	0.849	0.5	Qualify
18	Insecurity3	0.895	0.5	Qualify
19	Insecurity4	0.903	0.5	Qualify
20	Insecurity5	0.764	0.5	Qualify
21	Insecurity6	0.794	0.5	Qualify
22	Discomfort2	0.874	0.5	Qualify
23	Discomfort5	0.957	0.5	Qualify
24	Discomfort6	0.959	0.5	Qualify
25	Discomfort7	0.700	0.5	Qualify
26	Convenience1	0.755	0.5	Qualify
27	Convenience4	0.581	0.5	Qualify
28	Convenience5	0.853	0.5	Qualify
29	Convenience6	0.788	0.5	Qualify
30	Convenience7	0.850	0.5	Qualify
31	Convenience9	0.704	0.5	Qualify
32	Convenience10	0.839	0.5	Qualify
33	Convenience11	0.901	0.5	Qualify
34	Convenience12	0.677	0.5	Qualify
35	Uses1	0.826	0.5	Qualify
36	Uses2	0.818	0.5	Qualify
37	Uses3	0.746	0.5	Qualify
38	Uses4	0.883	0.5	Qualify
39	Uses5	0.868	0.5	Qualify
40	Uses6	0.566	0.5	Qualify
41	Uses7	0.735	0.5	Qualify

No	Indicator	Loading Factor	Limit	Conclusion
42	Uses8	0.876	0.5	Qualify
43	Uses9	0.859	0.5	Qualify
44	Uses10	0.821	0.5	Qualify
45	Uses11	0.881	0.5	Qualify
46	Uses12	0.891	0.5	Qualify
47	Intention1	0.802	0.5	Qualify
48	Intentions	0.714	0.5	Qualify
49	Intention3	0.794	0.5	Qualify
50	Intention4	0.821	0.5	Qualify
51	Intention5	0.627	0.5	Qualify
52	Intention6	0.708	0.5	Qualify
53	Intention7	0.747	0.5	Qualify
54	Intention9	0.789	0.5	Qualify
55	Intention11	0.558	0.5	Qualify
56	Intention12	0.824	0.5	Qualify
57	Intention14	0.634	0.5	Qualify
58	Intention15	0.734	0.5	Qualify

Source: Processed primary data, 2023

Table 15 shows that after all invalid items were discarded, 58 items were obtained with a score of more than 0.5. After all valid items were obtained, the analysis was continued with a reliability test.

Reliability testing shows how much an instrument can be trusted and used as a data collection tool. The method used is Alpha Cronbach. A research instrument is said to be reliable if the alpha value is > 0.6 (Ghozali, 2006). The results of the reliability calculation can be seen in Table 16.

Table 16. Simultaneous Confirmatory Reliability Test Results

Latent Construct	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	Conclusion
Optimism	0.891	0.917	0.913	0.605	Reliable
Innovation	0.940	0.989	0.943	0.650	Reliable
Insecurity	0.903	1,008	0.924	0.710	Reliable
Discomfort	0.903	0.986	0.930	0.772	Reliable
Convenience	0.916	0.926	0.931	0.605	Reliable
Utility	0.955	0.968	0.960	0.671	Reliable
Intention	0.921	0.932	0.933	0.539	Reliable

Source: Processed primary data, 2023

Based on the results of the reliability test, it shows that all variables used as instruments are reliable or can be trusted and can be used as data collection tools. The higher the reliability of the instrument, the more reliable the measurement results obtained. This can be proven by a coefficient value greater than 0.7 (Ghozali, 2013).

A reliability test can also be done using the PLS method analysis using 30 respondents. From this method, the value of Cronbach's alpha, rho_A, composite reliability, and AVE value will be known. If the value of Cronbach's alpha, rho_A, composite reliability is more than 0.7 and the value of AVE is more than 0.5, then the indicator can be said to be reliable. The results of the

reliability test using the PLS method can be seen in table 16. Judging from Table 16 it can be seen that for each variable in this study has a cronbanch alpha value, composite reliability , rho_A which is greater than 0.7 and an AVE value higher than 0.5 so that the questionnaire is declared reliable.

Structural Equation Modeling (SEM) Analysis

SEM analysis on the full model of this study uses an alternative method, namely Partial Least Square. SEM PLS full model analysis produces a second output, namely inner weights . The structural model defines the relationship between latent constructs by looking at the results of parameter coefficient estimates and their significance levels. The structural model, or Inner model, can be measured by calculating R Square for the dependent construct, which is a test of the Goodness of Fit model (Ghozali, 2014) , t-test to assess the significance of the coefficient of structural path parameters. There are three categories in the grouping of R-square values, namely 0.75 (strong), 0.50 (moderate), and 0.25 (weak) (Hair et al, 2010). The R-square value of the dependent variable obtained in this research model can be seen in Table 17.

Table 17. Coefficient of Determination

Endogenous latent construct	R Square	R Square Adjusted
Utility	0.774	0.738
Convenience	0.627	0.567
Intention	0.709	0.687

Source: Processed primary data, 2023

Based on Table 17, it is known that the value of R -s square on the variable of usefulness is 0.738, which means that 73.8 % of the variation of usefulness can be explained by the variation of the independent variables, namely optimism, innovativeness, insecurity, and discomfort, the rest is influenced by other variables outside the model. Based on Table 17, it is also known that the value of R -s square on the variable of convenience is 0.567, which means that 56.7 % of the variation of convenience can be explained by the variation of the exogenous construct, namely optimism, innovativeness, insecurity, and discomfort, the rest is influenced by other variables outside the model.

Based on Table 17, it is known that the value of R -square for the intention variable is 0.687, which means that 68.7 % of the variation in the intention to use IT can be explained by variations in the exogenous constructs, namely optimism, innovativeness, insecurity, discomfort, usefulness and ease, other variables outside the model influence the rest.

Direct Effect Test

The parameter significance test is indicated by the output in the PLS analysis, including: the original sample value, the t-statistic value, and the p-value. If the original sample shows a positive value, it means the direction is positive, and if the original sample value is negative, it means the direction is negative. T-statistics are used to indicate significance. If the t-statistic value is >1.96, the hypothesis is accepted. Then, P-values are used to see whether the independent variables have an effect on the dependent variable or not. If p-values <0.05, the variables influence each other. Based on these provisions, the results of the hypothesis test can be seen in the table below:

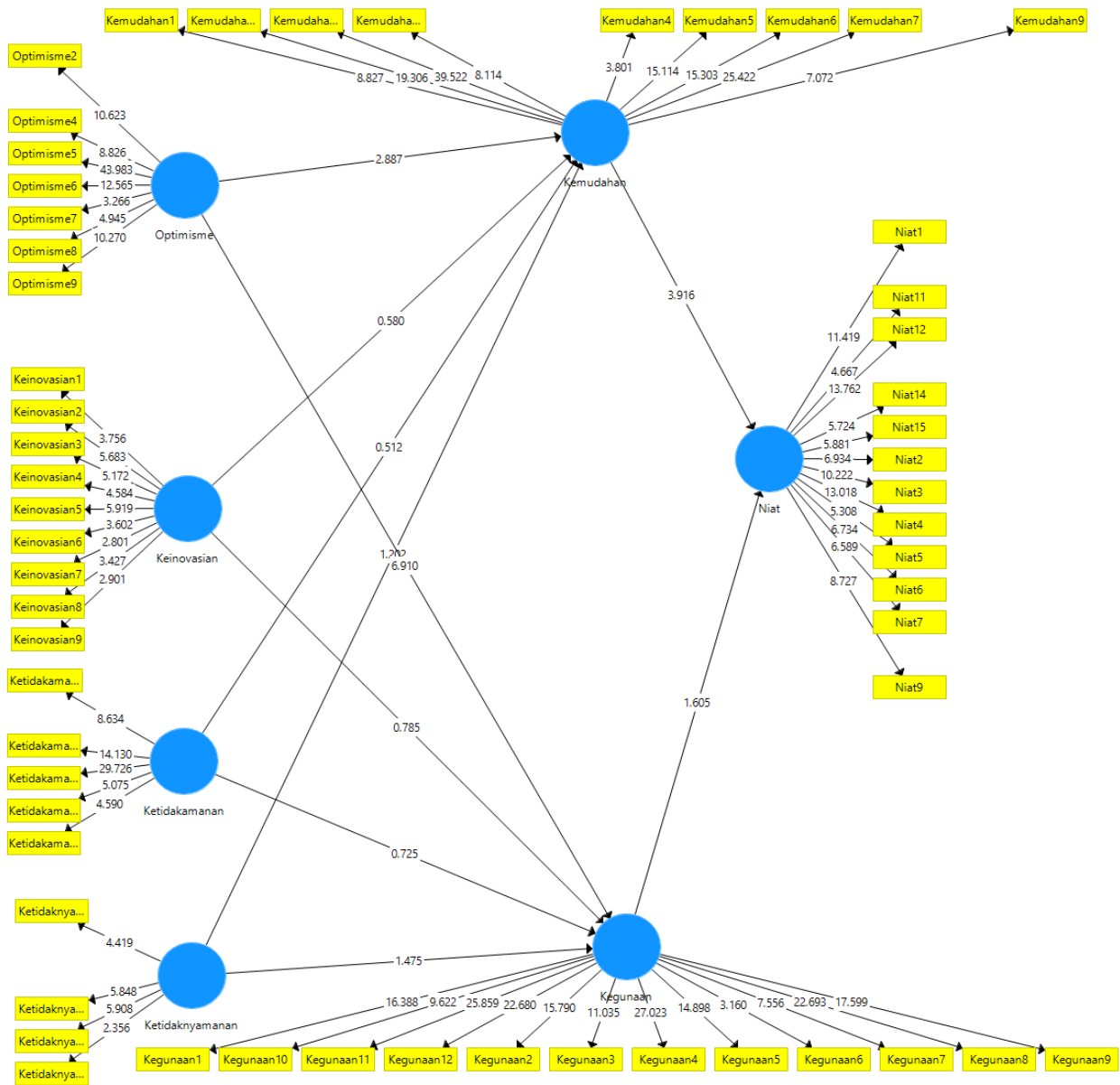


Figure 2. SEM PLS Direct Effect and Mediation Analysis Model
Source: Processed Primary Data, 2023

Table 18. Direct Influence Test Results

Hypothesis	Relationship Between Variables	Original Sample (O)	T Statistics (O/STDEV)	P Values
1	Optimism -> Ease	0.694	2,887	0.004
2	Optimism -> Usefulness	0.974	6.910	0.000
3	Innovation -> Convenience	0.137	0.580	0.562
4	Innovation -> Usability	-0.133	0.785	0.433
5	Insecurity -> Convenience	0.211	0.512	0.609
6	Insecurity -> Usability	0.200	0.725	0.469
7	Discomfort -> Convenience	-0.403	1.202	0.230
8	Discomfort -> Usefulness	-0.339	1.475	0.141
9	Convenience -> Intention	0.644	3.916	0.000
10	Use -> Intention	0.250	1.605	0.109

Source: Processed primary data, 2023

Based on Table 18, it is known that the original sample value is positive at 0.694, indicating the influence of optimism. towards ease of use of AIS with a t-statistic value of $2.887 > 1.962$ and a p-value of $0.004 (<0.05)$. These results indicate that optimism has a significant positive effect on the ease of use of AIS. The results stating that optimism plays a role as a factor influencing a person's perception of ease of use of AIS indicate that when a person has a strong optimistic attitude, it tends to be easier for them to use AIS smoothly and without obstacles. The results of this study are in line with the results of the following study (Achjari, Didi et al, 2011).

When someone has an optimistic attitude, they may tend to see things in a more positive light, including when it comes to facing the use or adoption of technology such as AIS. An optimistic attitude can help in minimizing the obstacles or inconveniences that may arise when using AIS, thus narrowing the gap between the perception of ease and the reality of its use.

Based on Table 18, it is known that the original sample value is positive at 0.974, indicating the influence of optimism. towards the usefulness of AIS with a t-statistic value of $6.910 > 1.962$ and a p value of $0.000 (<0.05)$. These results indicate that optimism has a significant positive effect on the usefulness of AIS. A person's optimistic attitude affects how effective or useful AIS is for them. The results of this study prove that optimism plays a role as a factor that influences a person's belief in the benefits obtained from using AIS. When someone has a high optimistic attitude, they tend to see AIS as something that is useful and valuable for work. Optimism can strengthen an individual's perception that AIS will help them in their daily work, improve their performance, efficiency, and effectiveness in using the system. Thus, an optimistic attitude plays a role in shaping an individual's belief that AIS is truly useful and valuable to the individual. The results of this study are in line with the results of the following study(Achjari, Didi et al, 2011).

The original sample value is positive at 0.137, the influence of innovativeness on ease of use of AIS, with a t-statistic value of $0.580 < 1.962$ and p value = $0.562 (p > 0.05)$. These results indicate that innovativeness has a positive but insignificant effect on the ease of use of AIS. Then the original sample value is negative at -0.133 , the influence of innovativeness on the usefulness of AIS, with a t-statistic value of $0.785 < 1.962$ and p value = $0.433 (p > 0.05)$. These results indicate that innovativeness has a negative but insignificant effect on the usefulness of AIS. While the original sample value is positive at 0.211, the influence of insecurity on ease of use of AIS has a t-statistic value of $0.512 < 1.962$ and p value = $0.609 (p > 0.05)$. These results indicate that insecurity has a positive but insignificant effect on the ease of use of AIS.

The original sample value is positive at 0.200, the effect of insecurity on the usability of AIS, with a t-statistic value of $0.725 < 1.962$ and p value = $0.469 (p > 0.05)$. These results indicate that insecurity has a positive but insignificant effect on the usability of AIS. The original sample value is negative at -0.403 , the effect of discomfort on the ease of use of AIS, with a t-statistic value of $1.202 < 1.962$ and p value of $0.230 (p > 0.05)$. These results indicate that discomfort has a negative but insignificant effect on the ease of use of AIS. Then the original sample value is negative at -0.339 , the effect of discomfort on the usability of AIS, with a t-statistic value of $1.475 < 1.962$ and p value = $0.141 (p > 0.05)$. These results indicate that discomfort has a negative but insignificant effect on the usability of AIS.

The original sample value is positive at 0.644, the effect of ease of use of AIS on the intention to use AIS, with a t-statistic value of $3.916 > 1.962$ and p value = $0.000 (<0.05)$. These results indicate that the ease of use of AIS has a significant positive effect on the intention to use AIS. The original sample value is positive at 0.250, the effect of the usefulness of AIS on the intention to use AIS, with a t-statistic value of $1.605 < 1.962$ and p value = $0.109 (p > 0.05)$. These results indicate that the usefulness of AIS has a positive but insignificant effect on the intention to use AIS.

Indirect Effect Test of Mediation

According to Baron and Kenny (Ghozali, 2013), a variable is called a mediator variable if the variable influences the relationship between the predictor variable (independent) and the criterion variable (dependent). The analysis of the mediation variable uses the PLS program, which is seen from the indirect influence coefficient, whose value can be seen in the Specific Indirect Effect output. Suppose the t-value is greater than ± 1.96 or the sig. If the value is less than 0.05, then the mediation variable is proven.

Table 19. Mediation Test Results

Hypothesis	Relationship Between Variables	Original Sample (O)	T Statistics (O/STDEV)	P Values
11	Optimism -> Ease -> Intention	0.447	2,439	0.015
12	Innovativeness -> Convenience -> Intent	0.088	0.533	0.595
13	Insecurity -> Convenience -> Intention	0.136	0.490	0.624
14	Discomfort -> Ease -> Intention	-0.260	1.156	0.248
15	Optimism -> Usefulness -> Intention	0.244	1,584	0.114
16	Innovativeness -> Usefulness -> Intent	-0.033	0.606	0.545
17	Insecurity -> Usefulness -> Intention	0.050	0.582	0.561
18	Discomfort -> Usefulness -> Intention	-0.085	1,083	0.280

Source: Processed primary data, 2023

The original sample value is positive at 0.447, the influence of optimism on the intention to use AIS through the ease of use of AIS, with a t-statistic value of $2.439 > 1.962$ and p value = 0.015 ($p < 0.05$). These results indicate that the ease of use of AIS can function as a mediator of the influence of optimism on the intention to use AIS. Optimism influences the intention to use AIS through its influence on the ease of use of AIS. In other words, when someone feels optimistic about using AIS and feels that it is easy to use, then that person will be more likely to have a strong intention to use AIS. The ease of use of AIS acts as a bridge that explains how optimism influences the intention to use AIS.

The original sample value is positive at 0.088; the effect of innovativeness on the intention to use AIS is not through the ease of use of AIS, with a t-statistic value of $0.533 < 1.962$ and p value = 0.595 ($p > 0.05$). These results indicate that the ease of use of AIS cannot function as a mediator of the effect of innovativeness on the intention to use AIS.

The original sample value is positive at 0.136. The effect of insecurity on the intention to use AIS is not through the ease of use of AIS, with a t-statistic value of $0.490 < 1.962$ and p value = 0.624 ($p > 0.05$). These results indicate that the ease of use of AIS cannot function as a mediator of the effect of insecurity on the intention to use AIS. The original sample value is negative at -0.260. The effect of discomfort on the intention to use AIS cannot be through the ease of use of AIS, with a t-statistic value of $1.156 < 1.962$ and p value = 0.248 ($p > 0.05$). These results indicate that the ease of use of AIS has not been able to function as a mediator of the effect of discomfort on the intention to use AIS.

Then, the original value of the sample is positive at 0.244; the influence of optimism on the intention to use AIS does not go through the perception of the usefulness of AIS, with a t-statistic value of $1.584 < 1.962$ and p value = 0.114 ($p > 0.05$). These results indicate that the perception of the usefulness of AIS cannot function as a mediator of the influence of optimism on the intention to use AIS. The original sample value is negative at -0.033; the effect of innovativeness on the intention to use AIS does not go through the perception of the usefulness of AIS, with a t-statistic value of $0.606 < 1.962$ and p value = 0.545 ($p > 0.05$). These results indicate that the perception of

the usefulness of AIS cannot function as a mediator of the effect of innovativeness on the intention to use AIS.

The original sample value is positive at 0.050 the effect of insecurity on the intention to use AIS does not go through the perception of the usefulness of AIS with a t-statistic value of 0.582 < 1.962 and p value = 0.561 ($p > 0.05$). These results indicate that the perception of the usefulness of AIS cannot function as a mediator of the effect of insecurity on the intention to use AIS. While the original sample value is negative at -0.085 the effect of discomfort on the intention to use AIS, cannot go through the perception of the usefulness of AIS with a t-statistic value of 1.083 < 1.962 and p value = 0.280 ($p > 0.05$). These results indicate that the perception of the usefulness of AIS has not been able to function as a mediator of the effect of discomfort on the intention to use AIS.

CONCLUSIONS

This study aims to examine the readiness of creative industry MSMEs in Semarang City in adopting IT. This research study aims to answer the relationship between IT adoption readiness factors, namely optimism, innovativeness, discomfort, and insecurity, with IT adoption intentions.

Based on the research results, it is known that Optimism influences the intention to use AIS through its influence on the ease of use of AIS. In other words, when someone feels optimistic about using AIS and feels that it is easy to use, then that person will be more likely to have a strong intention to use AIS. Optimism has a significant positive effect on Perceived Ease of Use and Perceived Usefulness. Innovativeness has a positive but insignificant effect on Perceived Ease of Use and Perceived Usefulness. Insecurity has a negative but insignificant effect on Perceived Ease of Use and Perceived Usefulness. Inconvenience has a negative but insignificant effect on Perceived Ease of Use and Perceived Usefulness. Perceived Ease of Use has an effect, and Perceived Usefulness does not affect Intention to Use IT.

The limitation of this study is the use of samples covering the printing and photography industries, taken from each of the 10 largest in Semarang City. Even then, some refused, so it was replaced with UMKM Printing & Photo Studio grade 2. For the next study, the use of samples can be expanded to UMKM Handicraft, Fashion, Music, TV, and Radio. The practical implications of the research results to improve the readiness of creative industry players can be achieved by encouraging MSME business actors to be more competent in managing their business and adapting to the use of information technology that supports their business.

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