Factors Influencing E-Commerce-Based AIS Adoption: A Case of Life Style and Perceptions

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Abstract. E-commerce-based accounting information systems are not widely utilized by MSMEs in Bandung City, largely due to limited digital literacy among these businesses. This study seeks to examine the influence of lifestyle, perceived usefulness, and perceived risk on the interest in adopting e-commerce-based accounting information systems. A descriptive and verification research method was employed, with primary data used for data collection. The study's population consists of MSMEs at the Bandung BUMN Creative House, with a sample size of 50 respondents selected through probability sampling using a saturated sampling technique. The statistical analysis includes validity and reliability tests, classical assumption tests, and multiple linear regression analysis.The findings reveal that lifestyle contributes to 25.5% of the interest in using e-commerce-based accounting information systems, perceived usefulness accounts for 23.5%, and perceived risk influences 13.5%. Collectively, lifestyle, perceived usefulness, and perceived risk demonstrate a combined effect of 62.5% on the interest in adopting e-commerce-based accounting information systems..

Keywords: Lifestyle Influence; Perceived Usefulness; Perceived Risks; E-Commerce; Accounting Information Systems

1 Introduction

In the current digital era, many MSMEs have started actively using instant messaging applications and social media. However, there are still many who are not yet familiar with using e-commerce for purchasing and selling activities [1]. However, in this era of very fastrapid technology and information, business actors are required to always beical advancements and easily accessible information, businesses are expected to continuously adaptive and able to adopt various technologies in doing businessembrace diverse technologies in their operations. This era is characterized by rapid industrial and technological advancements, which are accompanied by global technological developments. It is undeniable that technology has greatly impacted human activities. In this highly advanced era, electronic media, especially the internet, has become a primary means of communication and business. The internet enables people to interact, communicate, and conduct business transactions with individuals from all over the world, offering affordable, fast, and convenient options.

The digital landscape is evolving at an accelerated pace, profoundly influencing numerous areas, including business and economics. One sector that has notably adopted digitalization is e-commerce. In Indonesia, this industry has experienced substantial growth, particularly since the onset of the pandemic in early 2020. It is projected that e-commerce transactions will continue

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to grow in 2022, with an annual increase of 22.1 percent, reaching IDR 227.8 trillion[2]. The growth of e-commerce in Indonesia offers MSMEs a chance to engage in the digital marketplace, showcase their products, and increase sales through online transactions.

According to Lovita & Susanty[3], In e-commerce, website technology acts as a tool for delivering information that is accessible from any location with an internet connection. It also facilitates the presentation of information that can be utilized by an accounting information system. Accounting information systems are expansive and interdisciplinary, automating the production of information in the field of accounting. As a result, manual systems are replaced by digital systems [4]. An accounting information system is a component of an organization that presents useful information for processing data, including financial data [5]. This is useful for maximizing the use of e-commerce, making consumers feel safer when making transactions. By utilizing accounting information systems in the business being developed, you will be able to track changes in capital during entrepreneurship and enhance internal control through regular financial evaluations. This will help to reduce the possibility of financial fraud when utilizing e-commerce [6]

The digital economy encompasses business activities carried out via virtual platforms. It includes value creation, exchanges, transactions, and interactions among established economic players, with the internet acting as a key medium of exchange [7]. This concept highlights the integration and utilization of digital information and communication technology within the economic sector. Discussions about global technological advancements in this area are increasingly focused on applications that support online transactions for goods and services, widely referred to as e-commerce. A significant benefit of e-commerce is its facilitation of cashless transactions or non-cash payment systems in buying and selling processes [8]. Nowadays, many individuals opt for online transactions through e-commerce due to its speed and convenience. It eliminates the need to visit physical stores or shopping malls, while also enabling quick and hassle-free payment options.

Nowadays, access to e-commerce can be easily done through mobile phone applications. There are numerous options available for online shopping, such as marketplaces, websites, and social media platforms[9]. E-commerce offers MSME players a great opportunity to expand their businesses and allows them to reach the global market, giving them the chance to explore export opportunities. Moreover, customers will benefit from the convenience of accessing all the necessary information online.

2 Literature Review

2.1. Lifestyle

The term "lifestyle" can be interpreted in different ways, depending on an individual's knowledge and perspective. According to Phillip Kotler and Kevin Lane Keller [10], lifestyle refers to a person's activities, interests, and opinions, reflecting how they engage with their surroundings. Similarly, Mowen and Minor [11] define lifestyle as the way individuals live, including how they manage their finances and allocate their time. Sutisna [12] adds that lifestyle broadly describes how people use their time, as evidenced by various activities such as work, hobbies, shopping, sports, and social interactions. It also encompasses interests in areas like

food, fashion, family, recreation, and opinions on personal identity, social issues, business, and products. In summary, lifestyle goes beyond merely representing a person's social class or personality.

2.2. Perceived Usefulness

Jogiyanto defines the perception of usefulness as an individual's level of confidence or belief that utilizing a specific technology will enhance their performance. Similarly, Davis [13] describes perceived usefulness as a user's personal perception of how effectively a system can improve their performance.

2.3. Perceived Risk

Kotler and Keller[14] describe perception as the way we select, organize, and understand information to form a meaningful understanding of the world around us. Darmawi defines risk as the chance of facing an undesirable or unexpected negative outcome or loss. In other words, this possibility describes uncertainty. Uncertainty is a condition that increases risk. According to Masoud[15] Risk is the level of customer perception of negative outcomes that may occur when carrying out online transactions. This is a problem that consumers always face and creates conditions of uncertainty, for example when consumers decide to purchase a new product.

2.4. E-Commerce Based Accounting Information System

An Accounting Information System (AIS) is an organized framework that utilizes resources like personnel and equipment to convert data into valuable information. [16]. This information is then made available to decision-makers. According to Mulyadi [17], an accounting system is composed of organized forms, records, and reports that are systematically arranged to provide financial data needed by management to support business operations.

An Accounting Information System integrated with e-commerce utilizes internet technology to handle and process transactions. [18]. This form of AIS facilitates buying and selling activities through computer and telecommunication networks, supporting processes related to the production, sales, and distribution of goods and services. As highlighted by Hardanti and Saraswati [18], e-commerce adoption establishes four types of relationships: B2B, B2C, C2C, and C2B. Of these, the B2C and C2C models—commonly known as online shopping—are especially popular among various user groups.

2.5. Lifestyle on E-Commerce Based Accounting Information System

Lifestyle is evolving rapidly in line with ongoing changes and technological advancements. As lifestyles change, they significantly impact people's behaviors and habits. Technological progress has introduced new consumer habits, particularly those driven by convenience and time efficiency. These developments have led to more consumptive behavior among individuals. Additionally, today’s consumer lifestyle plays a critical role in shaping sellers’ strategies when designing or producing goods. The constant evolution of consumer lifestyles creates opportunities for businesses to develop new products, resulting in a variety of brands being marketed to consumers.

Trust is a key factor in e-commerce, as users must share personal information to complete online transactions. Consequently, a secure, technology-driven accounting system with robust

safeguards is essential to ensure that customers feel confident and comfortable shopping online through e-commerce platforms [19]. Financial accounting records in e-commerce, which are supported by information technology, rely on internet-based systems to facilitate transactions [20]. This technology-driven accounting system offers numerous benefits, including enhancing relationships between businesses, between businesses and customers, and even between customers themselves [21]. According to research by Rahmawati & Nasih [22], lifestyle influences the willingness to adopt e-commerce-based accounting information systems.

H1: Lifestyle influences interest in using an E-Commerce Based Accounting Information System

2.6. Perceived Usefulness on E-Commerce Based Accounting Information System

The perceived of usefulness is a key factor in encouraging individuals to embrace technology, such as e-commerce-based Accounting Information Systems (AIS). Krempel & Beyerer [23] Perceived usefulness refers to the extent to which an individual believes that a technological system can improve their performance. Similarly, Ramkumar [24] defines it as the user's subjective expectation that the technology will improve their work efficiency. Suhir et al. [25] further elaborate that perceived usefulness affects users' decisions to make online purchases through e-commerce. When users recognize that e-commerce offers significant benefits—such as saving time, boosting efficiency, and improving effectiveness—they are more inclined to use it. Their findings show that perceived usefulness positively influences the decision to engage in online transactions. Additionally, Anjani's research [26] emphasizes that perceived usefulness has a significant impact on users' behavioral intentions to adopt e-commerce-based AIS.

H2: Perceived Usefulness influence interest in using an E-Commerce Based Accounting Information System

2.7. Perceived Risk on E-Commerce Based Accounting Information System

Setyowati and Respati stated that with the presence of the system it is not impossible that data input and processing activities will be carried out automatically by the computer system. Therefore, humans are required to continue to innovate and improve their abilities along with existing technological developments. Rodiah and Melati[27] define risk as the belief that there will be uncertainty and undesirable consequences by users in carrying out transactions using services. Someone who has a good risk perception regarding the consequences of the presence of information and communication technology in the form of a system will tend to be encouraged to utilize the system. Rahmawati & Nasih Research [22] revealed that Perceived Risk influences interest in using e-commerce-based accounting information systems. Apart from that, Listanti & Sintani's research [28] also revealed that risk perception influences purchasing decisions in e-commerce.

H3: Perceived Risk influences interest in using an E-Commerce Based Accounting Information System

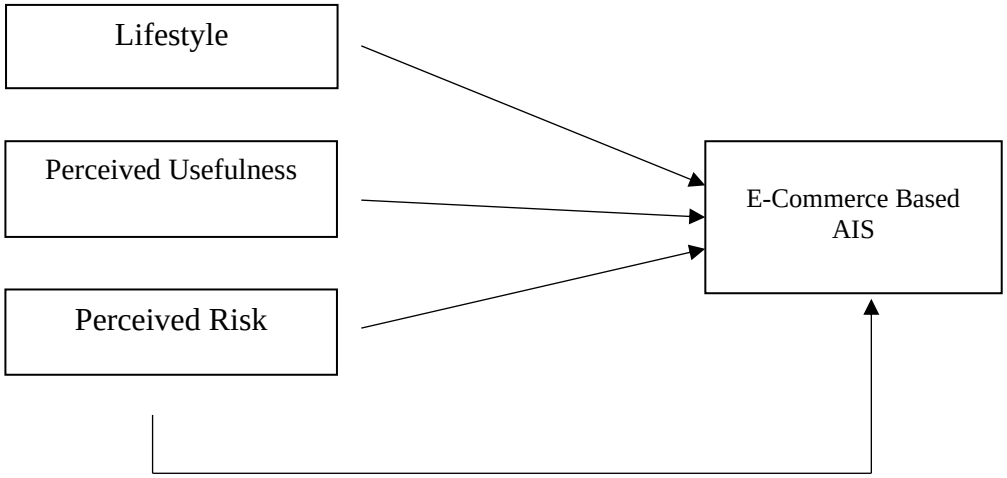

Fig. 1. Research Framework

3 Research Method

This research employs a quantitative analysis method, focusing on processing data obtained from respondents to generate measurements that underpin the study's findings. Data analysis was carried out using SPSS 26.0 software, which included various tests such as validity, reliability, classical assumption, t-tests, simultaneous tests, and analysis of the coefficient of determination. The study is based on primary data collected through questionnaires. The research population and subjects consist of MSMEs at Rumah Kreatif BUMN Bandung that have adopted e-commerce. The sampling approach used is non-probability sampling, specifically the saturated sampling technique (census), with a total of 50 respondents included in the study.

3.1. Variables and Operational Definitions of Research Variables

3.1.2 Dependent Variable

The dependent variable in this research is the E-commerce-Based Accounting Information System. Hardianti and Saraswati [18] define this system as an Accounting Information System that incorporates internet technology to manage transactions. Meanwhile, Delone and McLean [29] identify five key indicators of this Accounting Information System: adaptability, availability, system reliability, response time, and usability.

3.1.2 Independent Variable

1) Lifestyle

Sutisna and Heru Suprihadi [12] provide a broader definition of lifestyle, describing it as a way of life reflected in how individuals spend their time, such as through work, hobbies, shopping, sports, and social activities. It also encompasses their interests, including food, fashion, family,

recreation, and their perspectives on personal, social, business, and product-related issues. Lifestyle extends beyond simply representing social class or personality traits.

2) Perceived Usefulness

There are 4 indicators of Perception , which including facilitating transactions, accelerating transaction processes, offering added benefits during transactions, and improving efficiency in carrying out transactions.

3) Perceived Risk

Perceived risk is evaluated using indicators such as product risk, psychological risk, financial risk, time-related risk, delivery risk, and social risk.

3.2 Population and Sample

3.2.1 Population

Population refers to a general group of objects with specific charateristics that researchers select for study and conclusions can be drawn. The population used is MSME at Rumah BUMN Bandung.

3.2.2 Sample

The researcher employed a saturated sampling technique due to the relatively small population. therefore, the research sample used was 50, the fashion sector was 14 MSME and the food sector was 36 MSME.

3.3 Data Collection Technique

A questionnaire is a method of data collection where respondents are presented with a set of written questions or statements to respond to, as described by Sugiyono. [30]. In this study, the data collection technique used is field research conducted through questionnaires.

3.4 Data Analysis Techniques

3.4.1 Validity Test and Reliability Test

1) Validity Test

This validity test aims to measure and conclude whether the statements used in each variable X and Y can be said to be valid by distributing statements of all variable indicators to respondents to obtain raw data which will then be processed and tested whether the statement is valid or not.

2) Reliability Test

Research is considered reliable when its results are consistent, producing similar data at different times. The reliability of the questionnaire was assessed using the Cronbach Alpha method. An instrument is regarded as reliable if it achieves a high Cronbach Alpha value. According to Sugiyono [31], an instrument is considered reliable if its reliability coefficient is at least 0.6.

3.5 Classical Assumption Test

The normality test is performed to assess whether the data in a study follows a normal distribution, utilizing the Kolmogorov-Smirnov statistical test. As stated by Ghozali [32], if the

significance value is ≥ 0.05, the data is considered normally distributed; if not, it is not. The multicollinearity test checks for correlations among independent variables in a regression model. A model is considered free from multicollinearity if the tolerance value is > 0.10 and the Variance Inflation Factor (VIF) is < 10 [33]. Meanwhile, the heteroscedasticity test examines whether the variance of residuals remains consistent across observations. This is measured using the Spearman Rank correlation coefficient between each independent variable and the disturbance variable, where a significance value above 0.05 indicates the absence of heteroscedasticity [32].

3.6 Hypothesis Testing

3.6.1 Multiple Linear Regression

The multiple linear regression analysis method is used to illustrate both the direct and indirect effects of the independent variable (X) on the dependent variable (Y). According to Cooper and Schindler [34], a significance test is performed to assess the validity of the hypothesis using data from a sample rather than a full census.

Sugiyono [35] explains that the individual test, utilizing the t-test formula, examines the degree to which each independent variable affects the dependent variable independently. The t-test results are compared to the t-table value based on these criteria: H0 is rejected if t-count > t-table, -t-count < -t-table, or if the significance level (α) is < 0.05; H0 is accepted if t-count < t-table, -t-count > -t-table, or if the significance level (α) is > 0.05. Additionally, the simultaneous test (F-test) evaluates the overall significance of the regression model. As stated by Ghozali [36], the f-count value is compared to the f-table value at a 0.05 significance level. If f-count > f-table, H0 is rejected, and Ha is accepted, indicating a relationship; if f-count ≤ f-table, H0 is accepted, and Ha is rejected, indicating no relationship.

3.6.2 Test of Determination Coefficient (R2)

The coefficient of determination (R^2) indicates the proportion of variation in the dependent variable that is explained by the model. R^2 values range from zero to one, where lower values suggest that the independent variables have little influence on explaining the dependent variable. On the other hand, an R^2 value near one implies that the independent variables account for almost all the variation in the dependent variable.

3.7 Result

3.7.1 Validity Test Result

The purpose of the validity test is to assess whether the statements for each variable, X or Y, are valid. This involves distributing statements that represent all the variable indicators to respondents to gather raw data, which is then processed and tested for validity. In this study, a measuring instrument is considered valid if it is statistically tested by correlating the score of each statement item with the total score. A statement is deemed valid if the correlation coefficient is 0.30 or higher. Using the product moment correlation (r-value), the validity test results showed that all indicator statements for the tested variables—Lifestyle, Perceived Usefulness, Perceived Risk, and Interest in Using E-Commerce—consisted of 37 statement items, each with an r-count greater than the r-table value of 0.30. Therefore, it can be concluded that all statement indicators used in this study are valid.

3.7.2 Reliability Test Result

The Reliability Test is conducted to determine whether the statements for all variables that have been deemed valid can also be considered reliable. Reliability is assessed by examining the reliability coefficient, which measures consistency. If this coefficient exceeds 0.70, the statements are classified as reliable. Using the Spearman-Brown split-half method, the reliability of the questionnaire for each variable was evaluated. Based on the calculations, the test results show that all variables in this study achieved a Spearman-Brown coefficient greater than 0.70, as indicated in the table. Therefore, it can be concluded that all variables in this study are reliable.

3.7.3 Classical Assumption Test Results

3.7.3.1 Normality Test

The purpose of the normality test is to determine whether the data in a regression model follows a normal distribution. If the data is normally distributed, it suggests that the sample is a good representation of the larger population. A significance value greater than 0.05 indicates that the data meets the criteria for normal distribution. The calculation results show that the Kolmogorov-Smirnov test produced a probability value (Asymp. Sig. 2-tailed) of 0.200. Since this value is above the 5% significance level (0.05), it can be concluded that the regression model follows a normal distribution. Furthermore, the normality of the data is visually depicted in the normal probability plot below:

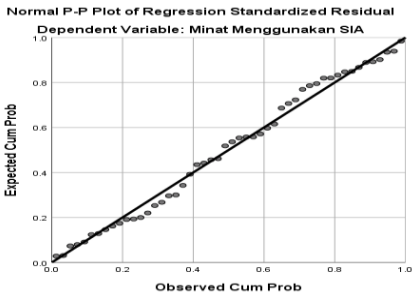

Fig. 1. Normal Probability Plot

From the results displayed in the SPSS output, the figure reinforces the conclusion that the regression model follows a normal distribution, as the data points are aligned closely along the diagonal line.

3.7.3.2 Multicollinearity Test

The Multicollinearity Test is conducted to determine whether there is any correlation between the independent variables in a regression model. This is evaluated by analyzing the test results: if the tolerance value is greater than 0.10 and the Variance Inflation Factor (VIF) value is less than 10, the regression model is considered free from multicollinearity.

Table 1. Multicollinearity Test

Coefficients[a]			
		Collinearity Statistics	
Model		Tolerance	VIF
1	Lifestyle	.822	1.216
	Perceived Usefulness	.810	1.234
	Perceived Risk	.784	1.275

a. Dependent Variable: Interset in Using AIS

Source: IBM SPSS 26 Data Processing (2024)

As shown in the table above, all independent variables have a Tolerance value greater than 0.1 and a Variance Inflation Factor (VIF) value less than 10. Therefore, it can be concluded that multicollinearity is not present.

3.7.3.3 Heteroscedasticity Test

The Heteroscedasticity Test is conducted to identify whether the residuals in a regression model have unequal variances across observations. A good regression model should ideally be free from heteroscedasticity. The criteria for determining this are as follows: First, heteroscedasticity exists if a clear pattern is observed, such as points forming a regular shape (e.g., wavy, expanding, or narrowing). Second, if no distinct pattern is visible and the points are evenly scattered above and below zero on the Y-axis, heteroscedasticity is not present. A Scatterplot graph is used for this analysis, examining the relationship between the predicted values of the dependent variable (ZPRED) and the residuals (SDRESID).

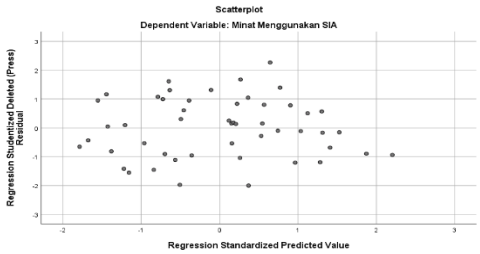

Fig. 2. Scatterplot Graph

Source: IBM SPSS 26 Data Processing (2024)

In the Scatterplot graph, the data points are randomly and evenly spread above and below zero on the Y-axis, indicating that there is no heteroscedasticity in the regression model. Additionally, a formal test is conducted using the Spearman rank test, correlating the independent variables with the absolute values of the residuals (errors). A significant correlation coefficient at a 5% significance level would indicate the presence of heteroscedasticity. The table below shows the significance values of the correlation coefficients between the independent variables and the absolute residuals.

The correlation coefficients indicate that the residuals of the regression equation exhibit homogeneous variance, confirming the absence of heteroscedasticity. This conclusion is supported by the significance values of the correlation coefficients for all three independent variables with the absolute residuals, which are greater than 0.05.

3.7.3.4 Multiple Linear Regression Analysis Results

This study utilized multiple linear regression analysis to investigate the influence of lifestyle, perceived usefulness, and perceived risk on the interest in adopting an e-commerce-based accounting information system.

Table 2. Multiple Linear Regression Calculation Results

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.078	.468		2.303	.026
	Lifestyle	.487	.119	.408	4.098	.000
	Perceived Usefulness	.448	.117	.383	3.818	.000
	Perceived Risk	-.241	.099	-.247	-2.425	.019

a. Dependent Variable: Interest in Using AIS

From the table above, the multiple linear regression equation can be expressed as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 1{,}078 + 0{,}487\ X_1 + 0{,}448\ X_2 - 0{,}241\ X_3$$

The constant value of 1.078 represents the average interest of MSME owners at the BUMN Bandung Creative House in using an e-commerce-based accounting information system when factors such as lifestyle, perceived usefulness, and perceived risk are not taken into account. First, Lifestyle (X1) has a positive coefficient of 0.487, indicating that a one-level improvement in consumer lifestyle results in a significant increase in MSME owners' interest in adopting an e-commerce-based accounting information system. This suggests that the more the product aligns with consumer lifestyles, the higher the interest among MSME owners. Second, Perceived Usefulness (X2) also has a positive coefficient of 0.448, meaning that a one-level increase in the perceived benefits of the system leads to a substantial rise in MSME owners' interest in using the system. This implies that the greater the perceived advantages, the more likely MSME owners are to adopt the e-commerce-based system. Third, Perceived Risk (X3) shows a negative coefficient of -0.241, suggesting that a one-level reduction in perceived risk significantly boosts MSME owners' interest in the system. This demonstrates that lower perceived risks result in greater interest in adopting the e-commerce-based accounting information system.

3.7.4 Hypothesis Test Results

3.7.4.1 Partial Test (t-Test)

This study employed a t-test to determine whether lifestyle, perceived usefulness, and perceived risk influence the interest in adopting an e-commerce-based accounting information system. A significance level of 0.05 was used, and the decision-making process was based on the following criteria: if the calculated t-value exceeds the t-table value and the significance level (p-value) is less than 0.05, the hypothesis is accepted.

Table 3. Partial Test (t-Test)

Coefficients[a]				
Modle	*Standardized Coefficient*	t_{count}	Sig.	$t_{table\ (df=46)}$
Lifestyle	0,408	4,098	0,000	2,013
Perceived Usefulness	0,383	3,818	0,000	2,013
Perceived Risk	-0,247	-2,425	0,019	2,013

a. Dependen Variabel: Lifestyle, Perceived Usefulness, Perceived Risk

H1: This test assesses the impact of lifestyle on the interest in adopting e-commerce-based accounting information systems. The t-test results show that the t-value for lifestyle (4.098) is greater than the positive t-table value (2.013), with a significance level below 0.05. Therefore, at a 5% significance level, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. This suggests that lifestyle has a significant effect on the interest of MSME actors at the BUMN Bandung Creative House in using e-commerce-based accounting information systems.

H2: This test examines the impact of perceived usefulness on the interest in using e-commerce-based accounting information systems. The t-test results indicate that the t-value for perceived usefulness (3.808) is greater than the positive t-table value (2.013), with a significance level below 0.05. Therefore, at a 5% error margin, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. This shows that perceived usefulness significantly influences the interest of MSME actors at the BUMN Bandung Creative House in adopting e-commerce-based accounting information systems.

H3: This test evaluates the impact of perceived risk on the interest in adopting e-commerce-based accounting information systems. The t-test results show that the t-value for perceived risk (-2.425) is smaller than the negative t-table value (-2.013), with a significance level below 0.05. Therefore, at a 5% error margin, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. This indicates that perceived risk significantly influences the interest of MSME actors at the BUMN Bandung Creative House in adopting e-commerce-based accounting information systems.

3.7.4.2 Simultaneous Test (F Test)

Simultaneous testing is generally conducted to assess whether lifestyle, perceived usefulness, and perceived risk collectively influence the interest of MSME actors at the BUMN Bandung Creative House in adopting an e-commerce-based accounting information system.

Table 4. Simultaneous Test Results (F Test)

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.773	3	3.924	25.560	.000[b]
	Residual	7.062	46	.154		
	Total	18.835	49			

According to the table above, derived from the SPSS analysis, the significance value is 0.000, which is less than 0.05, and the calculated F-value (25.560) is greater than the F-table value (2.807). Thus, it can be concluded that lifestyle, perceived usefulness, and perceived risk together have a positive simultaneous impact on the interest in using e-commerce-based information systems.

3.7.4.3 R^2 Determination Coefficient Test

The multiple determination coefficient test is used to measure the combined influence of lifestyle, perceived usefulness, and perceived risk on the interest of MSME actors at Rumah Kreatif BUMN Bandung in using an e-commerce-based accounting information system. The coefficient of determination is calculated, and the value obtained from SPSS 26 processing is displayed in the following table:

Tabel 5. Results of the Coefficient of Determination (R^2) Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.791[a]	.625	.601	.39183

From the table above, based on SPSS version 26 analysis, the R-Square value is 0.625, representing the coefficient of determination. This value indicates that lifestyle, perceived usefulness, and perceived risk collectively account for 62.5% of the influence on the interest of MSME actors at the BUMN Bandung Creative House in using an e-commerce-based accounting information system. The remaining 37.5% is attributed to other factors beyond lifestyle, perceived usefulness, and perceived risk.

4 Discussion

4.1 Lifestyle on E-Commerce-Based Accounting Information Systems

As lifestyle develops, it will affect people's behavior and habits. Technological developments have resulted in people choosing new habits, namely consumer habits. Today's consumer lifestyle is also a determining factor for sellers in forming or making a product. Consumer lifestyles that are increasingly changing and developing provide opportunities for business people to create a product, which ultimately leads to many types of product brands offered to consumers. Trust is crucial in e-commerce because it allows customers to enter their personal information into e-commerce systems, which is then used for online transactions. As a result, there is a need for a secure, technology-based accounting system to ensure customer confidence and safety feel comfortable when using e-commerce. Accounting records that have used internet technology in transactions made.

Based on various tests conducted using SPSS 26, the statements within the lifestyle variable (X1) were determined to be both valid and reliable. The classical assumption tests confirmed that variable X1 follows a normal distribution, with no indications of multicollinearity or heteroscedasticity. In the partial analysis (t-test), the t-value for X1 (4.098) exceeded the positive t-table value (2.013), and the significance level was below 0.05. As a result, the null

hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted at a 5% error level. This finding aligns with prior research by Rahmawati & Nasih [22], which concluded that lifestyle influences the interest in using e-commerce-based accounting information systems. Therefore, it can be concluded that lifestyle has a significant impact on the interest of MSME actors at the BUMN Bandung Creative House in adopting e-commerce-based accounting information systems.

4.2 Perceived Usefulness on E-Commerce-Based Accounting Information Systems

Perceived usefulness plays a crucial role in encouraging individuals to adopt technology, such as an e-commerce-based Accounting Information System. Perceived usefulness reflects subjective expectations that technology can enhance job performance. When users recognize that e-commerce offers significant benefits—such as saving time, improving efficiency, and boosting effectiveness—they are more likely to feel comfortable using it.

For the X2 variable, several tests conducted using SPSS 26 confirm that the statements are both valid and reliable. Furthermore, the classical assumption tests show that this variable is normally distributed, with no evidence of multicollinearity or heteroscedasticity. According to the t-test results in the table above, the perceived usefulness variable has a t-value (3.808) greater than the positive t-table value (2.013), and its significance level is below 0.05. Therefore, at a 5% error margin, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted.

Perceived usefulness is strongly associated with the productivity and effectiveness of a system in enhancing user performance. Trust plays a crucial role in facilitating online transactions. Users generally prefer systems that are flexible, intuitive, and easy to use, as these characteristics enhance user-friendliness. A study by Putri & Iriani [37] showed that perceived ease of use positively affects purchasing decisions. Similarly, Wilson's research [38] revealed that perceived ease of use significantly influences customers' intentions to repurchase.

Previous research by Suhir, Suyadi, and Riyadi [25] also found that perceived usefulness positively influences the decision to make online purchases via e-commerce. Additionally, Anjani's research [26] concluded that perceived usefulness affects behavioral intentions to adopt e-commerce-based accounting information systems. Based on these findings, it can be concluded that perceived usefulness has a significant impact on the interest of MSME actors at the BUMN Bandung Creative House in adopting e-commerce-based accounting information systems.

4.3 Perceived Risk on E-Commerce-Based Accounting Information Systems

With the implementation of such systems, it becomes increasingly possible for data input and processing tasks to be automated by computer systems. As a result, individuals must continuously innovate and enhance their skills in line with technological advancements. Risk is defined as the belief in the presence of uncertainty and potential undesirable outcomes when users engage in transactions through such systems. Individuals with a well-developed perception of risk regarding the implications of information and communication technology systems are more likely to feel encouraged to utilize them.

For the X3 variable, tests performed using the SPSS 26 application show that the statements within this variable are valid and reliable. Additionally, the classical assumption tests confirm

that the variable is normally distributed, with no indications of multicollinearity or heteroscedasticity. Based on the t-test results shown in the table above, the perceived risk variable has a t-value (-2.425) that is smaller than the negative t-table value (-2.013), and its significance level is below 0.05. Therefore, at a 5% error margin, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted.

Research by Rahmawati & Nasih [22] indicates that perceived risk influences the interest in adopting e-commerce-based accounting information systems. Similarly, a study by Listanti & Sintani [28] suggests that perceived risk impacts purchasing decisions in e-commerce. Based on these findings, it can be concluded that perceived risk has a significant effect on the interest of MSME actors at the BUMN Bandung Creative House in using e-commerce-based accounting information systems.

5 Conclusion

The findings of this study clearly show that lifestyle, perceived usefulness, and perceived risks are key factors influencing the interest of MSMEs at Rumah Kreatif BUMN Bandung in adopting an e-commerce-based Accounting Information System (AIS). The products offered align with consumers' lifestyles and assist in their daily activities, while using e-commerce enhances the productivity and efficiency of MSMEs. Moreover, the products are seen as low-risk regarding quality and financial impact, with few instances of delayed order deliveries. These results highlight the significant advantages e-commerce provides to MSMEs, enabling them to improve their performance and boost their competitiveness in the market.

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