

Utilization of E-Commerce, Digital Literacy and Accounting Information Systems As Driving Factors in Decision Making for Entrepreneurship in Accounting Students

Evi Rusdianti¹, Hadiah Fitriyah²

^{1,2}Muhammadiyah University of Sidoarjo, Indonesia



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ABSTRACT

Objective: This study aims to analyze the influence of e-commerce utilization, digital literacy, and accounting information systems on entrepreneurial decision-making among accounting students in Indonesia. The research emphasizes the role of technology in addressing unemployment challenges through entrepreneurship in developing countries like Indonesia. **Method:** A quantitative approach was employed with accounting students from the Muhammadiyah University of Sidoarjo, Class of 2021–2022, serving as respondents. Data were collected through questionnaires and analyzed using statistical methods to determine the effect of each variable on entrepreneurial decision-making. **Results:** The findings reveal that e-commerce has no significant impact on entrepreneurial decisions, while digital literacy and accounting information systems show a positive and significant influence on students' entrepreneurial decision-making processes. **Novelty:** This study contributes to the growing body of knowledge on digital entrepreneurship in higher education by demonstrating that the integration of digital literacy and accounting information systems plays a more decisive role in fostering entrepreneurial behavior than e-commerce usage among accounting students in Indonesia.

INTRODUCTION

An important indicator for a country is its population, including Indonesia. A large population will be an effective resource for achieving a country's development goals if empowered and developed properly. However, due to limited economic carrying capacity, a large population is usually a problem for developing countries, including Indonesia. One cause of soaring unemployment in Indonesia is the large number of workers employed in the formal sector, making people reluctant to try to start their own businesses in the tourism industry when employment in the formal sector is not growing and developing [1]. Low productivity and educational attainment, as well as the uneven distribution of workers and the population regionally and sectorally, are also other problems. Indonesia and other developing countries often face the phenomenon of unemployment. The number of births exceeds the number of deaths, and the difficulty of finding work is a cause of the increasing unemployment rate [2]. The number of people wanting to enter the workforce is increasing at a rate that is not in line with the number of open job opportunities.

Addressing the problem of employment or unemployment is one of the challenges to a nation's progress [3]. Therefore, to achieve a balance between economic growth and equal employment, development initiatives must place a high focus on labor absorption

and adequate job creation. Entrepreneurship is one strategy to prevent rising unemployment in Indonesia. Utilizing individual resources to optimize resources for sustainable economic development is known as entrepreneurship [4]. Entrepreneurship can reduce unemployment by expanding employment opportunities.

The process of individuals or groups utilizing shared resources to seek opportunities, add value, and expand by fulfilling needs and desires through creativity and originality is known as entrepreneurship [5]. Entrepreneurial intention, on the other hand, is the ability to have the courage to endure life's challenges, develop a company, or start a new one using existing skills [6]. One of the various initiatives undertaken by the government to increase Indonesia's entrepreneurship rate is by encouraging students to adopt an entrepreneurial mindset. Because graduates are intended to become educated young entrepreneurs capable of building independent businesses and becoming a resource for the country, this is an alternative to reducing the unemployment rate.

In the world of entrepreneurship, one theory that is often used is the Technology Acceptance Model. This theory is considered relevant to help understand the extent to which individuals are willing to accept and utilize technology in their activities. This theory was developed from the Theory of Reasoned Action (TRA) and is used to understand the causal relationship between perceptions of usefulness and perceptions of ease of use of technology by users. Someone who chooses to become an entrepreneur does not necessarily have to have hereditary traits [3]. Entrepreneurs can use this theory to manage risks, assess opportunities, and choose the best course of action for their business. The growth of information technology (e-commerce) is considered the first element of several elements that influence entrepreneurial decision-making. Society benefits greatly from the rapid and accurate advancement of information technology, which makes transactions easier in an entrepreneurial environment. E-Commerce, also known as electronic commerce or online shopping, is the practice of conducting business through the sale, purchase, ordering, payment, or advertising of goods or services [7]. The existence of e-commerce is expected to provide students with opportunities to become entrepreneurs while participating in lectures or without having to own a store [8]. Previous research by [9] found that e-commerce influences entrepreneurial decision-making. However, these findings differ from the results of [10], which stated that e-commerce does not influence the entrepreneurial decision-making process.

The second factor that plays a role in the entrepreneurial decision-making process is digital literacy. Digital literacy refers to a person's ability to access, evaluate, utilize, and create information through various digital media, communication devices, or networks intelligently, wisely, safely, and legally. This ability is essential to support communication and interaction in everyday life [6]. Digital literacy plays a crucial role, particularly in finding product information to increase value or even trigger product development and innovation [11]. Research [12] found that digital literacy influences students' entrepreneurial interest. This contrasts with [6], where digital literacy has no effect on students' entrepreneurial interest.

The third factor that may influence entrepreneurial decision-making is the accounting information system. An entrepreneur, in addition to utilizing e-commerce and digital literacy as a form of technological and business development, must also understand accounting information systems. Manual data processing is considered outdated and inappropriate in the contemporary era of globalization. A system that records transaction data and then processes it by classifying, summarizing, and combining it to produce financial reports is called an accounting information system (AIS) [13]. With the existence of Accounting Information System (AIS) technology, it can provide benefits to its users by providing added value, which ultimately can result in better performance. Research [9] found that AIS had an influence on entrepreneurial decision-making. Conversely, research [10] found that AIS had no influence on entrepreneurial decision-making. However, different results were found in research [14], which stated that understanding accounting information systems actually had an influence on interest in entrepreneurship. Meanwhile, findings from research [15] again showed that AIS had no influence on entrepreneurial decision-making.

Given the inconsistency of previous research, further research is needed to identify new findings due to the transformation of technological developments, different environments, and times. To date, most previous research tends to focus on e-commerce and accounting information systems, but digital literacy has not been explored in depth. Digital literacy has become a crucial element in the digital era, and changes in educational institutions have also had a significant impact. Technopreneurship training that highlights the value of digital literacy, particularly in the business sector, aims to develop entrepreneurs who can help create jobs [11]. Previous research that does not link digital literacy to decision-making models may miss important perspectives on entrepreneurs' readiness to navigate the challenges of digitalization. New research that considers digital literacy can show how entrepreneurs who are more digitally literate are more responsive to change and more flexible in their decision-making.

The researcher developed this research from [9]. The research variables represent the novelty in this study. The researcher included digital literacy as an independent variable in this study. The inclusion of this variable is crucial because in the digital era, digital literacy is seen as a crucial skill that influences one's capacity to understand, evaluate, and apply technology to make entrepreneurial decisions.

The purpose of this study is to empirically identify whether there is a significant impact on entrepreneurial decision-making due to technological developments and knowledge using digital media (e-commerce, digital literacy, and accounting information systems). This study aims to identify whether digital literacy has a positive impact on entrepreneurial decision-making. The researcher hopes that these findings will ultimately serve as a reference for other academics who wish to further explore related variables and items.

The Influence of E-Commerce on Entrepreneurial Decision-Making

E-commerce can be used as a trading platform by accounting students who want to start their own businesses. The entrepreneurial prospects of e-commerce facilitate interaction between buyers and sellers without the need for face-to-face meetings. Broad market access without the need for a physical store is another benefit of e-commerce, which also involves relatively low costs. This is consistent with the analysis of the impact of e-commerce implementation on students' decisions to become entrepreneurs using the Technology Acceptance Model (TAM). TAM is used to estimate a person's willingness to embrace e-commerce as well as the simplicity and benefits of utilizing e-commerce for business.

This finding aligns with research [3], [9], [14] that found e-commerce influences entrepreneurial decision-making. Therefore, the research hypothesis is:

H1: E-Commerce Influences Entrepreneurial Decision-Making.

The Influence of Digital Literacy on Entrepreneurial Decision-Making

Digital literacy is the capacity to successfully and effectively absorb and understand data and information in various digital environments. Recognizing that the current generation is digitally literate, they can manage, search for, and understand digital information [12]. This aligns with the Technology Acceptance Model (TAM) theory, which states that a person's acceptance of new technology is influenced by perceived ease of use and perceived usefulness. Digital literacy plays a role in enhancing accounting students' understanding of the benefits of technology in supporting business, which can increase their interest in entrepreneurship. Accounting students with a high level of digital literacy tend to be better able to recognize and understand opportunities and challenges in the digital business world. With these skills, they are better prepared to make decisions about entering the world of entrepreneurship.

Support for this is evident in the results of studies [11] and [12], which found that digital literacy influences entrepreneurial decision-making. Therefore, the research hypothesis is:

H2: Digital Literacy Influences Entrepreneurial Decision-Making.

The Influence of Accounting Information Systems on Entrepreneurial Decision-Making

A business can benefit significantly from implementing an accounting information system because it helps produce timely and accurate information. Based on user beliefs, attitudes, intentions, and relationships, the Technology Acceptance Model (TAM) is a psychological theory that explains how people utilize information technology. This study examines how the implementation of an accounting information system influences accounting students' motivation to become entrepreneurs, using the Technology Acceptance Model (TAM) as one of its theoretical foundations.

This finding is supported by research [3], [9], [14], which found that AIS influences entrepreneurial decision-making. Therefore, the research hypothesis is:

H3: Accounting Information Systems Influence Entrepreneurial Decision-Making.

This study examines several variables. The independent variables are e-commerce (X1), digital literacy (X2), and accounting information systems (X3). The dependent variable is entrepreneurial decision-making (Y). This research model is explained through a conceptual framework that illustrates the relationship between these four variables:

Conceptual Framework

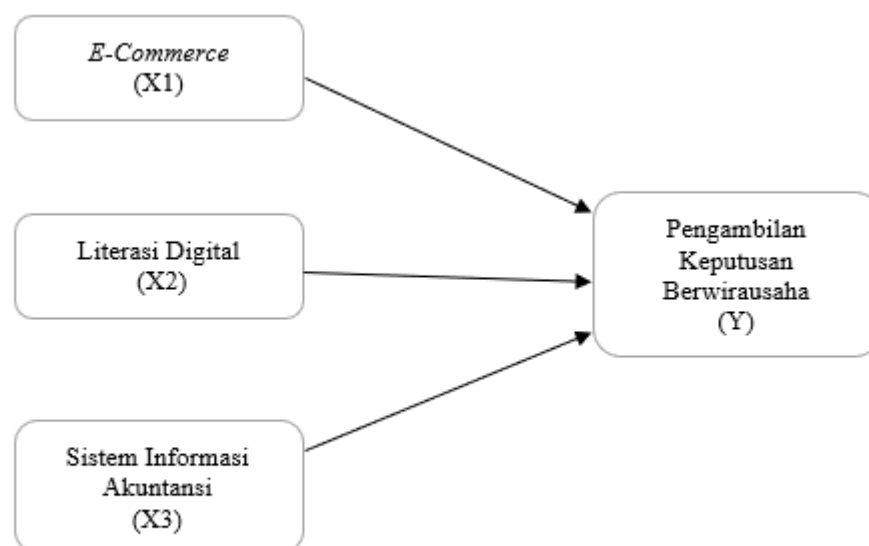


Figure 1. Conceptual Framework

RESEARCH METHOD

This research uses quantitative data to identify the influence between independent and dependent variables. Processing numerical data through statistical techniques is known as quantitative research.

Given that the students in question have taken the Entrepreneurship course, the population of this study is the Accounting students of Muhammadiyah University of Sidoarjo, graduating class of 2021–2022. This study population consists of 210 students. The Slovin-Sugiyono formula (2017) was applied to determine the sample size, drawn from the entire study population.

The researcher performed this calculation as a basis for determining the sample size to be used. The calculation results were then rounded up to obtain 33 students as respondents in the data collection.

Primary data is the data source used in this study. Data collected directly from the primary source is obtained through questionnaires typically administered by researchers, referred to as data Primary [16]. Accounting Study Program students from Muhammadiyah University of Sidoarjo, Class of 2021–2022, participated in this study as respondents. The Google form generated by the researcher was sent to Accounting Study Program students from Class of 2021–2022, Muhammadiyah University of Sidoarjo, for the purpose of distributing the questionnaire.

In this study, hypothesis testing was conducted using data analysis techniques using the Statistical Program for Social Science (SPSS). This study employed a multiple

linear regression analysis approach, which involved classical assumption testing and hypothesis testing to examine the relationships between variables.

A normality test is performed to determine whether the independent and dependent variables in a regression model have a normal data distribution. A good regression model is characterized by data that is normally distributed, or at least close to normal. One method used in the normality test is to look at the Sig. (2-tailed) value. If the Sig. (2-tailed) value is > 0.05 , then the data is said to be normally distributed, and vice versa.

A multicollinearity test is performed to determine whether there is a linear relationship between one or all of the independent variables. In a good regression model, the independent variables should not have a strong relationship with each other, as measured using the Variance Inflation Factor (VIF) and Tolerance (Tol) indicators. If the VIF value is < 10 or the Tolerance value is > 0.01 , multicollinearity is absent, and vice versa.

The heteroscedasticity test is used to identify differences in residual variance at each observation level. A good regression model is free from heteroscedasticity symptoms or is constant. The decision-making criteria in this test are: if the significance value (Sig.) > 0.05 , then there are no symptoms of heteroscedasticity, and vice versa.

To determine whether the confounding error in a period and the confounding error in the previous period in a linear regression model are correlated. By applying the Durbin Watson (DW) approach, if $DU < DW < 4-DU$ then H_0 is accepted meaning there is no autocorrelation, if $DW < DL$ or $DW > 4-DL$ then H_0 is rejected meaning there is autocorrelation and vice versa.

The simultaneous test or F-test is used to identify the extent to which the dependent variable is simultaneously influenced by all independent variables in the regression model. If Sig. < 0.05 , then H_0 is rejected and H_1 is accepted, meaning all independent variables simultaneously have a significant effect on the dependent variable and vice versa.

RESULTS AND DISCUSSION

Table 3. Results of the Digital Literacy Validity Test (X2)

		X2.1	X2.2	X2.3	X2.4	X2.5	TOTAL_X2
X2.1	Pearson	1	.355**	.366**	.415**	.358**	.637**
	Correlation						
	Sig. (2-tailed)		.003	.002	.000	.003	.000
	N	68	68	68	68	68	68
X2.2	Pearson	.355**	1	.249*	.426**	.414**	.650**
	Correlation						
	Sig. (2-tailed)	.003		.040	.000	.000	.000
	N	68	68	68	68	68	68
X2.3	Pearson	.366**	.249*	1	.447**	.320**	.533**
	Correlation						
	Sig. (2-tailed)	.002	.040		.000	.008	.000
	N	68	68	68	68	68	68
X2.4	Pearson	.415**	.426**	.447**	1	.619**	.689**
	Correlation						
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	68	68	68	68	68	68
X2.5	Pearson	.358**	.414**	.320**	.619**	1	.666**
	Correlation						
	Sig. (2-tailed)	.003	.000	.008	.000		.000
	N	68	68	68	68	68	68
TOTAL_X2	Pearson	.637**	.650**	.533**	.689**	.666**	1
	Correlation						
	Sig. (2-tailed)	.000	.000	.000	.000	.000	

A partial test or t-test is used to identify whether each independent variable partially influences the dependent variable in a regression model. If the significance value (Sig.) is <0.05 ,

Table 4. Results of the Accounting Information System Validity Test (X3)

		X3.1	X3.2	X3.3	X3.4	X3.5	TOTAL_X3
X3.1	Pearson	1	.250*	.432**	.322**	.383**	.650**
	Correlation						
	Sig. (2-tailed)		.040	.000	.007	.001	.000
	N	68	68	68	68	68	68
X3.2	Pearson	.250*	1	.367**	.424**	.483**	.666**
	Correlation						
	Sig. (2-tailed)	.040		.002	.000	.000	.000
	N	68	68	68	68	68	68
X3.3	Pearson	.432**	.367**	1	.404**	.513**	.743**
	Correlation						
	Sig. (2-tailed)	.000	.002		.001	.000	.000
	N	68	68	68	68	68	68
X3.4	Pearson	.322**	.424**	.404**	1	.626**	.742**
	Correlation						
	Sig. (2-tailed)	.007	.000	.001		.000	.000
	N	68	68	68	68	68	68
X3.5	Pearson	.383**	.483**	.513**	.626**	1	.798**
	Correlation						
	Sig. (2-tailed)	.001	.000	.000	.000		.000
	N	68	68	68	68	68	68
TOTAL_X3	Pearson	.650**	.666**	.743**	.742**	.798**	1
	Correlation						
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	68	68	68	68	68	68

Sumber: Pengolahan Data SPSS, 2025

Based on the table above, it can be seen that of the total five questions in the accounting information system variable questionnaire (X3), all of them are declared valid because each question has a Sig. (2-tailed) value < 0.05 .

Based on hypothesis testing, e-commerce variables have no effect on entrepreneurial decisions. One possible cause is students' reluctance to conduct online business transactions. Some students prefer to purchase products directly from physical stores because they want to see and evaluate the product in person before making a purchase. Field observations of several accounting students indicate that the presence of e-commerce does not influence their decision to enter the world of entrepreneurship. This is due to several factors. First, limited understanding of and interest in e-commerce technology remains. Although accounting students have a strong educational background in financial recording and reporting, many feel confident or lack the technical knowledge to run a digital-based business. They tend to view e-commerce as complex, involving platform management, digital marketing, and logistics, which they don't directly understand from their studies. Second, initial capital and technical support are real obstacles. Most students lack access to sufficient business capital, let alone the investment needed to develop an e-commerce platform or digital marketing campaigns. As a result, they prefer small-scale, conventional businesses, such as selling snacks directly or offering private services, which don't require e-commerce involvement. Third,

the surrounding environment and market preferences also influence. Students who live in areas with limited internet access or with local markets that are more accustomed to face-to-face transactions tend not to see e-commerce as a relevant solution. They focus more on direct interactions with consumers, which are considered faster and safer, especially for small-scale businesses. The findings of this study identify that the use of e-commerce among accounting students has not been enough to encourage them to enter the world of entrepreneurship. This may also be caused by the tendency of students to only use e-commerce to search for trends or product references without actually increasing their interest in starting their own business. The findings of this study are in line with studies conducted by: [8] , [10] , [18] , [19] which stated that e-commerce does not influence entrepreneurial decision-making.

The Influence of Digital Literacy on Entrepreneurial Decision-Making

Based on hypothesis testing, digital literacy significantly influences entrepreneurial decision-making. Literacy levels are directly proportional to entrepreneurial interest. In this modern era, technological developments have made running a business easier. Students with a high level of digital literacy are better able to utilize various digital platforms, such as social media and marketplaces, to develop their businesses. Therefore, high digital literacy can increase students' confidence and readiness to build and manage a business effectively. The study results align with [11], [12], which state that digital literacy influences entrepreneurial decision-making.

The Influence of Accounting Information Systems on Entrepreneurial Decision-Making

Based on hypothesis testing, accounting information systems variables influence entrepreneurial decision-making. Accounting information systems play a crucial role in helping aspiring entrepreneurs run their businesses, particularly in preparing faster and more accurate financial reports as a basis for decision-making. Students with a good understanding of accounting information systems will more easily access and manage their business's financial data. This enables them to make more strategic decisions, identify business opportunities, and manage risks more effectively. Thus, an understanding of accounting information systems can be a strong supporting factor in encouraging students to become entrepreneurs in the future. The research findings align with: [20] , [21] , [22] , [23] AIS influences entrepreneurial decision-making.

CONCLUSION

Fundamental Finding : The study reveals that among accounting students, e-commerce does not significantly influence entrepreneurial decision-making, while digital literacy and accounting information systems play crucial roles in shaping students' readiness and capability to engage in entrepreneurship. Students with higher digital literacy are more inclined to integrate technology in business practices, and those with a strong understanding of accounting information systems are better equipped to manage financial aspects of their ventures. **Implication :** These findings highlight the importance of strengthening digital competence and accounting information system literacy in

entrepreneurship education to enhance students' decision-making abilities and business preparedness. **Limitation** : The research is limited to Accounting students from the 2021–2022 cohort at the University of Muhammadiyah Sidoarjo who have taken the Entrepreneurship course, which restricts the generalizability of the results. **Future Research** : Subsequent studies should expand the sample to include students from diverse programs and institutions and incorporate intervening variables such as entrepreneurial intention or mindset to better explain the underlying mechanisms linking digital literacy, e-commerce, and accounting information systems to entrepreneurial decision-making.

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***Evi Rusdianti (Corresponding Author)**

Muhammadiyah University of Sidoarjo, Indonesia

Email: evirusdianti05@gmail.com

Hadiah Fitriyah

Muhammadiyah University of Sidoarjo, Indonesia
