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Human Capital and Perceived Usefulness on Perceived Profitability: Study of Accounting Information Acquisition in SMEs

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Abstract

The study examines the role of perceived usefulness of accounting information system as a mediation on human capital and perceived profitability relationship in information system acquisition. Prior research proved that the quality of accounting information system has positive correlation with the quality of accounting practice through effective and productive reporting. According to SMEs, human capital is one of important factors in accounting information because in fact SMEs is labour intensive and owned by families. However, empirical evidence showed that there is inconsistent relationship between human capital and perceived profitability on accounting information investment. In other side, SMEs face source limitation in accounting information investment. Therefore, this study uses a mediation perceived usefulness of accounting information system for examination relationship. The examination uses survey data from SMEs in Special Region of Yogyakarta (DIY) because the SMEs do not yet adequate financial governance in daily operation. Based on survey of 124 respondents, this study revealed that the accounting system capability in producing the quality information of daily activities encourage SMEs implement accounting information acquisition. SMEs consider the important of accounting information in increasing profitability. This evidence contributes to stakeholder, especially government, in provide an assistant for SMEs' financial governance.

Keywords:

Human Capital, Perceived Usefulness, Perceived Profitability, SMEs, Technoloy Acceptance Model

Introduction

According to website of Special Region of Yogyakarta (DIY) Government, around 98% or 258,982 of the total 262,046 Micro, Small, and Medium Enterprise (MSMEs) in Yogyakarta does not yet implement adequate financial governance, such as: they do not implement financial management separately from personal finance, they do not document or record their transactions, and they do not have financial report (see report of BPS in 2022). As a result, the MSMEs cannot access bank for financing. In fact, the MSMEs play an important role in increasing the absorption of labour in DIY through a significant increase in the number of MSMEs. As an illustration, based on the BAPEDA PEMPROV DIY website, MSMEs provide employee opportunity of 154,044 people (2017), 158,936 people (2018), 160,497 (2019), 210,473 people (2020), and 318,591 people (2021). Study of Changwony & Paterson (2019) revealed that the high quality of accounting practice supports the effectiveness decentralization system which have role in decreasing corruption. Knauer et al. (2020) also stated that high quality information system influences high quality accounting information. The effective implementation of accounting information system will increase productivity, efficiency, and profitability SMEs (Salehi et al., 2015), because investment in accounting information system will enhance company reputation, accountability, and profitability (Dewi & Rokhmania, 2021).

However, Knauer et al. (2020) stated that there are complex factor in implementation of quality of accounting information system, such as knowledge, technologies, or data source. Research by Knauer et al. (2020) focused in service industry. In SMEs, Handayani (2020) proved that knowledge has impact on innovation through adaptive creativity. In general, human capital determines the high quality of SMEs in South Africa (Ngek, 2014). According to Bouteiller (2019), human capital has a two meaning, namely experience and training. Buzavaite and Korsakiene (2019) uses education, work experince, and skill for human capital measurement. Contradict with Mattos and Salciuviene (2017), education is the determinants of experience, so both of factors have different influence on innovation. Study by Wang et al. (2024) showed that experience has effect on knowledge. Therefore, this study concludes that human capital includes education, experience, and knowledge or skill and as determinants of accounting information system in SMEs.

Unfortunately, empirical evidence about the effect of experience on performance showed that training is better than experience on employee's performance (Bouteiller, 2019). An individu who has task specific experience will be more conservative in decision making (Shepardson, 2019). The difference decision will be enhanced by person who gets experince based on learning (Malmendier et al., 2020). The inconcistency role of human capital in accounting system implementation indicates the relationship needs mediation.

This study views the important of individual's acceptance regarding to accounting information system, especially in SMEs. Prior researches have proved the benefit accounting information on SMEs' profitability, but SMEs face limitation in human resource or information system investment. Based on technology acceptance model (TAM), this study uses percieved usefulness as mediation between human capital and perceived profitability. TAM shows the information system acceptance of individual which indicates personal cognitive and affective (Davis et al., 1989). The individual's belief that the system can increase his or her performance or decrease effort to attain a goal will increase his or her intention on system acceptance (Davis et al., 1989).

Empirically, perceived usefulness can be determinants of several facyor rather than information system. For example, perceived usefulness has a positive effect on customer satisfaction (Daneji, Ayub, and Khambari, 2019; Maryanto and Kaihatu, 2021; Wilson, Keni, and Tan 2021), learning intention or intention to use (Tahar et al., 2020; Doan, 2021), financial decision making (Khan et al., 2024), attitude of tax payers or toward use (Hikmah, Ratnawati, and Darmanto, 2023; Danurdoro and Wulandari 2016). Howeve, regarding the definition of perceive usefulness by Davis, Bagozzi, and Warshaw (1989) and SMEs' limitation in information system implementation, empirical evidence should prove the role of information system on accountability, productivity, and effectiveness reporting. As a result system information implementation in SMEs has an important role on reliable financial report of SMEs. Therefore, this study provides an empirical evidence the role of perceived usefulness as mediation on human capital and perceived profitability relationship. Based on the reserach's objective, research must answer the following questions, namely:

- (1) Does human capital have a positive influence on perceived profitability in accounting information acquisition?
- (2) Does human capital have a positive influence on perceived usefulness in accounting information acquisition?
- (3) Does perceived usefulness have a positive influence on perceived profitability in accounting information acquisition?

This research contributes to technology acceptance model (TAM) through perceived usefulness in accounting information context in SMEs. TAM usually implement on computer technology, but this research examine the accounting information system that can konvensional or computer based. In fact, SMEs uses konvensional based on accounting activities, therefore it is urgent to provide empirical evidence about perceived usefulness in konvensional based system. This reserach also contributes to perceived usefulness measurement. Davis (2015) uses work more quickly, job performance, increase productivity, effectiveness, makes job easier, and useful fot percieved usefulness measurement. Regarding to accounting that must provide reliable and accountable financial

reporting, so this study interviews the information quality of information system implementation. It has connection with job performance as stated by Davis (2015), but this study is more specific in accounting cycles.

Research Methods

This study examines the relationship between human capital, perception of usefulness, and perception of profitability in accounting information implementation. Therefore, there are three variables and perception of usefulness as mediation variable in human capital and perception of profitability. According to Bouteillern (2019), Buzavaite and Korsakiene (2019), and Wang et al. (2024), human capital measures education, expertise, and knowledge. Hikmah et al. (2023) uses effectiveness and productivity in perceived usefulness measurement. This study based on Davis (2015) that measure perceived usefulness in job performance context, so we measure the perceived usefulness of accounting system in task performance, such as in supplies, sales, and cash disbursement relationship. The implementation must enhance information quality relates to procurement, expenditure, and revenue activities. The information quality will increase profitability, so perceived usefulness has a positive effect on perceived profitability that be created from customer relationship, supplier relationship, and daily activities effectiveness. The main of SMEs’s income from sales, but SMEs also take benefit from efficient activities that be resulted from accounting information investment. Therefore, this study captures data from perceived profitability of supplier and daily activities.

This study acquire data from survey and face to face interview of SMEs in Yogyakarta Province. The data acquisition was collected voluntary in a workshop that held by team and cooperation. Responses are scored on a 5 Likert Scale, ranging from 1 (strongly disagree) to 5 (strongly agree). We performed a validity test for each question of the variables, and the results showed that the Pearson correlation was higher than the r table (see Table 1-3). The Pearson correlation of question items is greater than 0.5, no issue with the validity test of the questionnaire items. This study also does not face the reliability issue (see Table 4), so the study performs a hypothesis examination that revealed the role of perceived usefulness as mediation (see research model on Figure 1). The first research question has an objective to examine the role of human capital on perceived profitability in accounting information acquisition. We wish this examination is insignificant to prove the need of mediation variable in this model. The second reserach question has an objective to examine the role of human capital on perceived usefulness in accounting information acquisition. The third reserach question is to examine the perceived usefulness on perceived profitability in accounting information acquisition. The result shows the support for the role of mediation variable.

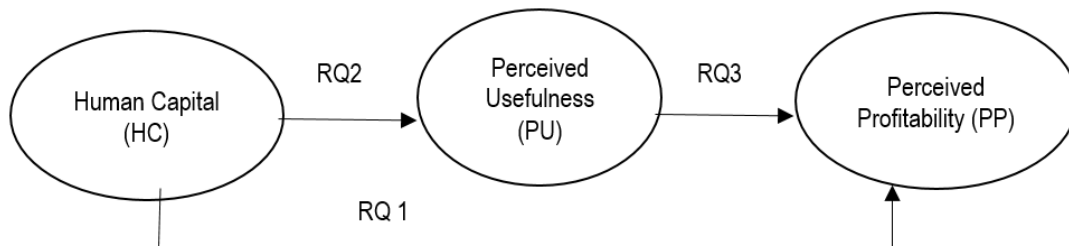


Figure 1. The Research Model

Table 1. The Validity Test of Human Capital (HC)

Items	Pearson Correlation	Significance Level
Education (Edu)	0.887	0.00
Expertise (Exp)	0.886	0.00
Knowledge (Kno)	0.901	0.00

Source: Own Work

Table 2. The Validity Test of Perception on Usefulness (PU)

Items	Pearson Correlation	Significance Level
Information Quality on Procurement (IQPro)	0.718	0.00
Information Quality on Expenditure (IQExp)	0.827	0.00
Information Quality on Revenue (IQRev)	0.682	0.00

Source: Own Work

Table 3. The Validity Test of Perception on Profitability (PP)

Items	Pearson Correlation	Significance Level
Profitability in Consumer Relationship (PCR)	0.939	0.00
Profitability form Daily Activities Effectiveness (PDA)	0.927	0.00
Profitability in Supplier Relationship (PSR)	0.788	0.00

Source: Own Work

Table 4. The Reliability Test of Research Variables

Items	Cronbach Alfa	Number of Questions
Human Capital (HC)	0.858	3
Perception on Usefulness (PU)	0.800	3
Perception on Profitability (PP)	0.859	3

Source: Own Work

Results and Discussion

The first collecting data capture demography of respondents (see Table 5.). The respondents are dominated by female and graduated from senior high school. There are five kinds of respondents' daily activity, namely marketing, production, finance, sales, and accounting. There is not domination of certain occupation. The occupations match with measurement of perceived usefulness and profitability that focuses on cash inflow and cash out flow. Regarding to human capital, this study collected data education, experience, and training. Although the respondents have tenure (working experience) less than 5 years, but the respondents got training in less than 3 months. It indicates SMEs aware with capability the employee.

Table 5. The Demography

Items	Respondents	Total	Percentage
Gender	Male	14	11
	Female	110	89
Education	Senior High School	84	68
	Under Graduate	38	31
	Post Graduate	2	2
Occupation	Marketing	64	52
	Production	71	57
	Finance	55	44
	Sales	58	47
	Accounting	38	31
Experience	Less than 5 Years	48	39
	5 – 10 years	40	32
	More than 10 Years	36	29
The Last Training	Less than 3 Months Ago	37	30
	3 – 6 Months Ago	27	22
	6 – 12 Months Ago	22	18
	1 – 3 Years Ago	12	10
	More than 3 Years Ago	26	21
N	124		

Source: Own Work

The second visual is descriptive statistic (see Table 6) of the variables: human capital perceived usefulness, and perceived profitability and three questions related to the variables. The mean score of three variable, namely 2.6, 1.5, and 2.5 is significantly lower than the score of deviation standard, namely 6.27, 5.6, and 6.64, respectively. It indicates the variability of data high enough. Then, the next examination is a role of perception of usefulness as mediation variable.

Table 6. The Descriptive Statistic

Items	Deviation Standard	Mean
Human Capital (HC)	6.27	2.654
Perception on Usefulness (PU)	5.60	1.571
Perception on Profitability (PP)	6.64	2.548

Source: Own Work

There are three examination for mediation test (see Table 7). First, we perform the examination human capital (HC) to perceived profitability (PP) and the result stated an insignificant correlation. It implies that human capital does not affect to perceived profitability directly. The second test is the examination human capital (HC) to perceived usefulness (PU) and the result revealed the significant positive correlation both of variables. The last examination is the examination perceived usefulness (PU) to perceived profitability (PP) and the result showed that perceived usefulness (PU) has significant correlation with perceived profitability (PP). This empirical evidence implies that perceived usefulness (PU) as mediation between human capital (HC) and perceived profitability (PP).

Table 7. The Mediation Test

Items	Coefficient	Significance
HC → PP	0.165	0.056
HC → PU	0.106	0.046**
PU → PP	0.333	0.022**

Source: Own Work

Note: Human Capital (HC), Perception on Usefulness (PU), Perception on Profitability (PP)

Significance < 0.05

This empirical evidence supports the prior research that perceived usefulness influences the intention of people in technology acceptance (Omarini, 2013). The intention is influenced by person's perception about the useful of technology in decision making (Hikmah et al., 2023). Therefore, Doan (2021) stated that perceived usefulness will encourage some one intents to learning a technology. The willingness will trigger adoption of technology because of trust or satisfaction. For example, Nguyen, Do, and Wu (2021) revealed that perceived usefulness has effect on social media adoption. Other empirical evidence stated that perceived usefulness has positive effect on trust or customer satisfaction (Wilson et al., 2021). It implies that the belief about the benefit of technology becomes the main factor of person in technology acquisition.

Regarding to technology information, SMEs should take advantage the digital development to increase their competitiveness in both nationally and globally. Kuczevska et al. (2023) stated that before and during the pandemic, SMEs needs digital technology for improving business activities internally (business process) and externally (business relationship). The SMEs' investment in technology increases after pandemic because SMEs also face security problems (Kuczevska et al., 2023). Unfortunately, SMEs face financial problem morethan large size (Antoniuk et al., 2017). However, SMEs should implement optimum accounting information system as part of corporate governance, although the implmentation information system is not fully digitalization.

Prior research proved that corporate governance increase management practice and internal control of SMEs (Abor & Biekpe, 2007), so the implementation of corporate governance increase SMEs' value and easier to join in new market (Sarah, 2017). In general, good corporate governance has positive effect on financial performance of

sharia bank (Darwanto & Chariri, 2019), such as board of directors, board of commissioner, committee, and sharia supervisory board. Other research also prove that corporate governance rating have positive effect on bank stability and it have positive effect on bank performance (Iramani et al., 2018). In public sector, Budiati et al. (2017) revealed that accountability, transparency, and capacity of apparatus have positive effect on village fund management. However, the several research showed the contradiction result. For example, Budiati et al. (2017) stated that internal control system does not have significant effect on village fund management. study by Sari & Setiyawati (2021), that each component corporate governance have different effect on earnings quality of mining sector. For example, independent board commissioner does not have effect on earnings quality, but audit committee has positive effect on earnings quality. Zeineb & Mensi (2018) also stated the larger size of board the smaller efficient and risk.

The contradiction results shows that the implementation of accounting information system need the understanding of industry characteristics, such as size, ownership, or human capacity. Csapi & Balogh (2024) revealed that SMEs in Hungarian are less willing in research and development investment. Therefore, financial performance can not be used to predict SMEs' productivity (Csapi & Balogh, 2024). El Shoubaki et al. (2020) also stated that human capital has important role on SMEs' growth, but SMEs do resistant in innovation (Csapi & Balogh, 2024). Therefore, usefulness and profitability perception of accounting information is the important factor in investment decision.

Conclusions

This research revealed the role of perceived usefulness on human capital and perceived profitability correlation in accounting information system investment of SMEs. Perceived usefulness shows the perception of SMEs regarding to benefit of accounting information system investment on SMEs' performance. SMEs face resource limitation, therefore SMEs should perform optimum investment that be showed in perception of profitability in investment. This study can not use industry characteristic for more sound examination of perceived usefulness of accounting information because the number SMEs that joined in this research does not enough represent certain industry characteristic. Therefore, future research should specify the operation on perceived usefulness examination.

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