

ABSTRAK

Tujuan dari penelitian ini adalah untuk menguji determinan minat pemilik UMKM dalam mengadopsi aplikasi pencatatan akuntansi berbasis teknologi (SI APIK) di Indonesia. Variabel yang digunakan dalam meneliti minat adopsi teknologi adalah *Facilitating Condition, Social Influence, Performance Expectancy, Effort Expectancy, Technology Anxiety, Perceived Risk, Perceived Trust* dan *Behavioral Intention* itu sendiri. Kuesioner yang disebar merupakan pengembangan dari penelitian sebelumnya yang disebar melalui *google form* dan kuesioner tertulis kepada pemilik UMKM. Populasi dalam penelitian ini adalah pemilik UMKM. Teknik pengambilan sampel menggunakan metode *convenience sampling* dan *purposive sampling* dengan jumlah sampel sebanyak 148 orang. Hasil penelitian menunjukkan bahwa *effort expectancy, social influence, performance expectancy, dan perceived trust* berpengaruh signifikan terhadap *behavior intention* menggunakan SI APIK. Serta, *facilitating conditions, technology anxiety, dan perceived risk* tidak berpengaruh terhadap *behavior intention* menggunakan SI APIK. Alat analisis yang digunakan adalah SmartPLS v. 3.2.8.

Kata Kunci : *UTAUT, risiko, kepercayaan, kecemasan teknologi, SI APIK, UMKM.*

ABSTRACT

The purpose of this study is to examine the determinants of the MSME owners in adopting the technology-based accounting record in Indonesia. Variables used in this research are facilitating conditions, social influence, performance expectancy, effort expectancy, technology anxiety, perceived risk, perceived trust and behavioral intention. A questionnaire was developed based on previous research, distributed through Google Form and written questionnaires to MSME owners. The population in this study are the MSME owners. Researcher use the convenience sampling and purposive sampling methods with the number of respondents total 148. The result showed that effort expectancy, social influence, performance expectancy and perceived trust are significantly influence towards behavior intention using SI APIK. Also, facilitating cinditions, technology anxiety and perceived risk aren't influence toward behavior intention using SI APIK. The analytical tool used in this research is SmartPLS v. 3.2.8.

Keywords : *UTAUT, risk, trust, technology anxiety, SI APIK, MSME.*