



Increasing SMEs Productivity Through Digital Transformation Adoption of *Software as a Service* and Development of Entrepreneurial Attitudes

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ABSTRACT

This study aims to test the influence digital transformation adoption of Software as a Service cloud accounting services and development of entrepreneurial attitude to productivity SMEs in Lubuklinggau as measured by indicators make transactions easier, speeds up transactions, providing additional profits when completing transaction, increase efficiency in do transaction For variables digital transformation, adoption of Software as a Service cloud accounting services. Planning indicators, beliefs, orientation on task, taking risk, leadership, And honesty For variables development of entrepreneurial attitude . As well as indicator efficiency, effectiveness, and economical for variables SMEs productivity. This research uses the Purposive Sampling method. Deep sample study was 37 respondent SMEs in Lubuklinggau. Data used in this research was primary data obtained from distribution questionnaire directly. This study used a quantitative approach. Analysis data was done using Smart PLS 3. The results of this study indicate that the effect of digital transformation adoption of Software as a Service cloud accounting services and the development of entrepreneurial attitudes on productivity of SMEs in Lubuklinggau influential positive. This study was expected can provide benefits for SMEs in Lubuklinggau with the digital transformation of adopting Software as a Service cloud accounting services so that realization enhancement productivity Which Good and develop attitude entrepreneurial with Good so that productivity increase with good too.

INTRODUCTION

Technological developments and advances in the accompanying era of globalization with the development of information technology systems occurring so rapidly. This matter Of course, this will result in increasingly tight competition in the business world. In Facing competition in the era of globalization, a business is required to work more efficiently and effective. Competition which was more strict cause of something business required For capable increase Power competitive in framework guard continuity live a business. Small and medium enterprises and Intermediate has chosen by part big public Indonesia For go out from problems social.

Contribution SMEs are so important in economic development, need to be supported with attention more For develop at a time maintain existence SMEs.

SMEs are the most important pillar in the Indonesian economy (Coordinating Ministry for the Economy, 2021) . Based on data from the Ministry of Cooperatives and SMEs, the number of SMEs currently reaches 64.2 million with a contribution to GDP of 61.07% or IDR 8,573.89 trillion. The contribution of SMEs to the Indonesian economy includes the ability to absorb 97% of the total existing workforce and can collect up to 60.4% of the total investment. The role of SMEs is very large in the growth of the Indonesian economy, with their number reaching 99% of all business units. The contribution of SMEs to GDP also reaches 60.5%, and to employment is 96.9% of the total absorption of the national workforce (Coordinating Ministry for the Economy, 2022) .

The role of SMEs can increase the competitiveness that can be created by an effort can be achieved by improving business performance. SMEs contributions cannot be carried out when SMEs do not have any good performance, the performance of SMEs can be seen from the productivity of SMEs. There are many SMEs spread and developing in Lubuklinggau. Based on data from the Lubuklinggau Central Statistics Agency, the total number of SMEs in Lubuklinggau was 5,303 . The number of SMEs in East Lubuklinggau I was 486, East Lubuklinggau II 675, West Lubuklinggau I 845, West Lubuklinggau II 838, South Lubuklinggau I 707, South Lubuklinggau II 773, and North Lubuklinggau I 497, and North Lubuklinggau II 482 (BPS, 2020) .

One of The purposes in establishing a business is to increase income, by increasing the income, the business undertaken experiences growth business Which positive. Growth business always associated with results Which obtained through job achievement Which done. Results obtained the can increase business productivity. Enhancement productivity in something business influence process progress and decline of a company. Therefore it was necessary a measurement was carried out to determine the productivity benchmarks that have been achieved and as the basis of planning for increased productivity infuture. In this regard, a business needs to make various efforts it will improve productivity in every activity.

One factor was wrong, which can influence success internal And external something business in increase productivity was with exists the use of technology to carry out digital transformation. In the digital economy era like today, business actors can be connected to digitalization which is commonly known as Software as a Service. Software as a Service is method user access application through Internet which resides and runs on the Software as a Service provider's servers and can be used for free or for payment of certain fees based on its use. Therefore, Software as a Service eliminates the need for users to download, install and operate specific application (Mangula et al., 2014) . Specifically, Cloud Computing services are narrowed down to Cloud Accounting services which are cloud services Which focused on field accountancy business (Khanom, 2017) .

Software as a Service can be used in Utilize accounting information systems to record activities and transactions in increased productivity which has happen during something period. Development of information technology very support system information accountancy on something organization business, in particular there is a transformation in data processing. Processing digital transformation This data is very important because it is done manually not possible anymore, given the many problems that will occur like human error or happening error recording on activity And transaction. Apart from that, problems arise from manual financial recording, namely loss of stored physical documents, as well as data processing need time long so that can hinder performance (Mansir & Fatimah, 2021) . Digital transformation of SMEs, rapid technological advances make it easier to interact and activities in the digital space (Soesilo & Tampubolon, 2023) . Digital technology accelerates the speed at which innovation develops and spreads (Mubarak & Petraite, 2020) . SMEs are of particular concern in transformation because of their important role in the economies of some countries (Kraft et al., 2022) . By utilizing the right technology, SMEs can increase their competitiveness and contribution to a country's economy (Adiningrat et al., 2023) .

Several researchers have previously conducted research on the system information accountancy And digital transformation adoption of SaaS cloud accounting services . Results Previous studies have shown that accounting information systems have a significant effect on performance (Rizaldi & Suryono, 2015) (Prastika & Purnomo, 2014) . Furthermore, other studies have shown that the use of accounting applications has a significant effect on performance (Zakaria & Leiwakabessy, 2020) . Different with study previously shown that system information accountancy No influential significant to performance (Putri & Endiana, 2020)

In side utilize technology as supporting system in the record, technology of course can help enhancement productivity, but today's technology is still controlled by humans. Entrepreneurs are people who have the courage to take risks to open businesses in various ways chance. Entrepreneur must own character personality Which honest, innovative and creative. Entrepreneurial attitudes need to get special attention Enough Serious For avoid practice business Which No ethical. But Some business actors take less commendable actions to achieve their goals business, for example committing bribery to obtain a business license, doing fraudulent practices, in production and marketing manipulation with presumption that business No There is relationship with ethics or morality, and morality is only assumed as a myth in business (George, 2011) .

A number of researcher previously has do study about influence attitude entrepreneurial. Results study Which previously showed that attitude entrepreneurial influential significanton business performance (Ludiya & Maulana, 2020) . Furthermore, other research (Indarti, 2018) , (Weya et al., 2020) , (Yuliani, 2020) and (Petro & Antrianingsih, 2021) shows that attitude entrepreneurial influence on business income.

It has been explained above that Software as a Service cloud accounting services are services that makes it easier businessman in manage his finances in form digital which is able to support increasing the productivity of SMEs. The good news is that easy-to-use financial applications can downloaded in a manner free through play store nor app store . Support _ system others, digital transformation can be achieved help enhancement productivity, but current technology is still controlled by humans. With the existence of this gap raises questions for researchers regarding what the actual condition of SMEs in Lubuklinggau is like and how to increase productivity in SMEs in the Lubuklinggau.

LITERATURE REVIEW

Tasks Technology Fit theory (Theory Technology Compatibility Task)

Task Technology Fit is a theory developed by Goodhue and Thompson (Goodhue & Thompson, 1995) . Task Technology Fit is the degree to which technology assist individuals in carrying out their duties or office duties. Tasks Technology Fit is adjustment between need will tasks, individual abilities, and technological functions. It can be said that people will accept or use technology If technology the in accordance or fulfill need to complete the task.

The influence of Task Technology Fit on digital transformation is shown through relationship between Task Technology Fit and beliefs about consequences use system. Matter This because Tasks Technology Fit should be determinant important about is system trusted can more beneficial, more important or relatively can provide that advantage more.

Theory Attribution

This theory reveals that when observing someone's behavior, The individual attempts to determine whether the behavior is caused by internal or external (and Judge, 2015) . Externally caused behavior is behavior that is considered to beconsequence from causes outside, that is individual behave caused by situation. Theory it refers to how one person explains the causes of another person's behavioror himself who will determine whether the behavior originates from internal or external (Zainal, 2015) .

Attribution theory explains a person's reaction to events in surroundings, by knowing their reasons for the events they experience. Theory attribution explain that There is behavior Which related with attitude and characteristics individual, so that can is known that only with see behavior will be able to determine the attitude or characteristics of the person as well can predict a person's behavior in the face of certain situations. By Therefore, attribution theory is used to see how a characteristic businessman certain.

Digital transformation Adoption of Software as a Services cloud accounting services

Software as a Service is A form service for user which can use an application from a provider that runs on a cloud infrastructure in the form of software (Rochwerger et al., 2011) . Cloud accounting is a service that makes it easier for entrepreneurs to manage their finances in digital form. The presence of digital technology has changed various aspects of life, even today technology can be said to be a primary human need that influences the way humans think, learn, shop, work and socialize (Pradesa et al., 2023) .

Accounting software that uses a mobile application platform (mobile apps) from Google Play Store or App Store , web based or software accountancy on line other including to in form service Software as a Service is a Cloud Accounting service. In Micro Small Enterprises and Intermediate, use cloud accounting This is solution Which innovative because it can save funds for accounting software development. For example service application accountancy free Cash book, Book Roadside stall, MoodahAnd CrediBook (Setiawan et al., 2020) . There are several advantages and conveniences offered by software as a service technology to SMEs, this can save time, reduce operational costs, reduce space requirements, easy access, and facilitate data analysis. (Syahrani et al., 2023)

Development of Entrepreneurial Attitudes

Entrepreneurs are people who have the ability to manage and developing a new product or business using resources (finance, raw materials, labor) to obtain profits as large as possible where the entrepreneur is the owner of the business (Indarti, 2018) .

SMEs Productivity

Performance is a measure which states how well resources are managed and utilized for reach results Which optimal. Performance can made reject measuring the success of an industry or SMEs in producing goods or services. Therefore, more comparatively high, the higher the product resulting from. Productivity is a comparison between output and input and prioritizes method good use of resources in producing goods or services (Hasibuan, 2016) .

METHODS

This study use quantitative approach. Populations in this research were SMEs in Lubuklinggau. Method taking sample Which used in this study is sampel non-probability with purposive sampling method , namely sampling Which based on consideration certain. Criteria in election sample is as following : 1. SMEs with turnover sales IDR 300,000,000-500,000,000 per year. 2. SMEs Which carry out activities production. The data used in this research was primary data. Primary data obtained by means of observation and interviews with leaders business. Collection data on this study done by using survey technique, it was done by observation And give questionnaire Which direct disseminated to respondents SMEs in Lubuklinggau.

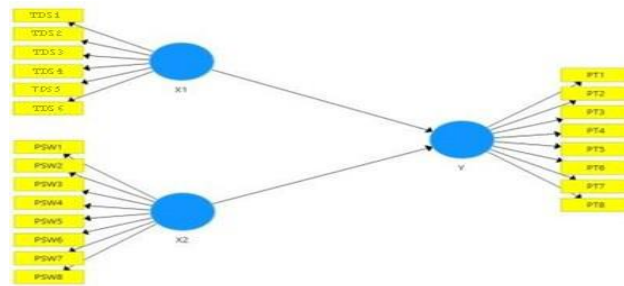
Data analysis method in this study used the approach Partial Least Square (PLS) by using Smart PLS 3 software. With data analysis techniques, Model measurement or Outer model with validity test and reliability test, Model Structural or Inner Model, Evaluation Goodness of Fit as well Testing Hypothesis.

RESULTS

Data Analysis

This study use model equality structural which analyzed by using the Smart PLS 3 program.

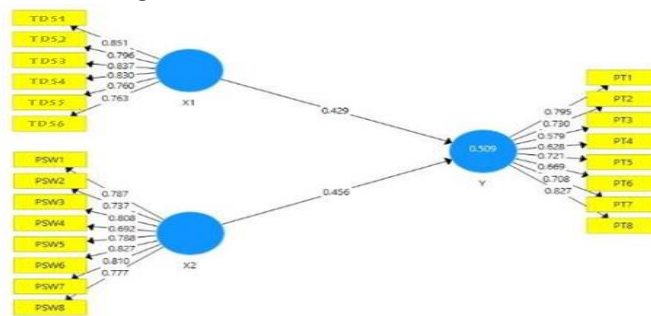
Figure 1. Model Structural



Source: data processed, 2023.

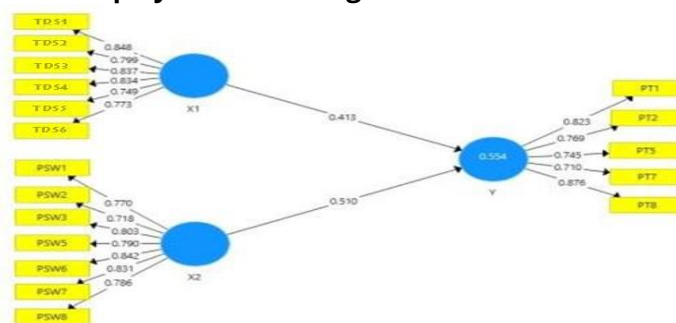
With use Smart PLS 3, then model processed withuse PLS algorithm. The Following view the result of PLS Algorithm :

Figure 2 . Appearance Results PLS Algorithm



Source: processed data, 2023.

Picture 3. Display Result PLS Algorithm after Elimination



Source: processed data, 2023.

Evaluation Outer Model

Outer/measurement model (model measurement) used to know validity And reliability Which connect indicator with variable latent. Evaluation outer model was done by using PLS Algorithm.

Validity convergent (Convergent Validity)

Convergent validity of measurement models with reflective indicators can be seen from the correlation between the item/indicator scores and the construct scores. An indicator was considered reliable if it has a correlation value above 0.7. Table 1 shown the results calculation of cross loading For all indicator which form the research construct/variable.

Table 1. Cross Loadings

	Digital Transformation Adoption of Software as a Service Cloud Accounting Services	Development of Entrepreneurial Attitude	SMEs Productivity
TDS 1	0.848	0.359	0.533
TDS 2	0.799	0.314	0.529
TDS 3	0.837	0.242	0.437
TDS 4	0.834	0.131	0.339
TDS 5	0.749	0.207	0.442
TDS 6	0.773	0.080	0.378
PSW 1	0.254	0.770	0.314
PSW 2	0.174	0.718	0.246
PSW 3	0.297	0.803	0.528
PSW 5	0.150	0.790	0.551
PSW 6	0.328	0.842	0.622
PSW 7	0.112	0.831	0.489
PSW 8	0.279	0.786	0.543
PT 1	0.463	0.493	0.823
PT 2	0.523	0.489	0.769
PT 5	0.458	0.363	0.745
PT 7	0.192	0.523	0.710
PT 8	0.522	0.599	0.876

Source: Data processed, 2023.

Based on Table 3 above, it can be seen that the loading factor value above 0.70. It can be concluded that the construct has validity good, because the construct indicator correlation value is higher than the value correlation indicator with other constructs.

Validity Criminalized (Discriminant Validity)

There are two procedures or methods used to assess validity discriminant. Method First that is compare correlation indicator something construct with correlation indicator the construct other with see the value of cross loading between the indicator and the construct. Table 1 above show results output cross loading every indicator to the constructAnd other constructs.

Based on table 1 above, it shown that there was discriminant validity Which Good Because mark correlation indicator to the construct more tall compared to the correlation value of the indicator with other constructs. As an illustration loading factor TDS 1 (indicator statement digital transformation as Software as a Service adoption of cloud accounting services) is equal to 0.848 which is higher than the loading factor with the construct other, that is development attitude entrepreneurial (0.359) And productivity SMEs (0.553). Table 1 shown that the indicators of attitude development, Entrepreneurship and SMEs productivity have a higher loading factor value on loading factor with other construct. With there by, latent constructs predict indicators in their blocks better in comparison with other indicators are blocked.

Average Variances Extracted (AVE)

The second Test validity convergent by seeing mark AVE(Average Variance Extracted) and the root value of AVE for each construct with correlation between construct with construct other in model. Required model Which Good If mark root AVE For construct more individually big from mark correlation between construct with construct other in models And mark AVE each construct value must more big from 0.50. AVE value each construct presented in Table 2 below This:

Table 2 AVE (Average Variance Extracted)

Variable	AVE (Average Variances Extracted)	Information
Digital Transformation adoption of SaaS cloud accounting services	0.652	Valid
Development of Entrepreneurial Attitude	0.628	Valid
Productivity SMEs	0.619	Valid

Source: data processed, 2023.

Based on table 2, it shows that the AVE (Average Variance) value Extracted) for the digital transformation construct of as Software as a Service adoption of cloud accounting services , Attitude Development Entrepreneurship and SMEs Productivity have values greater than 0.50. So can concluded that construct own validity convergent Which Good.

Test Reliability

In addition to the construct validity test, a construct reliability test was also carried out as measured by composite reliability and strengthened by cronbachs alpha of the indicator block that measures the construct. The following is the test result composite reliability and cronbachs alpha from Smart PLS 3:

Table 3. Composite Reliability And Cronbachs Alpha

Variable	Composite Reliability	Cronbachs Alpha	Information
Digital Transformation adoption of SaaS cloud accounting services	0.918	0.894	Reliable
Development of Entrepreneurial Attitude	0.922	0.904	Reliable
Productivity SMEs	0.890	0.846	Reliable

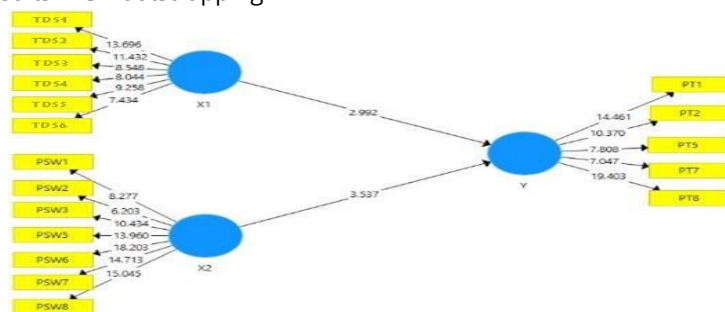
Source: data processed, 2023.

Composite reliability and cronbachs alpha testing can be seen in table 3 a construct was declared reliable if it has a composite value reliability > 0.70 and cronbachs alpha > 0.60. From the output of all smart PLS construct has a composite reliability value above 0.70. Cronbachs alpha allthe construct based on table 7 has a value above 0.60. So it can be concluded from the results of the output composite reliability and cronbachs alpha above that all construct has fulfilled criteria reliability test.

Testing Model Structural (Inner Model)

Model structural evaluated with use R-square For dependent PT construct (endogenous) and t test and the significance of the parameter coefficients structural path. The structural model of PLS bootstrapping results in this studyThis can be seen at picture 4.

Picture 4. Display Results PLS Bootstrapping



Source: data processed, 2023

For mark R- square construct dependent (endogenous) can seen on table 8 following:

Table 4 R- Square

Variable	R -Square
Productivity SMEs	0.554

Source: data processed, 2023

Testing of the structural model was carried out by looking at the R- square which was test goodness-fit model. Influence model of digital transformation adoption of as Software as a Service cloud accounting services , And development of attitude entrepreneurial to SMEs productivity in Lubuklinggau give mark R- square as big as 0.554 Which it can be interpreted that the variability of the productivity construct was influenced by two variables, digital transformation as Software as a Service adoption of cloud accounting services and development attitude entrepreneurship was 55%, while 45% of the other influence was explained by variables other outside that variable researched.

Testing Hypothesis

Testing hypothesis in PLS in a manner statistics every connection Which hypothesized to be carried out using simulation, namely comparing t- statistic value with t-table significance $\alpha=5\%$ (1.96). If the t- statistic value $>$ t- table so hypothesis accepted And If mark t- statistic $<$ t-table so hypothesis rejected. In this case, the bootstrap method was performed on the data as shown in Picture 4 Testing with bootstrap was also intended for minimize the problem of abnormal research data. The basis used in testing the hypothesis was the value contained in the following path coefficient This:

Table 5. Path coefficient (Mean, STDEV, t-Values)

Variable	Original sample (O)	Sample Mean (M)	standard Deviation (STDEV)	t-statistics (O/STERR)	t- table	Information
TDS->PT	0.429	0.429	0.138	2,992	1.96	Accepted
PSW->PT	0.518	0.518	0.144	3,537	1.96	Accepted

Source: data processed, 2023.

Testing Hypothesis 1

From table 7 shown that mark coefficient between Digital Transformation adoption of Software as a Service cloud accounting services (TDS) with Productivity (PT) of 0.429, and the t- statistic result (2.992) $>$ t-table (1.96). This shows thatThe digital transformation variable, as Software as a Service adoption of cloud accounting services, has been proven to have a positive effect on productivity of SMEs, thus hypothesis 1 in this research **accepted**.

Testing Hypothesis 2

From table 9 in on show that mark coefficient between Development of Entrepreneurial Attitude (PSW) with Productivity (PT) of 0.518, and t- statistic results (3.537) $>$ t-table (1.96). This shows thatthe variable of entrepreneurial attitude development is proven to have a positive effect on the productivity of SMEs , so that is hypothesis 2 in this study **accepted**.

DISCUSSION

Digital Transformation adoption of SaaS cloud accounting services and Productivity of SMEs in Lubuklinggau

The results of this study indicate that digital transformation adoption of as Software as a Service cloud accounting has an effect positive to productivity SMEs in Lubuklinggau. Based on the respondents' answers, it can be said that SMEs that are digitally transforming are adopting

as Software as a Service cloud accounting to record transactions well, so this is the case trigger potential SMEs productivity improved well.

This states that the digital transformation adoption of Software as a Service of cloud accounting services is on Recording business finances can help increase business productivity Which more optimal. Matter This Because as Software as a Service cloud accounting service has arranged neat in a manner automatically helps provide a much faster and more working system easy. So that in a manner automatic No Lots time And power Which issued. as Software as a Service cloud accounting services can increase productivity can be seen of all transactions related to increasing the amount of output generated. The SMEs who were respondents in this research digital transformation adopted of Software as a Service cloud accounting, by utilizing applications on Play store that can downloaded for free such as notebook, capital and others and utilize as Software as a Service services cloud accounting Which there was on windows or Google that was Spreadsheets. This makes SMEs owners in Lubuklinggau confident that with the digital transformation adoption of as Software as a Service cloud accounting services, there were all the benefits in increasing effectiveness and efficiency quality data finance business in increase productivity business so SMEs must always take advantage of the as Software as a Service form of digital transformation adoption of cloud accounting services , so that they become increasingly high his belief so will behave support for taking advantage of the digital transformation adoption of Software as a Service cloud accounting services to increase business productivity.

Results study This Also confirm that theory TTF (Tasks Technology Fit) which has been frequently used in research to test level suitability between task And support technology, will affect performance and utilization technology. Influence Tasks Technology Fit to utilization showed through connection between TTF And trust about consequence use system. In study This in accordance with result study And received hypothesis One, Which state that with digital transformation adoption of as Software as a Service cloud accounting services was influential positive to productivity SMEs in Lubuklinggau.

The Results testing hypothesis One state that, the more Good digital transformation adoption of as Software as a Service Cloud Accounting accepted so the more big also enhancement productivity business And performance business. Results study This supports similar research conducted by Rizaldi & Suryono (Rizaldi & Suryono, 2015) , Thomas (Prastika & Purnomo, 2014) , Fithri (Widyanita & Ilham, 2023) prove that with digital transformation the adoption of SaaS cloud accounting services is influential positive to performance and productivity. So that this research explained that with the digital transformation adoption of Software as a Service cloud accounting services have an effect positive on the productivity of SMEs in the City Lubuklinggau.

Development of Entrepreneurial Attitudes and SMEs Productivity in Lubuklinggau.

The results of this research shown that the development of entrepreneurial attitudes influential positive to productivity SMEs in Lubuklinggau. Based on answer respondent SMEs in Lubuklinggau develop attitude his entrepreneurship with very Good, so that matter the can trigger entrepreneurs to improve good performance so that productivity can be achieved Keep going increase.

It state that the success of business performance determined by factors internal And factor external. Entrepreneur in Lubuklinggau has own attitude entrepreneurial Which Good And competence certain. Attitude entrepreneurship that has been applied to SMEs respondents in Lubuklinggau was trust itself, business Which run will Keep going develop more Good so that SMEs productivity can continue to increase, be task-oriented and results, dare to take risks and like challenges, a good business is a business that led with leadership Which Good, oriented on period front Andhonest in conducting business activities. Personal characteristics of the entrepreneur influence performance in business it can increase productivity SMEs.

The results of this study also confirm that the attribution theory has often used in research to examine a person's behavior and attitudes. The influence of attribution theory explains the process of how we determine causes as well as motives regarding behavior that can be influenced by forces external or internal. In this study according to the results of research and acceptance hypothesis two Which state that development of attitude entrepreneurial positive influence on SMEs productivity in Lubuklinggau.

The results of testing hypothesis two state that, the more Good development attitude entrepreneurial Which accepted so the more big also enhancement productivity And performance on SMEs in Lubuklinggau. The results of this research support several similar studies conducted by Eka (Ludiya & Maulana, 2020) , Weya (Weya et al., 2020) , Yuliani (Yuliani, 2020) , Petro (Petro & Antrianingsih, 2021) and Kii (Kii & Sehendri, 2023) prove that the development of entrepreneurial attitudes and entrepreneurial characteristics have an influence positive to productivity And income SMEs. So that study this explains that development attitude entrepreneurial influential positive to productivity SMEs in the City Lubuklinggau. However, this research does not support research (Susanti & Laili, 2023) Entrepreneurial characteristics have no effect on SMEs performance.

CONCLUSION

Based on the results of the discussion it can be concluded as following:

1. Utilization application accountancy proven influential positive to SMEs productivity in Lubuklinggau. It can be explained that SMEs in Lubuklinggau utilize application accountancy For recording transaction with Good, so that matter the trigger productivity SMEs potential for improvement.
2. Development of attitude entrepreneurial proven influential positive to SMEs productivity in Lubuklinggau. It can be explained that SMEs in Lubuklinggau develop attitude his entrepreneurship with very well, so that this can trigger entrepreneurship to improve performance the good one so that productivity can continue increase.

LIMITATIONS

This study there were a number of limitations of research between other:

1. Many SMEs were non-production so that samples were taken at this study relatively small.
2. There were SMEs that were not willing to fill their sales turnover so cannot meet the criteria and have difficulty digging sales turnover data information, which led to several questionnaires can not be used.

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