



Taxonomy Of Successful Digital Transformation Adoption Of Software As A Service Cloud Accounting Services For SMES

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ABSTRACT

Information technology such as software as a service can be used to improve business transformation, accuracy and efficiency of business information which can realize the competitiveness of SMEs. There are several advantages and conveniences offered by technological transformation using software as a service to SMEs, namely payments are paid in stages or paid according to usage. This can save time, reduce operational costs, reduce space requirements, make it easy to access, facilitate the data analysis process. After several advantages have been described, the figure for the use of information systems in the form of Software as a Service is still quite small in Indonesia. This research uses the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The aim of this research is to test and prove that the variables Individual Factors, Social Factors, Perceived Ease of Use, Perceived Usefulness, Attitude Toward Using, Behavior Intention to Use influence each other. Quantitative research methods are a type of research that is systematic, planned and clearly structured from the beginning until the creation of the research design. The aim of quantitative research is to develop and use mathematical models, theories and hypotheses related to phenomena. The results of this research show that all variables Individual Factors, Social Factors, Perceived Ease of Use, Perceived Usefulness, Attitude Toward Using, Behavior Intention to Use have a positive influence on each other.

INTRODUCTION

The development of information technology has give a lot influence towards the success of the business world. Information systems supported by technology Information can provide

added value to the organization, so that work is easier appropriate and fast so that implementation system technology information expected have benefit in implementation (O'Brien & George, 2014). One form of technology adoption in order to transformation digital SMEs based on computing cloud focused on use Software as a Service (SaaS) (M. I. Ghazali et al., 2019).

The emergence of Software as a Service (SaaS) as a trend in the information technology industry has attracted a lot of interest from researchers and practitioners who are looking for an explanation of how this type of information technology innovation is adopted by an organization (Pradesa et al., 2023). Specifically, the Cloud Computing services that have been explained above are narrowed down to Cloud Accounting services, which are cloud services that focus on the field of business accounting (Mangula et al., 2014). The good news is that SaaS is method user access application through Internet Which resides and runs on the SaaS provider's servers and can be used for free or for payment of certain fees based on its use (Pradesa et al., 2024). Software as a service (SaaS) Which has widely developed and applied in both large-scale corporate environments big to SMEs (Micro Enterprises, Small And Intermediate). Technology information like Software as a Service can used For improve business transformation, accuracy and efficiency of business information can realize competitiveness SMEs.

Amidst the rapid development of technology in the modern business era, There are still problems that often arise in micro, small and medium scale trading businesses , among others other on transaction system which still done in a way manual that is with use paper for archiving data companies or in other words, there are still many SMEs that have not yet realize convenience when use system information accounting. Regarding the global phenomenon, the Minister of Communication and Informatics explained that currently there are 65 million Small and Medium Enterprises (SMEs) in Indonesia, of which 19 million SMEs have been digitally onboarded . In the digital era that continues to develop with disruption and very rapid development, SMEs players have a golden opportunity to utilize technology more significantly (Menkominfo, 2023). The global internet phenomenon with its massive digital transformation, so on study time This narrow down phenomenon the on actual events that occurred especially in Lubuklinggau City. The Cooperatives and Small and Medium Enterprises Service of Lubuklinggau City explained that SMEs were asked to utilize information and communication technology. Currently, SMEs in Lubuklinggau City, SMEs still face several challenges such as lack of access to technology, lack of capital, and lack of technological skills, building digital technology infrastructure (Dikopumk, 2023).

Responding to what has been conveyed regarding the importance of using computers and the internet in SMEs will to complicate in control data transaction and report finance, so an application system is needed that can help process data transactions and reports that can provide useful information for party which concerned for overcome problem the. System Which can help overcome these problems is Software as a service cloud accounting service , this system is wrong one system Which intended for to organization Which having difficulty in the process run its operations, such as SMEs. It is expected to facilitate and improve the performance of SMEs. Which will later be marked by the realization of the success of the information system. used. Success system information is a level where system information capable give contribution on organization in achievement its purpose. Wrong one theory hich explain about model approach technology acceptance is the Technology Acceptance Model (TAM) (Davis et al., 1989). The technology acceptance model is one of the models that can be used to measure the level of user acceptance of a information technology (Davis et al., 1989). The original structure of technology acceptance model is perceived usefulness , perceived ease of use , attitude , behavioral intention , actual use. Structure in this study is a development of the original model of Technology Acceptance Model (TAM) namely by adding individual factors and social factors which It is suspected that these two factors are factors that play an active role in convincing somebody or organization like SMEs For can use software as a service cloud accounting services .

Study related to software as a service cloud accounting services and research on technology acceptance model still very a little found. Several studies regarding software as a service, including research conducted by Howells which explains several adoptions of Software as a Service (Howells, 2015). Rodrigues et al. In his research he explains impact from adoption application business software as a service on SME company performance (Rodrigues et al., 2014). Seethamraju his research examines determinant And challenge in adoption of enterprise resource planning systems (ERP) software as a service on SMEs (Seethamraju, 2015). Mokwena & Hlebela's research explains the significant factors which hinders software as a service in SMEs in South Africa (Mokwena & Hlebela, 2018). Fardinpour explains the mechanisms of the layers in the software. US a service (SaaS) (Raghavan R et al., 2020). Comparison of SaaS and IaaS in cloud ERP implementation: lessons from practitioners (Jiang & Wang, 2024). SaaS or not : optimal versioning strategies in releasing enterprise software (Sun et al., 2022).

Study about technology acceptance model (TAM) among them namely Tasmil & Herman in their research used 5 constructs which is in the TAM model plus one more construct, namely facility which is used to see the acceptance of GPS technology among fishermen (Tasmil, 2015). Rahayu et al . researching reception technology e-learning on students using the constructs in the TAM model (Rahayu et al., 2017). Taherdoost et al. in his research explained overview of theories and models regarding user acceptance of technology which have been provided, one of which is the technology acceptance model (TAM) (Taherdoost, 2018). Shaikh et al research tested the factors that influence bank user acceptance for Islamic financial technology (FinTech) services in Malaysia using the technology acceptance model (TAM) (Shaikh et al., 2020). Zaineldeen et al. explain the concept, contributions, limitations, and adoption model reception technology in field education (Zaineldeen et al., 2020). Impact and adoption of new technologies on accounting: perceptions of Canadian companies (Baiod & Hussain, 2024).

The difference between this research and previous research is that researchers will add individual factors and also social factors in the model. Research conducted in Lubuklinggau City, one of the things that is a factor regarding Still lack of SMEs Which use system information accountancy is factor individual and factor social. Individual factors are defined as cognitive factors related to with information technology outcomes including task relevance, output quality, and results shown (V. Venkatesh et al., 2003). Social factors are the influence of people around technology users. information including internalization and image (Nugraha & Laksito, 2014).

LITERATURE REVIEW

Technology Acceptance Model

Theory This First time was initiated by Davis (Davis et al., 1989) And furthermore used as well as developed return by a number of scientist such as Szajna and Venkatesh and Davis (V. Venkatesh et al., 2003). Technology Acceptance Model (TAM), which was first introduced by Davis (V. Venkatesh et al., 2003), is an application and development of the Theory of Reasoned Action (TRA) which specialized For modeling reception user (user acceptance) towards information systems.

Perceived Ease of Use

Perceived ease of use in technology is defined as a measure of the ease of use of technology. a person's trust in computers that are easy to understand and use (V. Venkatesh et al., 2003).

Perceived Usefulness

Perceived usefulness can be defined as the extent to which a person believe that use a technology will increase performance his job (Septirini, 2013).

Attitude Towards Using

According to Davis et al. (Septirini, 2013) and Septirini (Septirini, 2013) attitude toward using is a person's positive or negative feelings if you have to do the behavior that will be determined.

Behavioral Intention To Use

Behavioral Intention is a strong predictor of how a person will act. act up in demand in situation certain (Achmat, 2010).

Factor Individual

Individual factors are not standard factors as in the general factors. cognitive in previous research (Achmat, 2010) and this factor in accordance with theory social cognitive (Compeau & Higgins, 1995).

Factor Social

Social factors too is an external factor. Interested on factor social Which where own influence strong to computer usage (Compeau & Higgins, 1995).

METHODS

Population And Method Retrieval Sample

The population in this study were business owners and employees responsible for the use of software as a service in smes which there is in lubuklinggau city. The sampling method in this study uses. The sampling method in this study uses the method purposive sampling, namely sampling which based on on consideration certain. Criteria in election sample is as following: (1) smes with turnover sales rp300,000,000-500,000,000 per year. (2) smes which do activities production. The number of samples in this study was 5303. The number of samples in this study was 60. The use of the method this chosen because when researcher do survey related with smes that already use software as a service, there are still many smes which have not yet transformed digitally through software as a service cloud accounting services in supporting operations his job.

Method Analysis Data

Analysis data done with method partial least square (pls) using smar tpls software. Pls is one of the problem solving methods structural equation modeling (sem) which in matter this more compared to with other sem techniques. Sem has 40 levels of flexibility which higher in research that connecting theory and data, as well as capable do analysis track (path) with variable so that often used by researchers who focus on social sciences (ghozali & latan, 2015). By using statistics descriptive, model measurement or outer model (test validity and test reliability), model structural, and test hypothesis.

RESULTS

Evaluation Measurement (Outer Model)

Outer model analysis aims to specify the relationship between variables with their indicators, or it can be said that the outer model defines how each indicator relates to its variable. Test The outer model itself is used to test construct validity and reliability. instrument n (I. Ghazali, 2013).

Results Test Converge Validity

Test validity done with use evaluation measurement (outer) model that is with use convergent validity the magnitude loading factor For each > 0.70 to variable Which targeted. Table 1 serve output model measurement or outer model with PLS.

Table 1 Mark Loading Factor Iteration First

Variables	Indicator	Outer Loading
Perceived Ease Of Use	PEU1	0.900
	PEU2	0.799
	PEU3	0.876
	PEU4	0.876
	PEU5	0.876
	PEU6	0.909
PerceivedUsefulness	PU1	0.915
	PU2	0.939
	PU3	0.953
	PU4	0.968
	PU5	0.912
	PU6	0.894
Attitude towardsusing	ATU1	0.916
	ATU2	0.925
	ATU3	0.754
	ATU4	0.857
	ATU5	0.925
	ATU6	0.836
Behavioral Intention To Use	BIU1	0.923
	BIU2	0.891
	BIU3	0.938
	BIU4	0.845
	BIU5	0.879
	BIU6	0.945
Use Software as a Service	PS1	0.709
	PS2	0.788
	PS3	0.889
	PS4	0.935
	PS5	0.879
Factor Individual	FI1	0.936
	FI2	0.947
	FI3	0.979
	FI4	0.958
Social Factors	FS1	0.898
	FS2	0.949
	FS3	0.937
	FS4	0.968
	FS5	0.934

From results processing data with Smart PLS Which shown on Table 4 that majority indicator on each variable in study This own mark loading factor Which more big from 0.70 And it is said valid.

Results Test Discriminant Validity

Discriminant Validity is carried out by looking at the cross loading value. construct measurement. A measurement model has discriminant validity which good if correlation between construct with the indicator more tall than correlation with indicators from other block

constructs. After being carried out data processing using SmartPLS 4.0 results in cross loading can be shown on Table 2.

Table 2 Cross Loading

	ATU	BIU	FI	FS	PEU	PU
ATU.1	0.916	0.642	0.283	0.267	0.641	0.671
ATU.2	0.925	0.761	0.22	0.27	0.69	0.688
ATU.3	0.754	0.396	0.076	0.232	0.45	0.442
ATU.4	0.857	0.538	0.132	0.14	0.564	0.449
ATU.5	0.925	0.65	0.289	0.253	0.617	0.622
ATU.6	0.836	0.696	0.021	0.376	0.627	0.651
BIU.1	0.735	0.923	0.234	0.377	0.671	0.733
BIU.2	0.652	0.891	0.162	0.278	0.632	0.71
BIU.3	0.696	0.938	0.209	0.372	0.651	0.701
BIU.4	0.561	0.845	0.214	0.394	0.619	0.642
BIU.5	0.622	0.879	-0.011	0.412	0.613	0.583
BIU.6	0.636	0.945	0.154	0.268	0.645	0.658
FI.1	0.171	0.164	0.936	-0.097	0.251	0.203
FI.2	0.168	0.156	0.947	0.08	0.238	0.297
FI.3	0.240	0.213	0.979	0.019	0.251	0.323
FI.4	0.188	0.152	0.958	0.049	0.251	0.370
FS.1	0.194	0.326	-0.103	0.898	0.281	0.249
FS.2	0.241	0.343	-0.038	0.949	0.288	0.362
FS.3	0.341	0.399	0.068	0.937	0.361	0.344
FS.4	0.243	0.352	0.038	0.968	0.303	0.381
FS.5	0.362	0.384	0.096	0.934	0.289	0.393
PEU.1	0.586	0.6	0.27	0.238	0.900	0.557
PEU.2	0.469	0.618	0.109	0.315	0.799	0.443
PEU.3	0.602	0.554	0.309	0.298	0.876	0.539
PEU.4	0.691	0.626	0.179	0.280	0.876	0.562
PEU.5	0.662	0.619	0.224	0.295	0.869	0.520
PEU.6	0.612	0.679	0.256	0.282	0.909	0.648
PU.1	0.617	0.674	0.271	0.287	0.605	0.915
PU.2	0.598	0.632	0.277	0.383	0.468	0.939
PU.3	0.663	0.771	0.292	0.37	0.665	0.953
PU.4	0.623	0.682	0.346	0.368	0.565	0.968
PU.5	0.662	0.618	0.268	0.289	0.546	0.912
PU.6	0.671	0.762	0.323	0.380	0.644	0.894

Source : Data processed SmartPLS, 2024

From results Cross Loading on Table 2 show that mark the correlation of the construct with its indicators is greater than the correlation value with other constructs. All constructs or latent variables already own discriminant validity Which Good, where indicator on block construct indicator the more better than indicator in block other.

Average Variance Extracted (AVE)

In addition to the discriminant validity test, a convergent validity test was also carried out. Which measured with see score Average Variance Extracted (AVE), if AVE value for individual constructs is greater than the correlation value between constructs with other constructs in the

model and the AVE values of each construct The value must be greater than 0.50. Table 3 shows the output results of the value AVE.

Table 3 Average Variance Extracted (AVE)

Variables	Average variance extracted (AVE)
Attitude Towards Using	0.759
Behavioral Intentions to Use	0.818
Factor Individual	0.912
Factor Social	0.879
Perceived Ease of Use	0.761
Perceived Usefulness	0.866

Source : Data processed SmartPLS, 2024

Based on Table 6 show that each each variable has have mark Average Variance Extracted (AVE) > 0.5 so that all over variables can be concluded as valid. After knowing the square root value of AVE for each construct, the next stage is to compare the roots square AVE with correlation between constructs in the model. In this study results from correlation between construct with mark root square AVE can shown on Table 7.

Table 4 Correlation Value Between Contract With Root Value Square Ave

	ATU	BIU	FI	FS	PEU	PU
Attitude Towards Using	0.871					
Behavioral Intentions to Use	0.722	0.904				
Factor Individual	0.202	0.179	0.955			
Factor Social	0.299	0.387	0.02	0.937		
Perceived Ease of Use	0.696	0.707	0.259	0.326	0.872	
Perceived Usefulness	0.688	0.744	0.32	0.373	0.627	0.930

Source : Data processed SmartPLS, 2024

From Table 4 it can be seen that the square root value of AVE for each construct is greater than its correlation value so that the construct in the model study This Still can it is said own discriminant validity that Good.

Composite Reliability

Outer model besides measured with evaluate convergent validity and discriminant validity can also be done by looking at the reliability of the construct or variable latent Which measured with mark composite reliability. Contract stated reliable if composite reliability have mark > 0.7, so construct stated reliable. Results output SmartPLS For mark composite reliability can shown on Table 5.

Table 5 Composite Reliability And Cronbach's Alpha

	Cronbach's alpha	Composite reliability
Attitude Towards Using	0.936	0.951
Behavioral Intentions to Use	0.955	0.958
Factor Individual	0.968	0.982
Factor Social	0.965	0.972
Perceived Ease of Use	0.937	0.939
Perceived Usefulness	0.969	0.970

Source : Data processed SmartPLS, 2023

From Smart results PLS above all construct have value composite reliability above 0.70, so it can concluded that the construct has reliability which good and fulfil criteria test reliability.

Testing Model Structural (Inner Model)

After the model that estimated to meet the criteria discriminant validity next tested structural model (inner model). Assessing the inner model is see connection between construct latent with see results estimation of path parameter coefficients and their significance levels (Abdillah & Hartono, 2015). For results mark R-Square can seen on Table 6.

Table 6 R-Square

Variables	R-square
Attitude Towards Using	0.588
Behavioral Intentions to Use	0.602
Perceived Ease of Use	0.170
Perceived Usefulness	0.237

Source : Data processed SmartPLS, 2023

Table 6 shows that the R-square value for net value, usage has transformed use Software as a Service and user satisfaction vary . This shows that changes in the R-square value can used to assess influence variable latent independent to variable latent dependent whether has a substantive influence (2) . The different R-Square values different because there are many dependent factors that influence it, The more factors that influence the dependent, the greater the R- value the square. Mark R-Square Variables Attitude Towards Using as big as 0.588 show that variable Attitude Towards Using can influenced by the variables perceived usefulness and perceived ease of use were 58.8%, meanwhile the rest is influenced by other factors not examined in this equation. Then For variable behavioral intentions to use own mark r square of 0.602, this shows that the behavioral intentions to use variable can be influenced by behavioral intentions to use and attitude toward using by 60.2%, while the rest is influenced by other factors that were not studied. in the equation This. For variable perceived ease of use own R value Square is 0.170 so this shows that individual factors and factor social contributes to influence on perceived ease of use as big as 17%, Then For variable perceived usefulness own mark R Square as big as 0.237 so that factor individual And factor social own contribution influence as big as 23.7% to perceived usefulness.

Testing Hypothesis

In PLS each hypothesized relationship is statistically tested. done by using simulation, namely comparing the t-statistic values with t-table significance $\alpha=5\%$ (1.96). If mark t-statistic > t-table so the hypothesis is accepted and if the t-statistic value < t-table then the hypothesis is rejected. In matter This done method bootstrap to data like Which seen on Figure 1. Testing with bootstrap is also intended to minimize problem abnormality data study.

Figure 1 Model Results Study



Explanation more complete from Figure 1 can seen on Table 7.

Table 7 Path Coefficient (Mean, STDEV, t-Values)

	Original Sample (O)	Sample Mean (S)	Standard Deviation (STDEV)	T-Statistics (O/STERR)	P-Value
FI -> PEU	0.253	0.248	0.127	1,991	0.023
FI -> PU	0.312	0.305	0.124	2,521	0.006
FS -> PEU	0.321	0.329	0.130	2.463	0.007
FS -> PU	0.367	0.377	0.124	2,960	0.002
PEU -> ATU	0.436	0.434	0.119	3,674	0.000
PU -> ATU	0.414	0.417	0.120	3.449	0.000
PEU -> BIU	0.396	0.392	0.159	2.495	0.006
ATU -> BIU	0.446	0.447	0.150	2.976	0.001

Source : Data processed SmartPLS, 2024

Hypothesis testing is carried out based on the results of the Inner Model testing. (model structural) Which covering output r-square, coefficient parameter And t- statistics. To see whether a hypothesis can be accepted or rejected. including with pay attention to the significance value between construct, t-statistic, and p-values. Testing hypothesis study This done with SmartPLS (Partial Least Square) 4.0 software assistance . These values can be seen from results bootstrapping. Rules of thumb which used on study This is the significance p-value 0.05 (5%) and The beta coefficient is positive. The value testing hypothesis study This can shown in the Table 10 .

Factor Individual And Perceived Ease Of Use

The results of the first hypothesis test which tested the relationship between factors individual And perceived ease of use , show mark sample original of 0.253 and p-value of 0.023. This shows the results hypothesis testing meets the level 5% significance with a p-value of 0.023 and for the original sample value (original sample) the value is positive, then the hypothesis first in study This accepted .

Factor Individual And Perceived Usefulness

Hypothesis testing results second which test relationship between factor individual and perceived usefulness , show mark sample original sample as big as 0.312 And p-value as big as 0.006. Matter the show that the test results have met the 5% significance level with a p-value is 0.006 and the original sample value is positive, then hypothesis second in study This accepted .

Factor Social And Perceived Ease Of Use

Hypothesis testing results third which test relationship between factor social and perceived ease of use , showing the original sample value by 0.321 and the p-value is 0.007. This shows that the results testing No fulfil level significance 5% with p-value as big as 0.007 and to mark original sample sample positive value, so hypothesis third in study This accepted .

Factor Social And Perceived Usefulness

The results of the fourth hypothesis test which tested the relationship between factors social and perceived usefulness , showing the value of the original sample of 0.367 with a p-value of 0.002. This shows that The test results have met the 5% significance level with a p-value of

0.033 and for the original sample value original sample the value is positive, then the hypothesis fourth in study This accepted .

Perceived Ease Of Use And Attitude Towards Using

The results of testing the fifth hypothesis which tests the relationship between perceived ease of use and attitude toward using , showing the original sample values sample) as big as 0.436 And with p-value as big as 0,000. Matter the show that results testing has fulfil level significance 5% with p-value as big as 0,000 and for mark sample original sample worth positive, so hypothesis fifth in study this is accepted .

Perceived Usefulness And Attitude Towards Using

Results testing hypothesis sixth which test connection between perceived usefulness and attitude toward using , showing the original sample values sample) as big as 0.414 And p-value as big as 0,000. Matter the show that results testing has fulfil level significance 5% with p-value as big as 0.006 and For mark sample original original sample worth positive, so hypothesis sixth in study this is accepted .

Perceived Ease Of Use And Behavioral Intention To Use

Results testing hypothesis seventh which test connection between perceived ease of use and behavioral intention to use, showing the sample value original sample as big as 0.396 And p-value as big as 0.006. Matter the show that results testing has fulfil level significance 5% with p-value as big as 0.006 and for mark sample original sample worth positive, so hypothesis seventh in study this is accepted .

Attitude Towards Using And Behavioral Intention To Use

The results of the eighth hypothesis test which tested the relationship between attitude towards using and behavioral intention to use, shows original sample value sample as big as 0.446 And p-value as big as 0.001. Matter the show that results testing has fulfil level significance 5% with p-value as big as 0.001 and for mark sample original sample worth positive, so hypothesis eighth in study This accepted.

DISCUSSION

Factor Individual And Perceived Ease Of Use

The results of the first hypothesis test which tested the relationship between factors individual and perceived ease of use , show that factor individual has a positive influence on perceived ease of use , so that with relevance work or perception individual about so far where system target can applied on his job can push they for increase one's beliefs have transformed use SaaS Easy to understand service and used .

Individual factors such as job relevance, job relevance is perception individual about so far where system target can applied on his job (S. Venkatesh & Muthiah, 2012). A user of information systems based on Software as a Service can perceive about convenience use of technology (perceived ease of use) use if a user Software as a Service based information system fosters intention within him For Want to increase quality output which there is within oneself they alone in use technology information (S. Venkatesh & Muthiah, 2012).

Research on individual factors states that that factor individual (individual factors) influence perception about convenience use technology (perceived ease of use) (S. Venkatesh & Muthiah, 2012). Individual factors (relevance of work, quality of output , and results demonstration) has a positive relationship with perceptions of convenience use technology (perceived ease of use).

Factor Individual And Perceived Usefulness

The second hypothesis states that individual factors positive influence to perceived usefulness in a way empirical show results which proven supported. This shows that the individual factors defined as factors cognitive Which related with results technology information including relevance of tasks, quality of output can increase them for trust a person towards Transformation using Software as a Service which is easy to understand and use for support work Which they.

Individual factors are defined as cognitive factors related to with results technology information including relevance task, quality output, And results shown. Task relevance is an individual's perception of the extent to which which target system can be applied to his work (S. Venkatesh & Muthiah, 2012). Quality output is how much Good system do tasks (S. Venkatesh & Muthiah, 2012). The results shown are properties that can be obtained from the results of using innovation (Moore & Benbasat, 1991).

The more tall factor individual a so individual the will bring up perceived usefulness Which can can defined as so far where a person believes that using a technology will improve performance his job (Septirini, 2013). If somebody feel believe that system information, useful so he will use it. On the contrary, If feel believe that system information not enough useful, so No will use it. Therefore, the construct is a belief about the decision-making process taken by individuals (Septirini, 2013).

Results study This in line with research Which done by research on individual factors states that individual factors influence perception of the extent to which a person believes that using a technology will increase his job performance (perceived usefulness) (S. Venkatesh & Muthiah, 2012).

Factor Social And Perceived Ease Of Use

Hypothesis third state that factor social influential positive to perceived ease of use . This shows that where a individual consider that person other convincing himself that he must use system new can increase increase a person's belief has transformed use Software as a Service. .

The results of this study indicate that SMEs of Lubuklinggau City own sufficient social factors that make them gradually to start switching to using Software as a Service to support work them everyday. Social factors are defined as the influence of people around them. users of information technology including internalization and image. Internalization is when somebody accept influence Because Contents from behavior induce ideas and actions that are intrinsically valuable and images are images is so far where use a innovation considered for increase a person's status in a social system (Kelman, 1958).

Social factors that integrated with internalization and image provides convenience to the users user technology information based on Software as a Service , Because with with internalization, users of software based information technology a Service received influence induction idea And action from user technology information based on software US a service so that matter the cause trust in use technology information based on Software as a Service .

Perceived ease of use in technology is defined as a measure of the ease of use of technology. a person's trust in computers that are easy to understand and use (V. Venkatesh et al., 2003). Based on definition the can concluded that convenience use will reduce business (Good time And power) somebody in learn a technology information. Users technology information believes that information technology is more flexible, easier understood and easy to operate as a characteristic of convenience usage (Septirini, 2013).

The results of this study are in line with research that done by Venkatesh And Davis (S. Venkatesh & Muthiah, 2012) Which succeed find proof that factor social influential to convenience use technology (perceived ease of use).

Factor Social And Perceived Usefulness

The fourth hypothesis states that social factors have a positive influence to perceived usefulness, matter This show that On average, SMEs in Lubuklinggau City has encouragement from the surrounding environment to be able to transform using Software as a Service , so that matter This can increase trust of UMKM Lubuklinggau City to SaaS which is easy understood and used for support the work that they. From the results hypothesis testing, the original sample value obtained was 0.367 with a p-value of 0.002. This result shows that the test results have fulfil level significance 5% with p-value Which low, that is 0.002. As a result, hypothesis fourth in this research accepted.

The results of the study show that social factors have an influence positive to perceived usefulness on SMEs Lubuklinggau City Which using Software as a Service. This means that the social environment in around SMEs, including interaction with partner business, customer, community business, And people closest, own impact Which significant in forming perception about benefit from Software as a Service .

Perceived Ease Of Use And Attitude Towards Using

The fifth hypothesis states that perceived ease of use has an effect positive towards attitude towards using , this shows that SMEs which transforming using it and believing in its ease of use can show attitude reception to Software as a Service .

That matter can describes the positive relationship of two construct in TAM theory, namely perceived ease of use and attitude toward using , where users have transformed use Software as a Service shows an attitude of accepting the system because system they believe will convenience in use system the in its business activities. If someone feels confident that the software as a service used so he will use it. On the contrary If someone feels confident that the Software as a Service is not easy to use so he No will use it. Software as a Service easy used. The results of this study are in line with research conducted by Grace et al . (Rahayu et al., 2017) And Wida et all. (Wida et al., 2016) in his research Also show that perceived ease of use affects attitude towards using .

Perceived Usefulness And Attitude Towards Using

The sixth hypothesis states that perceived usefulness has an influence positive towards attitude toward using. This shows that SMEs actors feel believe by transforming using Software as a Service beneficial for SMEs his.

Perceived usefulness is a trust about process decision-making. If somebody feel believe that Software as a Service is useful, then he will use it. On the other hand, if someone feel believe that system information not enough beneficial so he No will use it. Attitude toward using technology in technology acceptance The model is conceptualized as an attitude towards the use of technology in the form of acceptance or rejection as an impact when someone uses something technology in his job.

The results of this study are in line with research by Salisa et al. (Salisa et al., 2019), Min et al. (Min et al., 2021), Rahayu et al. (Rahayu et al., 2017), Tasmil & Herman (Tasmil, 2015) and Marjan et al. (Marjan et al., 2018) Where in study they show that connection positive and significant between benefit which felt on attitude to use technology information.

Perceived Ease Of Use And Behavioral Intention To Use

The seventh hypothesis states that Perceived Ease of Use has an influence positive towards Behavioral Intention to Use , that matter show that perceived ease of use to form attitude somebody to transformation using a will application.

Perceived ease of use is one of the variables that provides a big influence on a person's desire to use a technology, either in both the original and modified TAM models (Marjan et al., 2018). Perceived Ease of Use indicates that a person will use the Software as a Service if he feel

convenience use Software as a Service so that No need use business Which big so that he will using Software as a service or keep using the Software as a Service in time Which will come (Agarwal & Karahanna, 2000). This is in line with research by Henderson & Divett (Henderson & Divett, 2003) that perceived ease of use influential positive against behavioral intention to use

Attitude Towards Using And Behavioral Intention To Use

Hypothesis eighth state that Attitude Towards Using has a positive influence on Behavioral Intention to Use , this shows that UMKM uses it for a long period of time or invites SMEs other Which Not yet use it. Attitude towards using technology information is defined as a person's desire to perform a behavior certain in use technology information. Attitude in transform use Software as a Service can influence the intention to use in term time which long or invite SMEs other Which Not yet using it. The results of this study are in line with the research of Sukendro et al. (Sukendro et al., 2020) stated that in their research there was a positive relationship and significant between Attitude towards using to behavioral intention to use .

CONCLUSION

1. Individual factors have a positive influence on perceived ease of use and perceived usefulness. Relevance of work, quality of output, and results demonstrations are important factors that drive trust and convenience Software as a Service.
2. Social factors also have a positive influence on perceived ease of use and perceived usefulness. Support and influence from surrounding environment, like internalization and image, participate influence perception about convenience And benefit Usage of Software as a Service.
3. Perceived ease of use has a positive effect on attitude toward using, show that convenience use influence attitude acceptance of Software as a Service . The easier it is to use, the more positive attitude user to technology the.
4. Perceived usefulness also has a positive effect on attitude towards using , indicates that trust will benefit use Software as a Service Also influence attitude reception to technology.
5. Perceived ease of use has a positive effect on behavioral intention to use , meaning if the user feels that Software as a Service is easy used, they tend to plan to use technology over a longer period of time or inviting other SMEs For use it.
6. Attitude toward using has a positive influence on behavioral intention to use use , shows that positive attitudes towards the use of Software as a Service will push intention user For use technology over a longer period of time or affect SMEs other For use it.

SUGGESTION

The limitations in this study are the samples obtained by the researcher only a little. Limitations sample which obtained due to because moment conducting the survey, researchers were only able to reach several areas in the city Lubuklinggau and Also No There is data Certain How many amount SMEs Which has using Software as a Service in Lubuklinggau City. Researchers also own limitations in sample collection, due to lack of data or publications about amount certain SMEs in City Lubuklinggau which use SaaS.

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