



Impact of E-Commerce and Accounting Information Systems on Entrepreneurship Decisions: A Case Study of Accounting Students at UPNVJT

Divya Ayu Rahma Mauluddyah^{1*)}; Munari²⁾

^{1,2)}Department of Accounting, Economics and Business Faculty, Universitas Pembangunan Nasional "Veteran" Jawa Timur

*Correspondent author : munari.ak@upnjatim.ac.id

How to Cite :

Mauluddyah, D. A. R; Munari, M. (2025). Impact of E-Commerce and Accounting Information Systems on Entrepreneurship Decisions: A Case Study of Accounting Students at UPNVJT. *Bima Journal: Journal of Business, Management and Accounting*, 6 (2). 943 - 950. DOI: <https://doi.org/10.37638/bima.6.2.943-950>

ARTICLE HISTORY

Received [05 June 2025]

Revised [12 June 2025]

Accepted [23 Nov 2025]

KEYWORDS

E-Commerce, Accounting Information System, Entrepreneurial interest, entrepreneurship.

This is an open access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license



ABSTRACT

Purpose: This study examines the role of E-Commerce and Accounting Information Systems (AIS) in encouraging entrepreneurial decisions among students at UPNVJT. **Methodology:** A literature review method was used, drawing from articles accessed via the Publish or Perish 8 application, with keywords such as e-commerce, AIS, entrepreneurship, and entrepreneurial interest. **Results:** The study finds that while e-commerce alone does not significantly influence entrepreneurial decisions, AIS does. The combined effect of AIS and e-commerce has a significant impact on entrepreneurial decision-making. **Findings:** Technological knowledge and intrinsic motivation significantly influence students' entrepreneurial choices. **Novelty:** The impact of accounting information systems and e-commerce on students' entrepreneurial choices is examined in this study. This study uniquely integrates the roles of e-commerce and AIS in shaping entrepreneurial decisions, with a specific focus on UPNVJT accounting students. **Originality:** Unlike prior research, this study uses SPSS analysis and a specific focus on accounting students to assess the impact of these technologies on entrepreneurial intentions. **Conclusion:** While e-commerce alone has minimal impact, integrating AIS for financial management and e-commerce for marketing can provide students with the necessary tools to pursue entrepreneurship. **Type of Paper:** Research Paper

INTRODUCTION

Indonesia's entrepreneurship ratio remains relatively low at 3.35%, highlighting a critical gap in the number of entrepreneurs. This research aims to explore how technology, specifically e-commerce and accounting information systems (AIS), influences entrepreneurial decisions among students. Given that e-commerce and AIS are increasingly integrated into business practices, understanding their impact on students' entrepreneurial intentions is crucial for fostering a more entrepreneurial culture. The study utilizes the Theory of Planned Behavior (TPB) and the Technology

Acceptance Model (TAM) to explain how technological knowledge and perceived ease of use affect entrepreneurial decisions.

METHOD

This study adopts a quantitative research approach with purposive sampling to select 78 accounting students from UPNVJT, who have completed courses in AIS and Entrepreneurship. Data were collected through a structured questionnaire with a seven-point Likert scale. The data were analyzed using SPSS version 27.0, including validity, reliability, and normality testing, followed by hypothesis testing using multiple regression, t-tests, and R-squared values to evaluate the impact of e-commerce and AIS on entrepreneurial decisions.

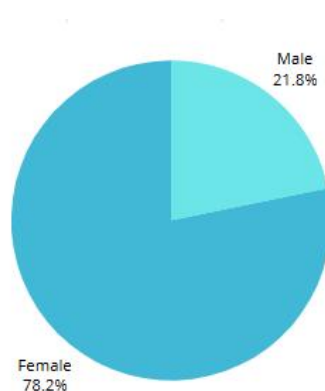
RESULTS AND DISCUSSION

RESULTS

Description of Research Subjects

With reference to the study's findings, a description of the respondents based on their characteristics is obtained as follows:

Figure 2. Respondent Description



In Figure 3, it can be seen that there are 17 respondents who are male (22%) and 61 respondents who are female (78%)..

Description of Research Subjects

Hypothesis evaluation was conducted through SPSS 27.0. Questionnaires were used to gather data, and the following outcomes were obtained:

Descriptive Statistics

After processing the variables in this study, the descriptive statistics portion produced the following values for each variable: minimum, maximum, average, and standard deviation. The mean scores for e-commerce, AIS, and entrepreneurial decision-making were 30.30, 41.03, and 48.94, respectively, indicating a high level of familiarity with AIS and a strong entrepreneurial interest.

Validity Test

When items in this test show a correlation higher than the r table and a significance level of $p < 0.05$, they are considered legitimate. (Gliner et al., 2021).

Table 1. E-Commerce Variable Validity Test Results

Item	r-Tabel (df:76)	Pearson's-r	p	Description
1	.22	.733	<0.01	Item valid
2	.22	.749	<0.01	Item valid
3	.22	.575	<0.01	Item valid
4	.22	.609	<0.01	Item valid
5	.22	.794	<0.01	Item valid

Source: SPSS 27.0 2025 Data Processing

Table 3. Result of Validity Test of Accounting Information System Variables (X2)

Item	r-Tabel (df:76)	Pearson's-r	p	Description
1	.22	.842	<0.01	Item valid
2	.22	.879	<0.01	Item valid
3	.22	.915	<0.01	Item valid
4	.22	.854	<0.01	Item valid
5	.22	.895	<0.01	Item valid
6	.22	.773	<0.01	Item valid
7	.22	.814	<0.01	Item valid

Source: SPSS 27.0 2025 Data Processing

Table 4. Decision Making Variable f or Entrepreneurship (Y) Validity Test Results

Item	r-Tabel (df:76)	Pearson's-r	p	Description
1	.22	.624	<0.01	Item valid
2	.22	.555	<0.01	Item valid
3	.22	.743	<0.01	Item valid
4	.22	.726	<0.01	Item valid
5	.22	.702	<0.01	Item valid
6	.22	.632	<0.01	Item valid
7	.22	.358	0.01	Item valid
8	.22	.413	<0.01	Item valid
9	.22	.329	0.03	Item valid
10	.22	.634	<0.01	Item valid

Source: SPSS 27.0 2025 Data Processing

When the r count value is higher than the r table, the validity test findings for variables X1, X2, and Y were found to be significant. In terms of importance, every item had a value less than 0.05. This demonstrates that every item on every variable is appropriate for use in studies.

Reliability Test

To assess the validity of the measuring tool used in this study, Cronbach's Alpha was used in a reliability test with SPSS 27.0 for Windows software. The alpha value of the instrument, which varies from 0 to 1, is associated with its dependability. The dependability increases with the alpha value.

The E-Commerce variable assessment instrument has a Cronbach's Alpha grade of 0.713, which indicates that it is reliable. Furthermore, the Accounting Information System measuring instrument has a very high level of dependability, as seen by its Cronbach's Alpha score of 0.937. This implies that the items on the instrument have a high degree of consistency in measuring the intended construct. The Entrepreneurial Decision variable is also considered reliable, with a Cronbach's Alpha value of 0.755. It may be concluded that all of the instruments in this study are useful since they meet the reliability requirements, which call for a Cronbach's Alpha value greater than 0.7.

Normality Test

This choice is based on the idea that a variable is not regularly distributed if the significance is less than 0.05, and If the significance is greater than 0.05, the data will be regularly distributed (Ghozali, 2021). Results of the study's significance value, which is 0.200, is higher than 0.05, indicating that the variables are normally distributed.

Multicollinearity Test

The decision-making procedure of the multicollinearity test is based on the Variance Inflation Factor (VIF) and tolerance value. If a variable's tolerance value is less than 0.10 or its VIF value is larger than 10, it is considered multicollinear. However, the variable is considered noncollinear if the tolerance value is greater than 0.10 or the VIF value is less than 10. (Ghozali, 2021).

Table 7. Predictive Relevance (F²)

Variabel	VIF	Tolerance
E-Commerce	2.036	.491
Sistem Informasi Akuntansi	2.036	.491

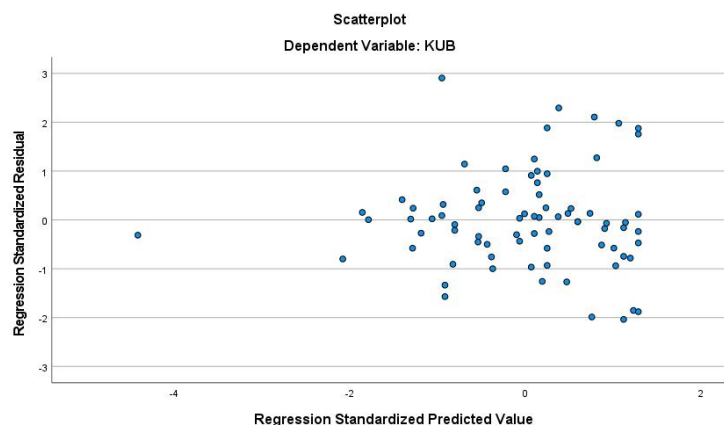
Source: SPSS 27.0 2025 Data Processing

Each variable produces a tolerance value more than 0.10 and a Variance Inflation Factor (VIF) less than 10, as shown in Table 7. This suggests that there is no multicollinearity among the variables in this investigation.

Heteroscedasticity Test

To determine if the residuals exhibit an inequality of variance or whether the regression model comprises variables with non-constant variances, the heteroscedasticity test is used.

Figure 3. Heteroscedasticity Test Results



To ascertain whether there are variables in the regression model with non-constant variances or when the residuals exhibit an inequality of variance, the heteroscedasticity test is used. The ideal regression model is characterized by the absence of heteroscedasticity symptoms, meaning that the variance of residuals between observations is fixed or shows homoscedasticity conditions. This test is usually done by observing the pattern on the scatterplot graph. The data in the figure shows dots that spread so that it shows that in this study there is no heteroscedasticity.

Autocorrelation Test

The autocorrelation test is used to ascertain whether the confounding error in period t and period $t-1$ in the regression model are related. Autocorrelation arises due to sequential research data during a certain period.

Table 8. Autocorrelation Test Results

Durbin- Watson	2.029
----------------	-------

The Durbin-Watson (DW) value that was determined is 2.029 based on Table 4.13. The value is compared to the Durbin-Watson table's lower limit (dL) and upper limit (dU) values to ascertain whether autocorrelation exists. The dL and dU values are 1.563 and 1.684, respectively, for a sample size (N) of 78 and a number of independent variables (k) of 2. If the DW value falls between dU and $(4 - dU)$, that is, $1.684 < DW < 2.316$, the regression model is considered free from autocorrelation according to the decision-making criteria. There is no autocorrelation in this regression model since the DW value of 2.029 falls within this range. This demonstrates that one of the traditional regression assumptions—that is, that residuals are uncorrelated across observations—has been met by the model.

Multiple Linear Regression Test

This study assessed the impact of accounting information systems and e-commerce on entrepreneurial decision-making using multiple linear regression analysis. When the E-Commerce variable (X_1) and Accounting Information Systems (X_2) are regarded as nonexistent or zero, the Entrepreneurial Decision variable (Y) has a constant value (α) of 2.149. In other words, when the two independent variables are not there, the original value of entrepreneurial decisions stays at that amount. The correlation X_1 of 0.109 suggests that e-commerce influences entrepreneurial choices in a favorable way. In other words, if all other factors remain constant, adding one unit to the E-Commerce variable will raise the value of entrepreneurial decisions by 0.109. Entrepreneurial decisions are positively impacted by the Accounting Information System, as indicated by the X_2 coefficient of 0.355. Accordingly, if all other factors stay the same, an increase of one unit in the Accounting Information System variable will result in a 0.355 rise in entrepreneurial decisions.

Model Fit Test (F Test)

This test process is carried out using the significant value of the ANOVA result or a comparison between the F count and F table. The independent factors do not simultaneously affect the dependent variable if the significance value is higher than 0.05. Conversely, if the significance value is smaller than 0.05, the independent factors cooperate to produce an impact if the F count is more than the F table, the model is considered significant based on the F comparison. When the F count is smaller than the F table, it is not demonstrated that the independent variables affect the dependent variable.

Test Coefficient of Determination (R2 Test)

This test simultaneously displays the independent factors' percentage contribution to the dependent variable. A significant correlation between the independent and dependent variables is indicated by an R2 value greater than 0.5 or vice versa (Ghozali, 2021).

The independent variables in the model, accounting information systems (AIS) and e-commerce (EC), can explain 17.8% of the variation in changes in the dependent variable (such as entrepreneurial decisions), according to Table 11's R Square (R²) value of 0.178. In the meantime, variables not included by this regression model have an effect on the remaining 82.2%. The independent and dependent variables do have a relationship, or correlation, but the R value of 0.422 shows that this association is in the low to medium range. Because the R2 value is still less than 0.5, the association between the independent and dependent variables is not considered strong, even in cases where there is a large contribution.

Partial Test (t Test)

To determine whether each independent variable has a unique impact on the dependent variable, partial tests—also referred to as individual parameter significance tests—are employed.

E -Commerce variable has a significance value of 0.576, which is higher than 0.05. Additionally, the calculated t value of 0.562 is less than the t table value of 1.993. Thus, it can be concluded that the e-commerce variable has no influence on the entrepreneurial choice. However the SIA variable's significance value is less than 0.05, at 0.019. Furthermore, t table 1.993 is less than the computed t value of 2.401. Therefore, it can be concluded that entrepreneurial decisions are significantly impacted by the Accounting Information System variable.

DISCUSSION

The results confirm that AIS significantly supports entrepreneurial decision-making by providing efficient financial management tools, aligning with prior studies by Syaharman (2020). However, e-commerce alone does not significantly impact students' entrepreneurial decisions, possibly due to underutilization or a lack of resources. These findings contrast with previous research by Ibrahim and Muslimin (2022), which emphasized the role of e-commerce in enhancing business operations. The study highlights the need for integrating both AIS and e-commerce for students to harness the full potential of digital entrepreneurship.

CONCLUSION

The research concludes that E-Commerce does not significantly contribute to students' entrepreneurial decisions when analyzed individually, as its potential has not been fully optimized by students. In contrast, the Accounting Information System (AIS) demonstrates a significant influence, providing tangible support for structured and efficient financial management in entrepreneurship. Simultaneously, E-Commerce and AIS collectively have a significant impact, highlighting that the integration of digital marketing through E-Commerce and financial management via AIS fosters a conducive environment for students to embark on entrepreneurial ventures. This study concludes that while e-commerce alone does not significantly impact entrepreneurial decisions, the integration of AIS for financial management and e-commerce for marketing creates a favorable environment for entrepreneurship. Educational programs should

focus on enhancing students' understanding of both technologies to better support their entrepreneurial ambitions.

REFERENCES

- Achmad Ihza Maulana Ibrahim, & Muslimin. (2022). Pengaruh E-Commerce, Ekspektasi Pendapatan, dan Sistem Informasi Akuntansi Terhadap Pengambilan Keputusan Untuk Berwirausaha. *JSMA (Jurnal Sains Manajemen Dan Akuntansi)*, 14(1), 30–43. <https://doi.org/10.37151/jsma.v14i1.90>
- Alvi Nabilah, Salsabilla Ronardi, Queen Shakira Azzahra, Fitrah Maharani, & Siti Rodiah. (2024). Pengaruh E-Commerce, Penggunaan Sistem Informasi Akuntansi, Dan Ilmu Kewirausahaan Terhadap Minat Mahasiswa Akuntansi Untuk Berwirausaha. *Jurnal Mutiara Ilmu Akuntansi*, 2(2), 348–358. <https://doi.org/10.55606/jumia.v2i2.2800>
- Asy'Ari, A., & Shulthoni, M. (2023). Pengaruh E-Commerce, Sistem Informasi Akuntansi dan Pengetahuan Kewirausahaan Terhadap Minat Berwirausaha Selama Pandemi Covid-19 (Studi Empiris pada Mahasiswa S1 Akuntansi Fakultas Ekonomi dan Bisnis Universitas Jember). *Jurnal Ilmiah Akuntansi Dan Humanika*, 13(2), 229–239. <https://doi.org/10.23887/jiah.v13i2.59793>
- Badan Pusat Statistik. (2024, Desember 9). Keadaan angkatan kerja di Indonesia Agustus 2024. Diakses dari <https://www.bps.go.id/id/publication/2024/12/09/6f1fd1036968c8a28e4cfe26/keadaan-angkatan-kerja-di-indonesia-agustus-2024.html>
- CNN Indonesia. (2024, Oktober 14). Rasio pengusaha baru RI 3,35 persen, di bawah Malaysia dan Singapura. Diakses dari <https://www.cnnindonesia.com/ekonomi/20241014161204-92-1155196/rasio-pengusaha-baru-ri-335-persen-di-bawah-malaysia-dan-singapura#:~:text=Jakarta%2C%20CNN%20Indonesia%20%2D%2D,angkatan%20kerja%20per%20Oktober%202024>
- Gultom, E. (2021). Pengaruh E-Commerce, Pengetahuan Kewirausahaan dan Lingkungan Keluarga Terhadap Minat Berwirausaha Mahasiswa (Studi Pada Mahasiswa Program S1 Manajemen Sekolah Tinggi Ilmu Ekonomi Riau Pekanbaru). *Journal of Business and Economics Research (JBE)*, 2(2), 40–46. <http://ejurnal.seminar-id.com/index.php/jbe/article/view/788/524%0Ahttps://ejurnal.seminar-id.com/index.php/jbe/article/view/788>
- Hartini, H., & Patompo, U. (2023). Article · September 2023. September.
- Kurniawati, Y. D., & Kusmuriyanto, K. (2019). Pengaruh Business Center Dan Lingkungan Keluarga Terhadap Minat Berwirausaha Melalui Self Awareness. *Economic Education Analysis Journal*, 7(3), 832–847. <https://doi.org/10.15294/eeaj.v7i3.28314>
- Lestari, I. gustu agung krisna. (2021). Pengaruh E-Commerce Dan Pengguna Sistem Inforasi Akuntansi Dalam Pengambilan Keputusan Untuk Berwirausaha Pada Mahasiswa Program Studi Akuntansi Di Universitas Triatma Mulya. *Journal of Infotmatics Engineering and Technology (JIETECH)*, 02(02), 73–81.
- LLDIKTI Wilayah XIII. (2022, November 23). 3.000 wirausahawan mahasiswa Indonesia ikuti KMI Expo XIII tahun 2022. LLDIKTI Wilayah XIII. <https://lldikti13.kemdikbud.go.id/2022/11/23/3000-wirausahawan-mahasiswa-indonesia-ikuti-kmi-expo-xiii-tahun-2022/>
- Lovita, E., & Susanty, F. (2021). Peranan Pemahaman E-Commerce dan Sistem Informasi Akuntansi Bagi Kewirausahaan. *Jurnal Akuntansi Dan Manajemen*, 18(02), 47–54. <https://doi.org/10.36406/jam.v18i02.437>
- Marcelina, S., & Restuti, M. (2023). Manfaat E-Commerce Dan Sistem Informasi Akuntansi: Pendorong Minat Mahasiswa Akuntansi Untuk Berwirausaha. *Jurnal Aplikasi Akuntansi*, 8(1), 19–30. <https://doi.org/10.29303/jaa.v8i1.226>

- Margareta, I. P. (2019). Pengaruh E-Commerce dan Penggunaan Sistem Informasi Akuntansi dalam Pengambilan Keputusan untuk Berwirausaha (Studi Kasus pada Perguruan Tinggi Swasta Di Wilayah Surakarta). *Jurnal Akuntansi*, 1–15.
- Nita Kusumawati, & Entot Suhartono. (2022). Analisis Pengaruh Pemanfaatan Sistem Informasi Akuntansi, E-commerce, dan Modal Usaha dalam Keputusan Berwirausaha (Studi pada anggota HIPMI PT Kota Semarang). *Akuntansi* 45, 3(2), 130–140. <https://doi.org/10.30640/akuntansi45.v3i2.339>
- Nurabiah, N., Herlina Pusparini, & Yusli Mariadi. (2021). E-Commerce Dan Sistem Informasi Akuntansi Sebagai Faktor Pendorong Pengambilan Keputusan Mahasiswa Akuntansi Untuk Berwirausaha. *Jurnal Aplikasi Akuntansi*, 5(2), 238–253. <https://doi.org/10.29303/jaa.v5i2.97>
- Nuriah, K. S., & Mayangsari, S. (2022). Peranan Pemahaman E-Commerce, Sistem Informasi Akuntansi, Dan Ilmu Kewirausahaan Terhadap Minat Mahasiswa Akuntansi Untuk Berwirausaha. *Jurnal Ekonomi Trisakti*, 2(2), 893–904. <https://doi.org/10.25105/jet.v2i2.14733>
- Okthafiani, D., Mranani, M., & Pramita, Y. D. (2024). Pengaruh E-Commerce, Sosial Media, Penggunaan Sistem Informasi Akuntansi dan Pengetahuan Kewirausahaan terhadap Pengambilan Achmad Ihza Maulana Ibrahim, & Muslimin. (2022). Pengaruh E-Commerce, Ekspektasi Pendapatan, dan Sistem Informasi Akuntansi Terhadap Pengambilan Keputusan Untuk Berwirausaha. *JSMA (Jurnal Sains Manajemen Dan Akuntansi)*, 14(1), 30–43. <https://doi.org/10.37151/jsma.v14i1.90>
- Ramadhan, P., & Veri, J. (2025). Penerapan Sistem E-Commerce dan Teknologi Informasi dalam Meningkatkan Kewirausahaan Digital. 5(1).
- Sarwono, N. R. U., & Munari, M. (2022). Pengaruh Penerapan Sistem Informasi Akuntansi, Sistem Pengendalian Internal, dan Kompetensi Sumber Daya Manusia Terhadap Kualitas Laporan Keuangan dengan Good Governance Sebagai Variabel Pemoderasi. *J-MAS (Jurnal Manajemen Dan Sains)*, 7(2), 616. <https://doi.org/10.33087/jmas.v7i2.500>
- Sihombing, M. J. S., & Sulisty, H. (2021). Pengaruh E-Commerce dan Penggunaan Sistem Informasi Akuntansi Terhadap Pengambilan Keputusan Berwirausaha. *Jurnal Sosial Sains*, 1(4), 309–321. <https://doi.org/10.36418/sosains.v1i4.78>
- Sugiyono. (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.
- Suryaningrum, R., & Ratnawati, J. (2024). JIMEA | Jurnal Ilmiah MEA (Manajemen , Ekonomi , dan Akuntansi). *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 6(1), 595.
- Syahrman, S. (2020). Peranan Sistem Informasi Akuntansi Dalam Mengambil Keputusan Manajemen Pada Pt Walet Solusindo. *Bisnis-Net Jurnal Ekonomi Dan Bisnis*, 3(2), 185–192. <https://doi.org/10.46576/bn.v3i2.1007>
- Tahsinia, J., Gumilar, D., Sehabudin, B., & Erfiyana, E. (2023). Pendidikan kewirausahaan pada mahasiswa dalam rangka mengatasi tingkat pengangguran lulusan perguruan tinggi. 4(2), 499–509.
- Tuti Dharmawati, Nitri Mirosea, N. (2021). Pengaruh e-Commerce terhadap sistem Informasi Akuntansi Dan Keputusan Berwirausaha. *Jurnal Akuntansi Dan Keuangan (JAK)*, 6(2), 270–285.
- Wahyuni, S., Nugroho, W. S., Purwantini, A. H., & Khikmah, S. N. (2021). Pengaruh E-Commerce, Budaya Organisasi, Penggunaan Sistem Informasi Akuntansi dan Literasi Keuangan terhadap Kinerja UMKM di Kota Magelang. *Jurnal UNTIDAR*, September, 287–300. <https://jurnal.untidar.ac.id/index.php/semnasfe2021/article/view/4479>
- Wardhana, A. (2024). KLASIFIKASI E-COMMERCE (Issue September).
- Yeni, R. I. (2022). Pengaruh E-Commerce, Social Media dan Penggunaan Sistem Informasi Akuntansi Terhadap Pengambilan Keputusan Berwirausaha (Studi Pada Mahasiswa Jurusan Akuntansi Universitas Muhammadiyah Riau). *Jurnal Akuntansi Keuangan Dan Teknologi Informasi Akuntansi*, 3(2), 664–675.