

## DETERMINANT FACTORS OF EARLY ENTREPRENEURIAL DECISION MAKING WITH ACCOUNTING UNDERSTANDING AND THE USE OF ANDROID-BASED ACCOUNTING INFORMATION SYSTEM AS MODERATORS

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**Abstract :** *Entrepreneurship is an innovative and creative solution to overcoming Indonesia's unemployment problem. The purpose of this study is to analyze the effect of self-efficacy, e-commerce, and love of money on entrepreneurial decision-making with accounting understanding and the use of Android-based AIS. This study uses a quantitative approach. Using random sampling, the research sample of this study was active students of the accounting department, Faculty of Economics and Management. Using the Slovin formula, the results of 94 respondents. The data collection technique used a questionnaire. The findings reveal that self-efficacy and e-commerce influence early entrepreneurial decision-making among students. Meanwhile, love of money does not have an effect on early entrepreneurial decision-making. Nonetheless, accounting understanding and the use of Android-based AIS are not proven to moderate the influence of self-efficacy, e-commerce, and love of money on early entrepreneurial decision-making. Its moderating effect is not significant for the psychological factors because these are more intrinsic traits not easily altered by system usage. Thus, accounting understanding and Android-based AIS usage enhance the practical execution of decisions influenced by external factors like e-commerce, but do not significantly alter internal motivational factors' influence on entrepreneurial decision-making.*

**Keywords:** *Self Efficacy, E-Commerce, Love of Money, Accounting Understanding, Use of Android-Based AIS, Entrepreneurial Decision Making*

### 1. INTRODUCTION

According to data from Indonesian Central Statistics Agency (Badan Pusat Statistik/BPS), Indonesia will have 152.11 million unemployed people by August 2024, or an Open Unemployment Rate (TPT) of 4.91 percent. Several factors contribute to the high unemployment rate in Indonesia, including a lack of education, difficulty finding work, and layoffs. Entrepreneurship is a crucial pillar of a country's economic growth, as well as a solution to eradicating unemployment. An entrepreneur is someone who has the courage to start a business without fear, especially in uncertain circumstances. This means someone who has the perseverance to face the challenges of starting a business on various occasions (Ramadhan et al., 2024). The government certainly hopes that the unemployment rate in Indonesia will be lower.

Entrepreneurship has become a primary focus in education and innovation development programs. It is believed that the earlier a person is exposed to and engaged in the business sector, the greater the likelihood of future success. Entrepreneurial skills play a key role in supporting the development of creativity, innovation, and independent thinking in early childhood (Salsabila et al., 2023). However, starting a business requires more than courage.

Knowledge, confidence, and the ability to use technology to navigate the turbulence of the business world are essential. An understanding of accounting is one of the fundamental skills required for entrepreneurship. In the business world, accounting serves as a tool for recording, managing, and analyzing financial transactions, aiding business actors in decision-making. However, many aspiring entrepreneurs have limited understanding of accounting. Therefore, improving accounting understanding from an early age is necessary so that individuals have a rational basis for assessing opportunities, risks, and the sustainability of their businesses. Understanding basic accounting concepts can facilitate students in running their businesses (Akbar & Coryanata, 2024).

As agents of change, students are required to be more creative, innovative, and critical in addressing various problems. One way is by starting entrepreneurial activities as a solution to create jobs. Entrepreneurship is a way of creating and acquiring something new that has significant benefits and advantages for users of the products or services produced (Manurung, 2021). Leveraging technology as an opportunity to start or grow a business can be done through digital platforms that provide broad market access. The use of Android-based AIS makes it easier for business actors to manage financial data in real time and efficiently, which supports faster and more accurate decision-making. Overall, an understanding of accounting and the use of Android-based AIS play a crucial role in shaping students' entrepreneurial decisions from an early age.

Self-efficacy, defined as an individual's belief in their ability to execute tasks successfully, positively affects entrepreneurial decisions by fostering confidence, motivation, and persistence in overcoming challenges (Ferreira-Neto et al., 2023). Entrepreneurs with high self-efficacy are more likely to engage boldly in opportunity recognition and risk-taking, which are critical in early decision-making stages. Research shows that entrepreneurial self-efficacy correlates positively with entrepreneurial intentions and decision effectiveness (Chatpunyakul & Gulthawatvichai, 2024). E-commerce facilitates entrepreneurial activities by providing market access and transaction efficiency, thereby enabling quicker and more informed decisions. The use of Android-based AIS enhances this process by improving financial data management, transaction accuracy, and operational transparency, which supports better decision-making (Aditya & Febriyanti, 2024). Love of money, reflecting an individual's desire and value for monetary gain, influences decision-making by driving entrepreneurs to prioritize financial outcomes, sometimes at the expense of risk assessment or long-term strategy (as discussed in behavioral entrepreneurship literature). This internal motivation impacts the decisional mindset but is less affected by technological tools.

A review of previous research that examined entrepreneurial decision-making still found that there were research gaps, including dissimilar results among researchers. Research by (Wildani & Suwandi, 2020) that self-efficacy has a statistically significant and positive influence on entrepreneurial decision-making. Meanwhile, research by (Taufiq & Indrayeni, 2022) showed that e-commerce shows no significant influence on entrepreneurial decision-making. This study examined three independent variables: self-efficacy, e-commerce, and love of money; the dependent variable, their influence on entrepreneurial decision-making; and moderating variables, namely accounting understanding and the use of Android-based AIS. Android-based AIS effectively supports decision-making by improving financial and transactional information management, especially related to e-commerce. Meanwhile, Psychological factors such as self-efficacy and love of money influence decisions intrinsically and may be moderated by AIS usage. Accounting understanding and AIS usage significantly change how these personal factors affect early entrepreneurial decisions, explaining the lack of moderating effect found in

empirical research. The study aimed to determine whether these variables influence early entrepreneurial decisions in college students.

According to the discussion and research gaps above. This study aims to analyze the effect of *self-efficacy*, *e-commerce*, and *love of money* on entrepreneurial decision-making with accounting understanding and the use of Android-based AIS. Sample study using the Faculty of Economics and Management students of Universitas Malahayati Lampung. Accounting understanding serves as a foundation for making well-informed financial decisions, while the use of Android-based AIS facilitates easy and timely access to accounting data, supporting agile and effective entrepreneurship decisions. This integrated approach highlights the interplay between psychological factors, technological adoption, financial literacy, and motivation in shaping entrepreneurial decision-making outcomes.

## **2. LITERATURE REVIEW**

### ***Contingency Theory***

Contingency theory is a theory that explains the clarity of leadership effectiveness in relevant, necessary circumstances (Hutahayan, 2020). Contingency theory states that there is no single best approach to decision-making; rather, effective decisions depend on the conditions and environmental factors faced. In entrepreneurial decision-making, this theory emphasizes the importance of selecting a leadership style appropriate to business conditions, both in team management and building collaboration with business partners. By applying the principles of contingency theory, entrepreneurs are able to make better, contextual, and adaptive decisions from an early age, thereby increasing the chances of their business success.

### ***Early Entrepreneurial Decision Making***

Research (Indahsari & Yuliati, 2022) states that entrepreneurial decision-making is a decision to invest time and energy in doing something different with the hope of gaining benefits such as profit, satisfaction, and personal independence. If someone knows a lot about entrepreneurship education, it will foster an attraction that will encourage them to directly experience entrepreneurship (Yandini Eka Putri & Suryanawa, 2022). Entrepreneurial motivation is also a crucial aspect in developing entrepreneurial skills. Decision making refers on the process of selecting between two or more options. Besides leading to goal achievement, decision-making also involves risk (Gani, 2021).

### ***Self-Efficacy on Early Entrepreneurial Decision-making***

Self-efficacy is the belief in an individual's ability to complete tasks (Satyantoro et al., 2021). Meanwhile, according to (Hidayah & Fitriyah, 2023) Self-efficacy is the belief that one can solve one's own problems. If students have a high level of self-efficacy, they will not hesitate to take risks, and vice versa (Rahayu & Anfajaya, 2019). It can therefore be concluded that self-efficacy represents an individual's belief in their own capability to successfully carry out and complete specific tasks or responsibilities. Studies show that individuals with higher entrepreneurial self-efficacy are more confident in their entrepreneurial skills and thus more likely to engage in proactive decision-making related to business creation and management. Self-efficacy enhances one's enthusiasm, commitment, and persistence to overcome obstacles, which are critical for successful entrepreneurship (McGee et al., 2009; Ferreira-Neto et al., 2023). Ferreira-Neto et al. (2023) found significant positive correlations between self-efficacy and entrepreneurial intention, showing that higher self-efficacy increased the likelihood that entrepreneurs would pursue and follow through on business opportunities.

*H1: Self-efficacy affects early entrepreneurial decision-making among students*

*E-Commerce on early entrepreneurial decision-making*

E-commerce refers to the activity of buying and selling goods and services using online networks (Kristianti & Dewi, 2022). E-commerce is closely related to digital money transfers, digital data exchange, automated inventory management systems, and automated data grouping systems. (Shobach et al., 2021). Entrepreneurship through e-commerce offers significant opportunities and allows sellers and buyers to conduct transactions without the need for face-to-face interaction, reaching a wide market (Nurdiansyah et al., 2022). Ease of buying and selling, while minimizing time, costs, and labor, are some of the benefits of e-commerce. (Indahsari & Yuliati, 2022). E-commerce is a fairly effective and efficient sales medium in the business world because its implementation provides ease of use. The entire e-commerce process relies on information technology and internet networks. Panggabean (2023) found that e-commerce, combined with digital information systems and entrepreneurial knowledge, positively affects entrepreneurial decision-making among students, highlighting how technology boosts confidence in business initiatives. This technology enables entrepreneurs to make informed decisions faster, respond to consumer trends, and manage transactions more efficiently, thereby lowering entry barriers and increasing the likelihood of venture survival.

*H2: E-Commerce affects early entrepreneurial decision-making among students*

*Love of Money on Early Entrepreneurial Decision-Making*

(Effrisanti & Wahono, 2022) concluded that the love of money is a person's perception of their love for money, leading them to strive for more. Becoming an entrepreneur will enable students to manage their finance more effectively as they wish and strive to have more money for their future. Individuals with a strong love of money tend to achieve their goals and generate more wealth quickly, effectively, and efficiently through action (Tang & Liu, 2012). Thus, it can be said that love of money is the manifestation of one's love for money. A quantitative study among Gen Z students at Universitas Negeri Makassar demonstrated that love of money significantly increases entrepreneurial motivation, which in turn mediates entrepreneurial interest (Kemalasari et al., 2025). Furthermore, love of money influences extrinsic motivation factors such as the desire for wealth, social status, and financial freedom, which in turn positively affect entrepreneurial decision-making (Baker & G.L., 2016; Nuhlasita, 2022). Individuals with a strong love of money actively seek business opportunities with promising financial returns and tend to persist in entrepreneurial ventures to achieve these financial goals.

*H3: Love of Money affects early entrepreneurial decision-making among students*

*Accounting Understanding*

Accounting comprehension is a person's expertise in recognizing and understanding accounting (Taufiqurrohman et al., 2021). Accounting comprehension encompasses accounting knowledge, accounting skills, and the use of accounting information in decision-making. During the process of making decisions related to entrepreneurship, accounting comprehension plays a crucial role: it can help optimize planning and budgeting, accurately determine the cost of products or services, mitigate financial risks, and assess the financial health of a business. Therefore, it can be concluded that accounting comprehension determines the extent to which a person understands and applies accounting concepts in decision-making.

*H4: Accounting Understanding moderating the relationship between self-efficacy, e-commerce, and love of money on entrepreneurial decision-making among students*

*The Use of Android-Based Accounting Information Systems (AIS)*

An Android-based accounting information system (AIS) is software designed to automate accounting processes on mobile devices, enabling users to efficiently record, store, and process financial data. Research (Siba et al., 2024) explains that an Android-based AIS offers easy access and flexibility for businesses in managing financial transactions. Thus, an Android-based AIS plays a crucial role in improving the efficiency and accuracy of financial management, especially for entrepreneurs who require practical and affordable solutions.

*H5: Android-Based Accounting Information Systems (AIS) moderating the relationship between self-efficacy, e-commerce, and love of money on entrepreneurial decision-making among students*

### **3. RESEARCH METHODS**

This research is a quantitative study. The population used is active students of the Accounting Study Program, Faculty of Economics and Management, Malahayati University, Class of 2021-2022. The sample used in this study was determined by random sampling using the Slovin formula. The population involved in this research consisted of 123 students. And the number of samples determined was 94 students. The data utilized in this study is primary data obtained through questionnaires distributed to the respondents. The questionnaire with questions and answers had been prepared by the researcher, so that respondents could only choose from alternative answers according to their decisions.

#### **Operational Definition of Variables**

*Self-efficacy (X1)*

The self-efficacy variable in this study uses a five-point Likert scale which was adapted and then developed from research (Rahayu & Anfajaya, 2019) based on indicators including magnitude (level of task difficulty), strength (strength of belief), and generality.

*E-Commerce (X2)*

This research instrument was adapted and developed by the researcher based on indicators formulated by (Wildani & Suwandi, 2020). The measurement indicators for e-commerce variables include ease of use, fast access, reliability, productivity, effectiveness, profitability, and computer system service.

*Love of Money (X3)*

This research instrument was adapted and developed by the researcher based on indicators formulated by (Atika & Rohayati, 2017). The measurement indicators for the variables used were motivators, the importance of money, and riches.

*Early Entrepreneurial Decision Making (Y)*

The variable of early entrepreneurial decision-making was measured using a six-point Likert scale adapted and developed by researchers from various indicators that support the measurement of research variables. The measurement indicators are formulated as (Sihombing & Sulisty, 2021) namely no dependency, helping the social environment, leadership spirit, future-oriented, interest in becoming an entrepreneur from an early age, and having business determination.

*Accounting Understanding (M1)*

The instrument used to measure accounting understanding consists of seven questions developed by (Wismawati, 2020). In this study, the accounting understanding variable was measured using a five-point Likert scale. The measurement refers to indicators such as understanding the concept and function of journaling, understanding the recording mechanism, and the ability to calculate and analyze balances.

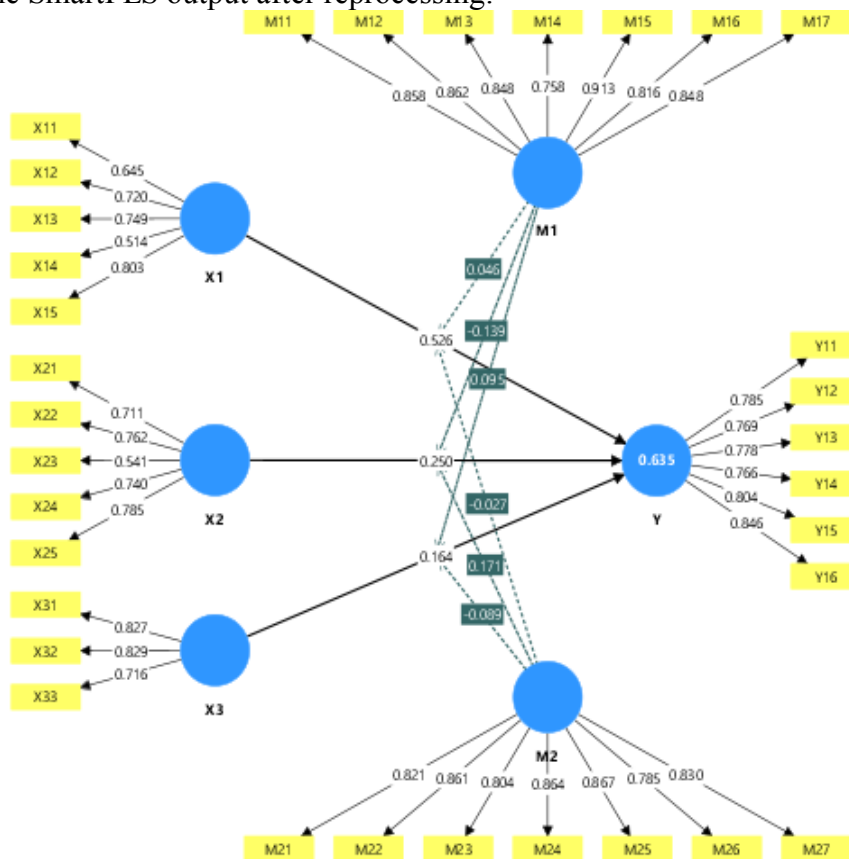
*The Use of Android-Based Accounting Information Systems (AIS) (M2)*

The instrument used to measure the use of Android-based AIS consists of 7 (seven) questions adapted and developed by (Irwama, 2021), namely ease of understanding the use of the system, suitability of the system to user needs, efficiency in using the system, the influence of the system on work productivity, ease of transactions and data management, and the influence of language on system accessibility.

**4. RESULTS AND DISCUSSION**

**Convergent Validity Test**

The main objective of validity testing is to verify the accuracy of the questionnaire instrument. Within this research, the instrument was processed using SmartPLS 4. In the first stage of data processing using SmartPLS 4, three indicators were found to have loading factor values below 0.70, namely X11, X14, and X23. Thus, these indicators are considered invalid. To improve the model, it is necessary to evaluate or remove indicators that do not meet the criteria. The following is the SmartPLS output after reprocessing:



**Fig 1.** Outer Loading (Stage One)  
Source: Data processed with SmartPLS 4, 2025

After eliminating indicators with values below 0.70, all loading factors showed values above 0.70. Therefore, all indicators were considered valid.

Discriminant validity is used to determine the good measurement of all constructs that are highly correlated with their respective reflective indicators. The cross-loading results indicate that discriminant validity values are met for all constructs. Each instrument has the highest loading on its original construct. Therefore, all constructs in this model have met the discriminant validity criteria. Another way to measure discriminant validity is by using the Average Variance Extracted (AVE) value. The following are the validity test values through the AVE value, which can be seen in the table below:

**Table 1. Average Variance Extracted (AVE) Output**

Average variance extracted (AVE)	
M1	0.713
M2	0.695
X1	0.660
X2	0.599
X3	0.628
Y	0.627

The validity test can be said to be valid if the AVE value is  $> 0.5$ . Based on Table 1, the convergent validity value is shown through the AVE value  $> 0.5$ . This indicates that all variables satisfy the required criteria for a good convergent validity test.

#### *Reliability Test*

**Table 2. Construct Reliability and Validity**

	Cronbach's alpha	Composite reliability (rho_a)
M1	0.932	0.935
M2	0.927	0.933
X1	0.749	0.780
X2	0.778	0.787
X3	0.701	0.703
Y	0.881	0.885

Based on Table 2, it can be seen that every construct in the model demonstrates strong reliability. This is indicated by the Cronbach's Alpha and Composite Reliability (rho-a) values, both of which exceed 0.70.

#### *Coefficient of Determination ( $R^2$ )*

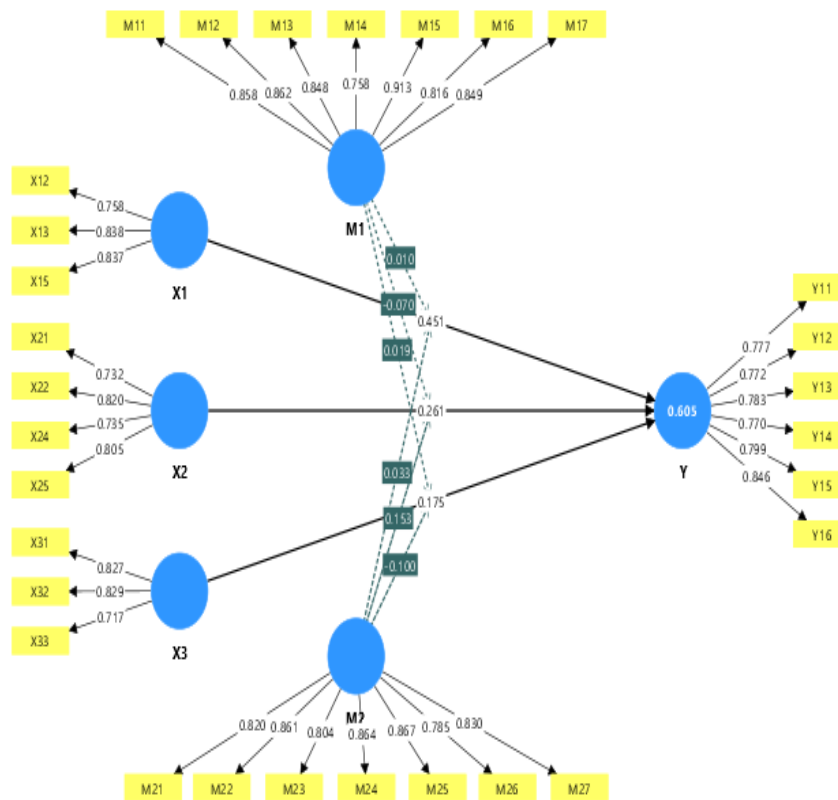
The model's coefficient of determination ( $R^2$ ) measures the explanatory capability of exogenous constructs toward endogenous constructs. Table 3, shows an R-Square value of 0.605 with an Adjusted R-Square value of 0.552. Thus, the dependent variable, namely early entrepreneurial decision making (Y), is accounted for by the independent variables, which include self-efficacy, e-commerce, and love of money, amounting to 60.5%, and the remaining 39.5% is influenced by factors not analyzed in this study.

**Table 3. R-Square Output**

	R-square	R-square adjusted
Y	0.605	0.552

**Path Coefficients**

Hypothesis testing is a stage in examining whether the relationship between constructs in a research model is significant or not. Significance values can be obtained through bootstrap with a significance level below 0.05, which can be known from the probability values.



**Fig 2. Outer Loading (Stage Two)**  
 Source: Data processed with SmartPLS 4, 2025

**Table 4. Path Coefficients**

	Original sample (O)	T statistics ( O/STDEV )	P values
X1 -> Y	0.451	4,567	0.000
X2 -> Y	0.261	2,595	0.009
X3 -> Y	0.175	1,702	0.089
M1 -> Y	0.160	1,089	0.276
M1 x X1 -> Y	0.010	0.043	0.966
M1 x X2 -> Y	-0.070	0.422	0.673
M1 x X3 -> Y	0.019	0.106	0.916



Y			
M2 -> Y	0.005	0.029	0.977
M2 x X1 -> Y	0.033	0.171	0.864
M2 x X2 -> Y	0.153	0.942	0.346
M2 x X3 -> Y	-0.100	0.555	0.579

## Discussion

The study results indicate that self-efficacy affects early entrepreneurial decision-making. This is evidenced by p-values of 0.000 or below 0.05 and t-statistics  $> 1.96$ . This result mean that self-efficacy plays a significant role in early entrepreneurial decision-making. Individuals with higher self-efficacy tend to have a greater likelihood of early entrepreneurial decision-making. Individuals with high self-efficacy will increase their confidence in their potential to plan, control, and overcome obstacles in entrepreneurship. The findings of this study are consistent with those reported in the research by (Yandini Eka Putri & Suryanawa, 2022), which showed it was found that self-efficacy exerts a positive influence on entrepreneurial decision making.

E-commerce variables influence early entrepreneurial decision-making. E-commerce plays a crucial role in business activities conducted electronically. This is evidenced by p-values of 0.009 or below 0.05 and t-statistics  $> 1.96$ . The use of e-commerce can be a significant factor influencing individuals' entrepreneurial decisions. E-commerce enables entrepreneurs to operate with minimal capital but reach a broader market and utilize a more effective operational system. The use of e-commerce by students can be a key tool in developing new entrepreneurs from an early age. This finding aligns with research by (Siba et al., 2024) which states that e-commerce influences early entrepreneurial decision-making.

While the love of money variable shows that love of money orientation is not a determining factor driving individuals to decide to start a business early. This is evidenced by p-values of 0.089 or above 0.05 and t-statistics  $> 1.96$ . This study's findings differ from previous research that examined the influence of love of money on entrepreneurial interest, which is conceptually considered an early stage in the entrepreneurial process. This difference indicates that even though individuals have a high orientation toward money, this does not necessarily translate into concrete actions such as decisions to start a business. This suggests that students are more likely to consider other factors such as interest, self-confidence, experience, and environmental support. This finding is inconsistent with research conducted by (Effrisanti & Wahono, 2022), which stated that love of money influences entrepreneurial interest. This difference is due to the study's focus on interest rather than entrepreneurial decisions and the use of different contexts and respondent characteristics. Meanwhile, entrepreneurial decision-making involves various factors that are not entirely influenced by money orientation.

The test result concerning the role of moderation indicates that accounting understanding and the use of Android-based AIS are not proven to moderate the effect of self-efficacy, e-commerce, and love of money on early entrepreneurial decision-making. This is evidenced by p-values above 0.05 and t-statistics  $< 1.96$ . Therefore, it can be concluded that the two moderating variables do not have a role as moderators in this study. Recent studies indicate that while accounting knowledge and digital AIS tools improve operational efficiency and financial awareness in entrepreneurial contexts, they do not fundamentally alter the strength or direction

of the relationships between psychological drivers (like self-efficacy), motivational factors (such as love of money), or technological enablers (e-commerce) on entrepreneurial decision-making. For instance, Nayak (2024), in a study examining entrepreneurial intentions and behaviors of engineering students in an emerging economy, found that entrepreneurial motivation significantly moderates intention-behavior relationships, but factors such as perceived behavioral control (which encompasses skills and resources like accounting understanding) showed inconsistent impact and were not significant moderators.

Similarly, moderation effects tend to vary greatly by context, but there is no consistent empirical support that accounting understanding or Android-based AIS use intensifies or weakens the motivational or cognitive effects on decision-making at the entrepreneurial inception phase. This suggests they may function more as enabling resources or tools rather than key moderators impacting decision-making psychology or behavioral intentions directly. Thus, the evidence indicates that accounting understanding and Android-based AIS probably support entrepreneurial operations and decision execution but are not proven to moderate early-stage entrepreneurial decision-making driven by self-efficacy, e-commerce adoption, or love of money.

## **5. CONCLUSION**

Based on the test results, it can be concluded that self-efficacy and e-commerce influence early entrepreneurial decision-making. Self-efficacy has a strong positive impact on entrepreneurial decision-making. Entrepreneurs with high self-efficacy are more likely to be bold, persistent, and committed to overcoming obstacles and executing plans, which increases their entrepreneurial intentions and success. This confidence fosters enthusiasm and resilience in decision-making processes, enabling entrepreneurs to pursue opportunities with greater determination. Meanwhile, love of money does not influence early entrepreneurial decision-making. The result of moderating interrelationship, which is accounting understanding and the use of Android-based Accounting Information System (AIS), was not proven to moderate the influence of self-efficacy, e-commerce, and love of money on early entrepreneurial decision making. Research indicates that while Android-based AIS can strengthen the direct influence of e-commerce on entrepreneurial decisions by improving transaction recording and financial management efficiency, it does not necessarily moderate or change how psychological or motivational factors such as self-efficacy and love of money affect decision-making. This may be because these personal and motivational drivers impact entrepreneurial choices more fundamentally and are less influenced by technological tools, which primarily serve operational and informational functions.

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