

The Influence of E-Commerce, Self-Efficacy, and Accounting Information Systems on Entrepreneurship in the Cibungbulang Region

Derby Darmawan^{1*}, Muhamad Nur Rizqi², Angga Prasetya³

^{1,2,3} Universitas Ibn Khaldun Bogor, Indonesia

ABSTRACT

This study aims to examine the influence of e-commerce, self-efficacy, and accounting information systems on entrepreneurship among micro, small, and medium enterprises (MSMEs) in the Cibungbulang area, both partially and simultaneously. A quantitative approach with a survey method was employed. Data were collected through questionnaires distributed to 99 MSME entrepreneurs, selected using the Slovin sampling technique. The data were analyzed using multiple linear regression analysis with SPSS version 27. The findings reveal that e-commerce ($t = 2.530$, $p = 0.013$), self-efficacy ($t = 4.624$, $p < 0.001$), and accounting information systems ($t = 6.089$, $p < 0.001$) each have a positive and significant effect on entrepreneurship. Furthermore, the simultaneous test demonstrates that the three independent variables jointly have a significant effect on entrepreneurship ($F = 126.795$, $p < 0.001$), with the regression model explaining 79.4% of the variance in entrepreneurship (Adjusted $R^2 = 0.794$). These findings suggest that strengthening digital technology adoption, enhancing entrepreneurs' self-efficacy, and improving the implementation of accounting information systems can significantly foster entrepreneurship and support the sustainable development and competitiveness of MSMEs in the Cibungbulang area.

Keywords: E-Commerce, Self-Efficacy, Accounting Information Systems, Entrepreneurship.

Corresponding author: derbydarmawan8@gmail.com

How to cite this article: Darmawan, D. The Influence of E-Commerce, Self-Efficacy, and Accounting Information Systems on Entrepreneurship in the Cibungbulang Region. *Neraca Keuangan : Jurnal Ilmiah Akuntansi Dan Keuangan*. Retrieved from <https://ejournal.uika-bogor.ac.id/index.php/neraca/article/view/24254>

History of Article: Received: 26 June 2026. Revision: 20 July 2026. Published: 12 August 2026.

DOI Prefix <https://doi.org/10.32832/neraca.v21i2.24254>

INTRODUCTION

Unemployment remains an issue that has not been fully resolved. As of February 2024, out of a total of 149.38 million people classified as part of the labor force, 142.18 million were employed, while 7.2 million were still classified as unemployed (Badan Pusat Statistik (BPS), 2024). One potential solution to the problem of unemployment is the pursuit of entrepreneurship. Entrepreneurship can be defined as an individual's capacity to manage and operate a business, leveraging their full potential and resources to achieve optimal outcomes. (Rusdiana, 2014).

Advancements in information technology have prompted business owners to identify and implement a range of solutions to the challenges they encounter during the process of business development. One particular technological development that has undergone rapid proliferation is electronic commerce, otherwise referred to as e-commerce. Electronic commerce provides a viable instrument for the operation of small businesses. The advantages of this instrument include reduced operating costs in comparison with brick-and-mortar stores and the opportunity to access global markets (Flores, 2025). Electronic commerce (e-commerce) is a term used to describe the use of digital technologies to facilitate commercial transactions. It enables businesses to reach a wider market without geographical limitations, thereby increasing their growth potential.

Self-efficacy is defined as an individual's belief in their ability to perform a specific task or series of tasks, either independently or in collaboration with others. The concept of self-efficacy has been demonstrated to exert influence on a person's interest, perceptions, and motivation in entrepreneurship through various mechanisms. Furthermore, self-efficacy influences one's mindset and emotional responses when making decisions, thereby serving as a driving factor in an individual's engagement in entrepreneurial activities. (Wildani & Suwandi, 2020).

An understanding of accounting information systems is imperative for entrepreneurs, as these systems facilitate the accurate management of business data and provide a robust foundation for strategic decision-making (Nurabiah et al, 2021). The utilization of accounting information system technology within corporate entities has been demonstrated to enhance the efficacy of its users, thereby exerting a favorable influence on the enhancement of performance metrics.

The Cibungbulang Subdistrict, located within the administrative boundaries of the Bogor Regency, has demonstrated a notable proliferation in the MSME sector. According to the most recent data available, which corresponds to December 2024, the number of MSMEs operating within the specified area was 3,011 (Fajar, 2024). The objective of this study is to elucidate the role of e-commerce, self-efficacy, and the utilization of accounting information systems in the domain of entrepreneurship.

Previous studies posit that e-commerce and self-efficacy exert a positive and significant influence on the interest in entrepreneurship among Economics Education students. However, these results contrast with the findings of Taufiq & Indrayeni (2022), which indicate that e-commerce exerts no influence on the entrepreneurial decision-making process. Conversely, the efficacy of accounting information systems and self-efficacy have been demonstrated to exert a substantial influence on the entrepreneurial decision-making process.

Although previous studies have examined the influence of e-commerce, self-efficacy, and accounting information systems on entrepreneurial intention or decision-making, empirical evidence focusing on active entrepreneurs, particularly MSMEs in the Cibungbulang area, remains limited. Moreover, previous findings concerning the effect of e-commerce have produced inconsistent results. Therefore, this study seeks to address this research gap by examining the simultaneous influence of e-commerce, self-efficacy, and accounting information systems on entrepreneurship among business owners in the Cibungbulang region.

The present study was conducted with the objective of providing empirical evidence regarding the influence of e-commerce, self-efficacy, and accounting information systems on entrepreneurial activities in the Cibungbulang region. This investigation was undertaken based on the background description, the observed phenomena, and the findings from various previous studies.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Acceptance Model (TAM)

The present study employs a theoretical framework based on the Technology Acceptance Model (TAM) as its analytical foundation. The selection of this model is predicated on its pertinence in predicting individuals' behavioral dispositions toward the adoption and utilization of technology systems. The adoption of information technology by users can be modeled predictively, particularly in terms of attitudes and behavioral intentions regarding system utilization. (Davis, 1989).

The Technology Acceptance Model (TAM) identifies two fundamental constructs as the primary predictors of technology acceptance: The first component is perceived usefulness (PU), which refers to the degree to which users believe a technology will improve their performance. The second component is perceived ease of use (PEOU), which refers to the extent to which users believe that using the technology does not require significant effort.

In the context of this study, the Technology Acceptance Model (TAM) provides a theoretical foundation for explaining why entrepreneurs adopt digital technologies such as e-commerce platforms and accounting information systems. According to TAM, entrepreneurs are more likely to use technology when they perceive it as useful in improving business performance and easy to operate. The adoption of e-commerce enables entrepreneurs to expand market access and improve operational efficiency, while accounting information systems support accurate financial recording and strategic decision-making. Furthermore, entrepreneurs with higher self-efficacy tend to have greater confidence in learning and utilizing digital technologies effectively. Therefore, TAM is considered an appropriate theoretical framework for explaining the relationship between e-commerce, accounting information systems, self-efficacy, and entrepreneurship.

E-Commerce

The conceptual framework of e-commerce encompasses a digital business ecosystem that facilitates the comprehensive commercial transaction process. This process encompasses the stages of product search, negotiation, payment, and order fulfillment, and is executed through an internet-based electronic infrastructure. The implementation of this ecosystem enables real-time economic interactions that transcend geographical and temporal boundaries, thereby fostering interconnectedness in global markets (Yusuf, 2021).

In her latest study, Delyanti Putri Sitorus (2024) identified six e-commerce assessment indicators. The quality of technology systems, the security of digital transactions, the user experience, the digital marketing strategy, the efficiency of supply chains, and consumer trust are all factors to be considered. The findings reported herein are consistent with the Technology-Organization-Environment (TOE) framework, a widely used model in the digital business literature.

Self-Efficacy

Bandura's (1977) cognitive social theory posits the concept of self-efficacy as the personal conviction in one's capacity to organize and execute a series of actions necessary to attain a desired performance within a specific context.

Three mechanisms have been posited to explain the influence of self-efficacy on entrepreneurship: The three factors that must be considered are as follows: first, the increase of risk tolerance, or the risk-taking propensity; second, the strengthening of resilience in the face of failure; and third, the facilitation of opportunistic decision-making. The role of family support in this context has been demonstrated to act as a moderator, thereby strengthening these relationships by providing a psychological and financial safety net.

According to Bandura's theory, as cited in Manuntung (2018), self-efficacy is measured through three key dimensions: The first component is designated as "level," which is defined as the degree of difficulty associated with tasks that are perceived to be manageable. The second component is referred to as "generality," which is defined as the extent to which beliefs can be generalized to various situations. The third component is designated as "strength," which is defined as the strength and resilience of beliefs in the face of obstacles.

Accounting Information Systems

An accounting information system is a collection of financial information organized in the form of forms, records, organizational structures, and reports, which serves as a tool for management to monitor the company's operations (Mulyadi, 2016).

Romney & Steinbart (2014) developed a framework for accounting information systems as an ecosystem consisting of (1) Actors (system users at various organizational levels), (2) Procedures (operational standards for the accounting cycle), (3) Data (financial and operational transactions), (4) Software (ERP applications such as SAP and Oracle), (5) IT infrastructure (hardware and networks), and (6) Internal control mechanisms (to ensure data integrity).

Entrepreneurship

Suwandi Suwandi et al. (2023) defines entrepreneurship as a dynamic process involving the following elements: The identification of market opportunities, the development of innovative solutions, and the implementation of sustainable growth strategies are all intertwined in a competitive business ecosystem.

According to Wildani & Suwandi (2020) several indicators are employed to measure entrepreneurial decision-making. The following five factors must be considered when planning for the future: (1) innovation and creativity, (2) choosing a career as an entrepreneur, (3) planning to start a business, (4) earning a higher income, and (5) improving one's standard of living.

Hypothesis Development

The Influence of E-Commerce on Entrepreneurship

Individuals with a high level of understanding of e-commerce are more likely to adopt and utilize this technology to support their entrepreneurial activities. However, despite the various opportunities it offers, challenges such as intense competition and transaction security issues remain obstacles that must be overcome. Therefore, it is important to conduct an in-depth analysis of the extent to which e-commerce has a tangible impact on entrepreneurial activities.

H₁ = E-commerce has a significant impact on entrepreneurship

The Influence of Self-Efficacy on Entrepreneurship

In the field of entrepreneurship, self-efficacy exerts a pivotal influence on the cultivation of internal motivation, the fortitude demonstrated in the face of adversity, and an individual's capacity to make informed decisions in the presence of multifaceted challenges. As indicated by prior studies, entrepreneurs who exhibit high levels of self-efficacy tend to demonstrate greater courage in taking risks, exhibit higher creativity in problem-solving, and show greater perseverance in the face of failure.

H₂ = Self-efficacy has a significant impact on entrepreneurship

The Influence of Accounting Information Systems on Entrepreneurship

In the context of escalating business competition, characterized by increasing complexity and intensity, Accounting Information Systems have emerged as a pivotal component of contemporary business management, particularly for entrepreneurs. The role of Accounting Information Systems has evolved beyond its traditional function of financial transaction recording. Instead, it has become a strategic tool for business decision-making. Technological advancements have led to the evolution of accounting systems from manual, error-prone processes to computer-based systems capable of providing real-time, accurate, and integrated information.

H₃ = Accounting Information Systems has a significant impact on entrepreneurship

The Influence of E-Commerce, Self-Efficacy, and Accounting Information Systems on Entrepreneurship

In the contemporary era of rapidly evolving digital transformation, the determination of entrepreneurship is no longer solely determined by the availability of financial capital. Three key components have been identified as influential factors: the use of e-commerce, the level of self-efficacy, and the implementation of an Accounting Information Systems. These three factors interact with one another and form the foundation for creating adaptive, resilient, and sustainable business models. E-commerce serves as a facilitator in digital marketing strategies. Self-efficacy has been shown to drive motivation and psychological resilience among entrepreneurs. Accounting Information Systems act as the primary support system for data-driven decision-making based on accurate and relevant information.

H₄ = E-commerce, self-efficacy, and accounting information systems have a simultaneous effect on entrepreneurship

RESEARCH METHODOLOGY

The present study employs a quantitative descriptive approach, utilizing a survey method that involved the distribution of questionnaires to respondents. The population under study consists of entrepreneurs who operate businesses in the Cibungbulang area. The sample size was determined using the Slovin formula, resulting in a sample of 99 respondents. The data utilized in this study encompass both primary data, collected through the administration of questionnaires, and secondary data, obtained from various sources such as scientific journals, articles, literature, and other reports pertinent to the research topic.

The analysis was conducted using SPSS version 27 to address the research questions that had been formulated. The analytical techniques employed encompassed assessments of classical assumptions, multiple linear regression analysis, and hypothesis testing to ascertain the impact of independent variables on the dependent variable, both in a partial and simultaneous manner.

Test of Classical Assumptions

Normality Test

A normality test was conducted to assess whether the data in the regression model—for both the dependent and independent variables—follows a normal distribution. In this study, the normality test was conducted using the Kolmogorov-Smirnov method. The decision criteria for this test are as follows: if the significance value (p-value) is greater than 0.05, it can be concluded that the residuals or error terms are normally distributed. Conversely, if the significance value is less than 0.05, the data are not normally distributed.

Heteroscedasticity Test

The heteroscedasticity test constitutes a component of the classical assumption tests. The objective of these tests is to detect unequal variances of residuals across observations in a regression model. A frequently employed approach for identifying heteroscedasticity is the Glejser test, which involves regressing the absolute values of the unstandardized residuals as the dependent variable against the independent variables. The regression model is considered to be free of heteroscedasticity if the significance values for all independent variables exceed 0.05.

Multicollinearity Test

The objective of the multicollinearity test is to ascertain the presence of significant correlations among independent variables in a regression model. The ideal regression model is characterized by the absence of significant correlations among the independent variables. A frequently employed approach for identifying multicollinearity is to calculate the Variance Inflation Factor (VIF) and tolerance values. A regression model is considered to be free of multicollinearity if the VIF value is less than or equal to 10 and the tolerance value is greater than or equal to 0.10. Given that VIF is the inverse of tolerance ($VIF = 1/\text{tolerance}$), an increase in the VIF value is inversely proportional to the tolerance value, indicating the potential for multicollinearity.

Multiple Linear Regression Analysis

The present study utilizes multiple linear regression analysis to ascertain the impact of the independent variables—namely, e-commerce, self-efficacy, and accounting information systems—on the dependent variable, that is, entrepreneurship. To this end, a multiple linear regression model was employed to predict the value of the dependent variable based on the known values of the independent variables. The data processing was executed through the utilization of SPSS software. The hypothesis testing was conducted through regression analysis, which examined the relationship between the independent and dependent variables. The multiple linear regression equation applied in this study is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Information:

- Y : Entrepreneurship
- a : Constant
- b : Regression Coefficient
- X₁ : E-Commerce
- X₂ : Self-Efficacy
- X₃ : Accounting Information Systems
- e : Disturbance Coefficient

Hypothesis Testing

(Partial) t-test

The t-test is used to measure the extent to which each independent variable individually contributes to explaining the variation in the dependent variable. This statistical test aims to determine whether there are significant differences among the variables being tested across the research sample groups.

F-test (simultaneous)

The F-test was employed to ascertain the existence of a substantial simultaneous effect of the independent variables—namely, e-commerce, self-efficacy, and accounting information systems—on the dependent variable, namely entrepreneurship. In the context of statistical analysis, a significance value of less than 0.05 indicates a high degree of confidence in the conclusion that the independent variables exert a significant influence on the dependent variable.

Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) is a statistical measure that quantifies the proportion of variation in the dependent variable that is explained by the independent variables in a regression model. This coefficient is indicative of the model's efficacy in predicting the dependent variable. The R^2 value is a measure of the proportion of the variation in the dependent variable that can be explained by the independent variables in the model. A higher R^2 value indicates that a greater proportion of the variation in the dependent variable can be explained by the independent variables in the model. The R^2 value ranges from 0 to 1. A low R^2 value signifies that the independent variables possess a limited capacity to explain the dependent variable, while a value approaching 1 indicates that nearly all of the variation in the dependent variable can be attributed to the independent variables.

RESULTS AND DISCUSSION

The results of the descriptive analysis for each variable utilized in this study—namely, e-commerce, self-efficacy, accounting information systems, and entrepreneurship—based on a sample of 99 respondents, are presented in the following table:

Table 1 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E-Commerce	99	36	60	52.91	4.563
Self-Efficacy	99	35	60	49.00	6.448
Accounting Information System	99	36	60	49.43	5.553
Entrepreneurship	99	45	75	62.75	6.905
<i>Valid N (listwise)</i>	99				

Source: Data processed using SPSS 27

The e-commerce variable has a minimum value of 36 and a maximum value of 60.00. This finding suggests that the e-commerce variable in this study ranges from 36.00 to 60.00, with a mean of 52.91 and a standard deviation of 4.563. The self-efficacy variable is measured on a scale ranging from 35 to 60, with higher values indicating higher levels of confidence. This finding suggests that the self-efficacy variable in this study ranges from 36 to 60, with a mean of 49.00 and a standard deviation of 6.448. The accounting information system variables range from a minimum of 36 to a maximum of 60. This finding suggests that the accounting information system variables examined in this study range from 36 to 60, with a mean of 49.43 and a standard deviation of 5.553. The entrepreneurial variable ranges from a minimum value of 45 to a maximum value of 75. This finding suggests that the entrepreneurial variable in this study ranges from 45 to 75, with a mean of 62.75 and a standard deviation of 6.905.

The validity test was conducted to determine whether each questionnaire item accurately measured the intended research variable. The results indicated that all questionnaire items had corrected item-total correlation values exceeding the minimum acceptable threshold, indicating that every item was valid and suitable for further statistical analysis.

Table 2 Validity Test Result

Variable	Item	R-value	R-table	Description
<i>E-Commerce</i> (X_1)	X1.1	0.493	0.198	Valid
	X1.2	0.462	0.198	Valid
	X1.3	0.544	0.198	Valid
	X1.4	0.687	0.198	Valid
	X1.5	0.658	0.198	Valid

	X1.6	0.707	0.198	Valid
	X1.7	0.606	0.198	Valid
	X1.8	0.639	0.198	Valid
	X1.9	0.670	0.198	Valid
	X1.10	0.674	0.198	Valid
	X1.11	0.677	0.198	Valid
	X1.12	0.693	0.198	Valid
<i>Self-Efficacy (X₂)</i>	X2.1	0.820	0.198	Valid
	X2.2	0.847	0.198	Valid
	X2.3	0.676	0.198	Valid
	X2.4	0.834	0.198	Valid
	X2.5	0.819	0.198	Valid
	X2.6	0.838	0.198	Valid
	X2.7	0.828	0.198	Valid
	X2.8	0.776	0.198	Valid
	X2.9	0.745	0.198	Valid
	X2.10	0.827	0.198	Valid
	X2.11	0.835	0.198	Valid
	X2.12	0.799	0.198	Valid
Accounting Information Systems (X ₃)	X3.1	0.765	0.198	Valid
	X3.2	0.737	0.198	Valid
	X3.3	0.732	0.198	Valid
	X3.4	0.781	0.198	Valid
	X3.5	0.787	0.198	Valid
	X3.6	0.417	0.198	Valid
	X3.7	0.792	0.198	Valid
	X3.8	0.796	0.198	Valid
	X3.9	0.765	0.198	Valid
	X3.10	0.792	0.198	Valid
	X3.11	0.822	0.198	Valid
	X3.12	0.808	0.198	Valid
Entrepreneurship (Y)	Y.1	0.745	0.198	Valid
	Y.2	0.736	0.198	Valid
	Y.3	0.624	0.198	Valid
	Y.4	0.615	0.198	Valid
	Y.5	0.721	0.198	Valid
	Y.6	0.770	0.198	Valid
	Y.7	0.668	0.198	Valid
	Y.8	0.778	0.198	Valid
	Y.9	0.699	0.198	Valid
	Y.10	0.799	0.198	Valid
	Y.11	0.784	0.198	Valid
	Y.12	0.791	0.198	Valid
	Y.13	0.771	0.198	Valid
	Y.14	0.669	0.198	Valid
	Y.15	0.381	0.198	Valid

Source: Data processed using SPSS 27

As illustrated in Table 2, the *r* values for each item of the variables E-Commerce (X_1), Self-Efficacy (X_2), Accounting Information Systems (X_3), and Entrepreneurship (Y) were subsequently compared with the reference *r* value of 0.198. The findings of the study indicate that the calculated *r* values for all questions exceed the table *r* value. This outcome validates the items and substantiates their utilization in subsequent research endeavors.

Reliability testing was performed using Cronbach's Alpha to evaluate the internal consistency of the measurement instruments. The results showed that all research variables obtained Cronbach's Alpha values above 0.70, indicating that the questionnaire had satisfactory reliability and could consistently measure each construct.

Table 3 Reliability Test Results

Variable	Reliability Coefficient	Cronbach's Alpha	Nilai Alpha	Description
<i>E-Commerce</i> (X_1)	12 Questions	0.857	0.60	Reliable
<i>Self-Efficacy</i> (X_2)	12 Questions	0.950	0.60	Reliable
Accounting Information Systems (X_3)	12 Questions	0.917	0.60	Reliable
Entrepreneurship (Y)	12 Questions	0.936	0.60	Reliable

Source: Data processed using SPSS 27

As demonstrated in Table 3, the questionnaire has been found to be reliable, with all Cronbach's Alpha values for the four variables exceeding 0.60. As demonstrated in Table 3, the alpha value for the e-commerce variable is 0.857, which is greater than the criterion of 0.60. This indicates that the respondents' answers regarding the e-commerce variable are considered reliable. The alpha value for the self-efficacy variable is 0.950, which is greater than the criterion of 0.60. This indicates that the respondents' answers regarding the self-efficacy variable are reliable. The alpha value for the accounting information system variable is 0.917, which is greater than the criterion of 0.60. This indicates that the respondents' answers regarding the accounting information system variable are reliable. The reliability test for the entrepreneurship variable yielded a Cronbach's alpha value of 0.936, which exceeds the established criterion of 0.60. In this study, the responses provided by the respondents regarding the entrepreneurship variable are considered reliable.

The purpose of the normality test is to confirm that the residuals or disturbance variable of the regression model follow a normal distribution. The one-sample Kolmogorov-Smirnov test was used to conduct this test. The results are presented in Table 4 below:

Table 4 Kolmogorov-Smirnov Test Results

<i>One-Sample Kolmogorov-Smirnov Test</i>			<i>Unstandardized Residual</i>
<i>N</i>			99
<i>Normal Parameters^{a,b}</i>	<i>Mean</i>		.0000000
	<i>Std. Deviation</i>		4.51003746
<i>Most Extreme Differences</i>	<i>Absolute</i>		.053
	<i>Positive</i>		.053
	<i>Negative</i>		-.046
<i>Test Statistic</i>			.053
<i>Asymp. Sig. (2-tailed)^c</i>			.200 ^d
<i>Monte Carlo Sig. (2-tailed)^e</i>	<i>Sig.</i>		.714
	<i>99% Confidence Interval Lower Bound</i>		.703
	<i>Upper Bound</i>		.726

Source: Data processed using SPSS 27

The decision is made based on the one-sample Kolmogorov-Smirnov test if the significance value is greater than 0.05. The residual value indicated in the aforementioned table is 0.200, which exceeds 0.05. Therefore, it can be concluded that the residuals are normally distributed.

A heteroscedasticity test was conducted to ascertain whether the residual variances across observations were homogeneous in the regression model. The present test employs the Glejser method. The Glejser test is predicated on the following rationale: In the event that the significance value (p-value) exceeds 0.05, it can be deduced that the regression model does not manifest heteroscedasticity. Conversely, if the significance value is less than 0.05, this indicates the presence of heteroscedasticity in the model.

Table 5 Heteroscedasticity Test Results

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	50.326	8.768		5.740	.000
E-Commerce	-.078	.134	-.071	-.585	.560
Self-Efficacy	.042	.135	.037	.308	.759
Accounting Information Systems	.270	.146	.195	1.854	.067

a. Dependent Variable: Entrepreneurship

Source: Data processed using SPSS 27

As illustrated in Table 5, the E-Commerce variable (X1) exhibits a significance value of 0.560, Self-Efficacy (X2) demonstrates a value of 0.759, and Accounting Information System (X3) shows a value of 0.067. The statistical significance values of these variables are all greater than 0.05, indicating the absence of heteroscedasticity in the data.

A multicollinearity test is a statistical procedure used to detect correlations among independent variables in a regression model. The presence of multicollinearity can be identified through the Tolerance and Variance Inflation Factor (VIF) values. A model is considered to be free of multicollinearity if the Tolerance value exceeds 0.10 and the VIF value is less than 10. The ensuing table displays the findings of the multicollinearity test:

Table 6 Multicollinearity Test Results

	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
E-Commerce	.586	1.705
Self-Efficacy	.376	2.657
Accounting Information Systems	.326	3.066

Source: Data processed using SPSS 27

The results of the multicollinearity test indicate that the e-commerce variable has a tolerance value of 0.586 and a VIF value of 1.705, the self-efficacy variable has a tolerance value of 0.376 and a VIF value of 2.657, and the accounting information system variable has a tolerance value of 0.326 and a VIF value of 3.066. Preliminary analysis indicates that all tolerance values are above 0.10 and all VIF values are below 10. Therefore, it can be concluded that multicollinearity is not a contributing factor to the regression model's instability.

Multiple linear regression analysis was employed to identify and measure the effect of each independent variable on the dependent variable. The ensuing table presents the findings of the regression analysis:

Table 7 Results of the Multiple Linear Regression Test

	<i>Coefficients^a</i>			<i>t</i>	<i>Sig.</i>
	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(Constant)	2.415	3.739		.646	.520
E-Commerce	.229	.091	.152	2.530	.013
Self-Efficacy	.370	.080	.346	4.624	.000
Accounting Information Systems	.608	.100	.489	6.089	.000
<i>a. Dependent Variable: Entrepreneurship</i>					

Source: Data processed using SPSS 27

The table above presents the multiple linear regression equation with the following three independent variables:

$$Y = 2.415 + 0.229X_1 + 0.370X_2 + 0.608X_3 + e$$

The value of a, which is 2.415, indicates that if the independent variables—namely, e-commerce, self-efficacy, and accounting information systems—remain constant, then the dependent variable—entrepreneurship in the Cibungbulang region—is 2.415.

The regression coefficient for the E-Commerce variable (X1) is 0.229, indicating that E-Commerce has a positive effect on entrepreneurship. This indicates that for a 1-unit increase in the E-Commerce variable, while maintaining constant all other independent variables, there will be a 0.229 increase in entrepreneurship in the Cibungbulang region.

The regression coefficient for the Self-Efficacy variable (X2) is 0.370, indicating that Self-Efficacy has a positive effect on Entrepreneurship. This indicates that for a 1-unit increase in the Self-Efficacy variable, while maintaining constant all other independent variables, there will be a 0.370 increase in Entrepreneurship Activity in the Cibungbulang region.

The regression coefficient for the Accounting Information System (X3) variable is 0.608, indicating that the Accounting Information System has a positive effect on entrepreneurship. This indicates that for a 1-unit increase in the Accounting Information System variable, while maintaining constant all other independent variables, there will be a 0.608 increase in entrepreneurship in the Cibungbulang region.

Hypothesis Testing

The subsequent discussion will be supported by the findings of the t-test that was previously conducted Table 8. The E-Commerce variable (X1) demonstrated a significance value of 0.013, which is less than the established threshold of 0.05, and a calculated t-value of 2.530, which is greater than the critical t-value of 1.985. In light of these findings, the null hypothesis, H01, is rejected and the alternative hypothesis, H1, is accepted. This indicates that electronic commerce exerts a substantial influence on entrepreneurial activity. This finding suggests that the utilization of e-commerce platforms significantly contributes to the success of entrepreneurs. Consequently, the integration of e-commerce technology into business activities holds considerable potential to enhance operational effectiveness and broaden market reach, thereby facilitating entrepreneurial success.

The self-efficacy variable (X2) demonstrated a p-value of 0.000, which is less than 0.05, and a calculated t-value of 4.624, which exceeds the critical t-value of 1.985. Consequently, the null hypothesis (H02) is rejected and the alternative hypothesis (H2) is accepted. This finding suggests that self-efficacy exerts a substantial influence on entrepreneurship in the Cibungbulang region. In summary, the correlation between an entrepreneur's level of self-efficacy and their confidence in managing a business is positive. This confidence ultimately fosters a strong motivation to achieve success in entrepreneurship.

The Accounting Information System variable (X3) yielded a significance value of 0.000, which is below the 0.05 threshold, and a calculated t-value of 6.089, which is higher than the critical t-value of 1.985. Consequently, the null hypothesis (H03) is rejected and the alternative hypothesis (H3) is accepted. This finding suggests that the Accounting Information System exerts a substantial influence on entrepreneurship in the Cibungbulang region. In conclusion, the implementation of the Accounting Information System has been demonstrated to have a positive impact on entrepreneurial activities. The utilization of this system facilitates entrepreneurs in acquiring precise and punctual financial report information, thereby enhancing efficiency in business management.

Table 8. Hypothesis Test

	<i>Coefficients^a</i>				
	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(Constant)	2.415	3.739		.646	.520
<i>E-Commerce</i>	.229	.091	.152	2.530	.013
<i>Self-Efficacy</i>	.370	.080	.346	4.624	.000
Accounting Information Systems	.608	.100	.489	6.089	.000
<i>Dependent Variable: Entrepreneurship</i>					

Source: Data processed using SPSS 27

The F-test, also known as the "Simultaneous Test," is a statistical method employed to evaluate the combined (simultaneous) effect of independent variables on the dependent variable within a regression model. The decision regarding the test is determined by comparing the calculated F-value with the table F-value. In the event that the calculated F-value exceeds the tabulated F-value, it can be deduced that the independent variables exert a substantial simultaneous influence on the dependent variable. Conversely, if the calculated F-value is less than or equal to the critical F-value, then this simultaneous effect is not significant. The significance level employed in this test is 5% ($\alpha = 0.05$).

Table 9 Results of the F-Test

	<i>Sum of Squares</i>	<i>df</i>	<i>ANOVA^a</i>		<i>Sig.</i>
			<i>Mean Square</i>	<i>F</i>	
<i>Regression</i>	3738.908	3	1246.303	126.795	.000 ^b
<i>Residual</i>	933.779	95	9.829		
<i>Total</i>	4672.687	98			

Dependent Variable: Entrepreneurship
Predictors: (Constant), Accounting Information System, E-Commerce, Self-Efficacy

Source: Data processed using SPSS 27

The results of the F-test, presented in the above table, indicate that the significance value of 0.000 (less than 0.05) and the calculated F-value of 126.795 (greater than the table F-value of 2.70, based on the F-table calculation) are statistically significant. These findings suggest that the independent variables (i.e., E-Commerce [X1], Self-Efficacy [X2], and Accounting Information Systems [X3]) collectively exert a substantial impact on the dependent variable (i.e., Entrepreneurship [Y]). This finding suggests that the three variables, when considered collectively, exert a positive and mutually reinforcing influence on entrepreneurial activities in the Cibungbulang region.

The coefficient of determination (R^2) test is a statistical method used to measure the proportion of variation in the dependent variable that can be explained by the independent variables in a model. The following section presents the results of the coefficient of determination (R^2) test that was obtained in the present study.

Table 10 Results of the Coefficient of Determination Test (R^2)

R	R Square	Model Summary ^b	
		Adjusted R Square	Std. Error of the Estimate
.895 ^a	.800	.794	3.135
Predictors: (Constant), Accounting Information System, E-Commerce, Self-Efficacy			
Dependent Variable: Entrepreneurship			

Source: Data processed using SPSS 27

The results of the coefficient of determination test, as presented in the above table, indicate that the adjusted R-squared value obtained in this study is 0.794. This finding suggests that the variables of e-commerce, self-efficacy, and accounting information systems collectively account for 79.4% of the variation in entrepreneurial activity. Conversely, the residual 20.6% of the variation is attributable to factors external to the variables examined in this study.

Discussion

The Influence of E-Commerce on Entrepreneurship

The findings of the study demonstrate that electronic commerce exerts a favorable influence on entrepreneurial activity. This phenomenon can be attributed to business owners' perception that a comprehensive understanding and practical application of e-commerce can facilitate the sustainability and growth of their enterprises. The findings indicate that e-commerce has a substantial impact on the development of entrepreneurship in the Cibungbulang region, particularly through its capacity to enhance market reach with greater efficiency.

The findings of this study are consistent with the results of studies conducted by Lovita & Susanty (2021) and Putri & Oknaryana (2022), both studies concluded that e-commerce has a positive and significant influence on decision-making in entrepreneurship.

The Influence of Self-Efficacy on Entrepreneurship

The findings of this study indicate that entrepreneurs in the Cibungbulang region possess a high level of self-efficacy, coupled with the courage to explore and manage business opportunities. This finding is indicative of a robust conviction in their capacity to engage in entrepreneurial endeavors autonomously, particularly in the context of establishing, operating, and sustaining a business in the face of dynamic business challenges.

The findings of this study align with the conclusions reported by Taufiq & Indrayeni (2022) and Adelheid Moi Siba et al. (2024) who assert that self-efficacy exerts a positive and significant influence on an individual's decision to engage in entrepreneurial activities. This suggests that an individual's propensity to opt for an entrepreneurial career is positively correlated with their level of self-confidence in their abilities.

The Influence of Accounting Information Systems on Entrepreneurship

The respondents' responses indicate that the presence of a reliable accounting information system helps facilitate entrepreneurial activities. These findings suggest that entrepreneurs in the Cibungbulang region possess adequate understanding and skills in utilizing accounting information systems. The results of this study demonstrate that the implementation of accounting information systems has a favorable impact on the development of entrepreneurship in the Cibungbulang region.

The results of this study are consistent with the findings of Lovita & Susanty (2021), and Wildani & Suwandi (2022), who found that accounting information systems have a positive and significant effect on decision-making in entrepreneurship.

The Influence of E-Commerce, Self-Efficacy, and Accounting Information Systems on Entrepreneurship

The findings of this study indicate that the use of e-commerce for marketing purposes, combined with a high level of self-efficacy and the implementation of an effective accounting information system, significantly enhances entrepreneurs' ability to make business decisions. The integration of these three variables demonstrates considerable promise in facilitating more precise, effective, and strategic decision-making within the domain of business management.

The findings of this study demonstrate a high degree of congruence with the results obtained by Taufiq & Indrayeni (2022) and Wildani & Suwandi (2022). These studies revealed that e-commerce, self-efficacy, and accounting information systems collectively exert a substantial influence.

CONCLUSION

The findings of this study suggest that e-commerce, self-efficacy, and accounting information systems exert a positive and significant influence on entrepreneurial activities in the Cibungbulang region, both in isolation and in combination. A robust comprehension of e-commerce engenders a more expansive array of prospects for entrepreneurs to cultivate and augment their business operations. Conversely, a high level of self-efficacy is indicative of strong self-confidence in managing and running a business, which in turn is a primary driver of entrepreneurial success. Conversely, the judicious implementation of an accounting information system has been demonstrated to enhance operational effectiveness and efficiency in business enterprises. When integrated optimally, these three variables have the potential to enhance entrepreneurs' decision-making capacity and their success in operating businesses in the Cibungbulang region.

The present study's limitations are rooted in its narrow focus, which is constrained to the variables of e-commerce, self-efficacy, and accounting information systems in relation to entrepreneurial sustainability. Consequently, other factors that may influence entrepreneurial success are not discussed in depth in this study. This limitation in scope implies that the results may not fully capture all the factors influencing entrepreneurial success. It is recommended that subsequent research incorporate additional variables to achieve a more comprehensive understanding.

The findings of this study provide several practical implications. First, entrepreneurs should strengthen their digital capabilities by optimizing the use of e-commerce platforms to expand market access and improve customer engagement. Second, entrepreneurs should enhance their self-efficacy through continuous learning, business mentoring, and entrepreneurial training programs. Third, the implementation of accounting information systems should be encouraged to improve financial management, budgeting, and strategic decision-making. Furthermore, government agencies and MSME development institutions are expected to provide continuous digital literacy programs and accounting training to accelerate the digital transformation of MSMEs, particularly in rural areas such as Cibungbulang. These efforts are expected to improve business sustainability and increase the competitiveness of local entrepreneurs.

REFERENCES

- Adelheid Moi Siba, I Komang Arthana, & Herly M. Oematan. (2024). Pengaruh E-Commerce, Self Efficacy dan Penggunaan Sistem Informasi Akuntansi dalam Pengambilan Keputusan Berwirausaha pada Alumni Program Studi Akuntansi Universitas Nusa Cendana. *Akuntansi Dan Ekonomi Pajak: Perspektif Global*, 1(4), 76–93. <https://doi.org/10.61132/aeppg.v1i4.531>
- Badan Pusat Statistik (BPS). (2024). *Keadaan Ketenagakerjaan Indonesia Februari 2024*.
- Delyanti Putri Sitorus. (2024). Analisis Faktor Keberhasilan Aplikasi E-Commerce dalam Meningkatkan Penjualan di Era Digital. *Modem: Jurnal Informatika Dan Sains Teknologi*, 3(1), 57–66. <https://doi.org/10.62951/modem.v3i1.335>
- Fajar, A. A. (2024, December 19). *UMKM Tumbuh Subur di Cibungbulang Bogor, Jumlahnya Ribuan, Didominasi Dua Jenis Produk Ini*. Radar Bogor. <https://radarbogor.jawapos.com/kabupaten-bogor/2475439002/umkm-tumbuh-subur-di-cibungbulang-bogorjumlahnya-ribuan-didominasi-dua-jenis-produk-ini>
- Flores, J. S. (2025). The Impact of E-Commerce on Small and Medium Enterprises in the Second District of Albay. *INTERNATIONAL JOURNAL OF RESEARCH AND INNOVATION IN SOCIAL SCIENCE (IJRISS)*, 1X(1). <https://doi.org/10.47772/IJRISS>
- 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>
- Manuntung, A. (2018). *Terapi Perilaku Kognitif pada Pasien Hipertensi*.
- Mulyadi. (2016). *Sistem Informasi Akuntansi*. Salemba Empat.
- Putri, G. T., & Oknaryana, O. (2022). Pengaruh Bisnis E-Commerce dan Self Efficacy terhadap Minat Menjadi Wirausaha Mahasiswa Pendidikan Ekonomi Universitas Negeri Padang. *Jurnal Salingka Nagari*, 1(2), 407–416. <https://doi.org/10.24036/jsn.v1i2.54>
- Romney, & Steinbart. (2014). *Sistem Informasi Akuntansi* (13th ed.). Salemba Empat.
- Rusdiana. (2014). *Kewirausahaan Teori dan Praktik*. CV Pustaka Setia.
- Suwandi Suwandi, Amelia Amelia, Mela Safitri Situmorang, & Sholeh Parlindungan. (2023). Peran Kewirausahaan dalam Membangun dan Memajukan Perekonomian Bangsa. *JURNAL MANAJEMEN DAN BISNIS EKONOMI*, 2(1), 223–233. <https://doi.org/10.54066/jmbe-itb.v2i1.1100>
- Taufiq, M., & Indrayeni, I. (2022). Pengaruh E-Commerce, Self Efficacy Dan Sistem Informasi Akuntansi Dalam Pengambilan Keputusan Berwirausaha. *Jurnal Penelitian Dan Pengkajian Ilmiah Sosial Budaya*, 1(1), 187–195. <https://doi.org/10.47233/jppisb.v1i1.423>
- Wildani, F., & Suwandi. (2020). Pengambilan Keputusan Untuk Berwirausaha Dengan Pengaruh Faktor E-Commerce, Sistem Informasi Akuntansi Dan Self Efficacy. *JAMMI- Jurnal Akuntansi UMMI*, 3(1), 86–98.
- Wildani, & Suwandi. (2022). PENGAMBILAN KEPUTUSAN UNTUK BERWIRAUSAHA DENGAN PENGARUH FAKTOR E-COMMERCE, SISTEM INFORMASI AKUNTANSI DAN SELF EFFICACY. *AMMI –Jurnal Akuntansi UMMI*, 3.
- Yusuf, M. (2021). *E-Commerce: Konsep Dan Teknologi* (Pertama). Media Nusa Creative.