A STUDY ON THE USE OF COMPUTERISED ACCOUNTINTING SYSTEMS IN SMALL BUSINESS: A CASE OF SMALL BUSINESS IN LIBYA

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Of Master degree in Business Administration in Accounting

By

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ABSTRACT

The main objective of this research is to examine the relationship between perceived usefulness, ease of use and computerized accounting system (CAS). This study is designed to examine the usage of will computerize accounting system (CAS) to ascertain if there are any issues faced by small business in Tripoli, Libya. In addition the behavioral and performance changes of technology acceptance among small business in Tripoli, Libya were investigated. Libyan small companies need to be cost effective and timely in their accounting practices and these could not be achieved with its traditional way of accounting reporting. CAS is meant to conduct the company's operations and activities, and providing information concerning the variety of users' interest. Indeed, it is the combination of human interaction and technology that could be employed to meet excellent and efficient operation that was lacking in these small business companies. To achieve these objectives, quantitative method of data collection was employed. This involved the use of questionnaire to gather information from the sample of 100 Libyan employees resident in Malaysia. However, the response rate was 48%. The results of the study indicate that a positive association between perceived usefulness and intention to use CAS was supported. This study has critically reviewed the approached that makes the computerized accounting system more reliable and efficient, from the previous studies. The aim here is to learn more about the influence and role played by accountant in their decision through computerized accounting system. The integrated approach which helps the accountants to develop and understand accounting base issues after using CAS and review of CAS utilization for small business in Tripoli, Libya to encourage management and accountant for their efficiency in business record keeping were focused.

Keyword: computerized accounting system (CAS), perceived ease of use, perceived usefulness, Intention to usefulness, Technology Acceptance Model (TAM).

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Chapter One

Introduction

1.1 Introduction

Over last many years the accounting book keeping was done through traditional way and recently due to the revolution in technology the booking has been done through computerized accounting systems (CAS). The aim of book keeping through computerized accounting system is to hold better records, efficient book management, to avoid typo errors and ultimately improving the management of their business (Ahmed, 2006). The CAS efficiency can be measure through its low cost and easy use. On the other hand there are very few problems to improve record keeping practices. This study investigates the small business in Tripoli, Libya's usage of CAS. Critical review of literatures on the adoption of technology used for accounting will be done. Generally computers was being used for accounting since last three decades by government bodies, industries, companies, schools and other micro, small or medium business in Libya. They used computer in making their task easier and convenient and to produce a more reliable and accurate records (Breen, Sciulli & Calvert, 2003).

Computer and computerization has significantly contributed to accounting and auditing. Computerized accounting and accounts management helps accountants to make their record keeping task easier with accuracy and time efficiency, which can leads to cost efficiency. This chapter is base on objective to obtain through this study. Accordingly the research questions will be derived from research objective. This chapter contains the

introduction, background of the study, definition of key items, problem statement, research objective, research question, underpinning theory, significance of study, and scope of the study under context of small business in Tripoli, Libya to influence CAS usage.

1.2 Background of the Study

A CAS was designed to perform one or more dedicated functions. It is often times used to ease real-time computing base accounting constraints. It also helps on specific task, with the purpose of making the accounting book keeping efficient, accurate and cost effective.

Small business in Tripoli, Libya use traditional way of record keeping based on book or register and accountants keep maintaining these. Over the last decades the accountants were using manual way of book keeping. The accounting professions, small businesses in Tripoli, Libya working under Libyan camber or commerce and the industries are providing training to change this approach of record keeping. It was the target of the government to have better records and ultimately improving the management of their business.

With the revolution of information technology and as things are becoming more smart and cost effective with these CAS base software, the accounting efficiencies are getting higher and higher but with little problem of improving the accounting process.

1.3 Definition of key items

The term CAS is defines as "Computerized Accounting System (CAS) refers to the integration of different component systems to produce computerized books of accounts and computer-generated accounting records and documents." (Delone, 1988).

1.4 Problem Statement

All over the world the companies wanted to be accurate, cost effective and timely in their accounting practices and accordingly the companies execute accounting because it is the tool to Measure Company's performance (Rahman, and Halladay, 1988; Sori, 2009). CAS is the solution to the all the accounting base problem. CAS is categorized in to three parts that is accounting, information and systems. CAS is adopted by the company which deals in physical resources such as materials, supplies, personnel, equipment, funds to transform economic data into financial information. The aim of CAS among the companies is to conduct the company's operations and activities, and secondly providing information concerning the entity to a variety of interested users. Indeed, it is the combination of human interaction between techniques and technology to more completive edges of operational excellencies and efficiency (Rahman & Halladay, 1988; Sori, 2009).

The need for accounting is due to disclose certain financial and management information to the government, stock holders and general public and of course because accounting is crucial tool in business decision making process. With the recent development of information technologies there were very limited research has been done on small

business adoption of computerized accounting system specially the context of Libya. There are many software base technologies which are available and used in Libya but the small business are either have some phobia or they are not will adopt as need to change all the rules of the accounting system. The small businesses are very comfortable with the manual base accounting system as it is under their control in term of old accountants, book keeping and other manual practices (Breen J., Nick S., & Cheryl C., 2003). There are many computer products (software) that make accounting easy and affordable for those who use them. From this point accounting can be divided into two basic categories: those which apply manual accounting and those which prefer computerized accounting systems. In the case of Libya the problem is stated as the small business in Tripoli, Libya are lacking in term of CAS adoption (Thomas & Kleiner, 1995).

Base on future recommendation by Sori, (2009), that researcher are needed to explore more avenues to investigate the adoption of CAS among Libyan companies. This study will be investigating the adoption level of CAS among small business in Tripoli, Libya.

Pressured by rising costs, ever more demanding customers, and the need to preserve profitability while standing out from the competition, small firms found them forced to invest in new customer service channels such as accounting information system. Recent literature (Curtis, 1995; Musa, 2006; Morgan, Colebourne, & Thomas, 2006) on computerized accounting system (CAS) shows that several scholars have investigated the adoption of the system in large firms but not in the small firms.

As DeLone and McLean (1992), Sabhrewal et al. (2001) and Rai et al. (2002) suggest that the observed empirical relationship among the various dimension of IS success might due to the exclusion of the other factor affecting them. By reviewing and examination dimensions of IS success along with the factor affecting of IS success, could mitigate those problem (Sabhrewal et al, 2004). The application of computer based accounting information in large organization has been carefully studied and several models of growth have been proposed although its result still inconsistent (Huff, et.al, 1988, Nolan 1973, Saarinen, 1989). However, very hard to fine a literature about the evolution of computing accounting system adoption among Libyan small firms, even though more and more small firms has installed computer or if they already installed, have continued to upgrade (Cragg & King, 1993). Many of information system research are based on application of information system in large companies, and only a little research had studied adoption of computerized accounting system among small business in Tripoli, Libya. The reasons due to small firms have different characteristics from large companies, an in depth studies about the adoption of computerized accounting systems in small firms had to be done.

Based on the critical review, it is found that previous studies (Such as Curtis, 1995; Musa, 2006; Sori, 2009) have recommended the rapid need of CAS among small enterprises, but these studies were undertaken in Saudi Arabia, Egypt and Bangladesh. Most particularly there is no research has been found on small firm adopting CAS in Libya. On the basis of the above given literature gap, this study is initiated to conduct the research among small firms in Libya.

On the other hand, Small businesses have the CEOs they are actually the owner of these small companies and that have very limited or no computer training which hesitate them to adopt CAS (Delone 1988, Raymond 1988, Breen, et al, 2003).

This study will be highlighting some of the problem such as is there the Libyan small companies are lacking behind as the cost of CAS adoption is very high and then the external company who installs it they have a direct interference on the company's accounting records (Curtis, 1995). The external CAS company who install it in the company have to teach the employees and that increases the personnel cost. On the other hand, some times the small business owners are not very comfortable to share their accounts to any entities or external bodies (Sori, 2009).

Another Study conducted in Peninsular Malaysia by Ismail, Abdullah & Tayib (2003) on computer-based accounting systems (CBAS) adoption among small and medium manufacturing firms (SMEs) in the northern region of Peninsular Malaysia. They found that more than 90% of the firms have adopted ABAS. On the other hand they added that these firms are still at the early stage as most of the firms only adopted CBAS in the last six years or less and the and the depth of the CBAS system adopted is behind that of industrialized or developed countries. Their finding suggested that years of adoption are positively correlated with the overall quality of the CBAS adopted. (Noor Azizi Ismail, Shamsul Nahar Abdullah & Mahamad Tayib, 2003) recommended that further researchers are needed to investigate the relationships between CBAS use items and factors that were expected to affect CBAS.

On the other hand, another study conducted on Jordanian Banking Sector by Talal & Khadra, (2006) found that domestic banks in Jordan were using effective fraud and error reduction controls and it is found that banks lack in the application of other Control System dimensions (Physical access, Logical access, Data security, Documentation standard, Disaster Recovery, Internet, communication and E-Control and Output security controls). Talal & Khadra, (2006) have recommended that Jordanian domestic banks needed to increase the CAIS control system strength for all dimensions, in order to avoid any possible threats that could threaten their CAIS.

Previous studies have emphasis on adoption of CAIS and how it differs from the manual one. Kinsun, (2002) considered that the rapid adoption of accounting information system by business has not change the actual need for the accounting but it has extended the role of IT-based accounting system, However, Kinsun, indicated that the development in CAS should be in control procedures and needed to modify the CAS according to each and every business demands.

In addition, Ismail, et al., (2003), identified that IT adoption among small firms is an important factor which improve their financial performance. They also informed that majority of the studies, however, examined the use and implementation of IT in organizations. Few studies, however, have attempted to specifically identify the use of IT in accounting by SMEs. They give examples of such studies such as Duschinsky and Dunn (1988), Wilson and Sangster (1992) and Chen and Williams (1993) found that largely descriptive, and thus did not examine relationships among the indicators of the

adoption and sophistication of IT use in accounting and the factors that affect its adoption.

However, the above discussion have stated that there is literature gap in finding the CAS adoption factor among small business in Tripoli, Libya and this study will investigate that why the small business in Tripoli, Libya are lacking behind in term of adopting CAS.

1.5 Research Questions

The research questions of this study are:

1. What is the negative and positive usage of CAS?
2. What are advantages and disadvantages of manual accounting and CAS?
3. How does trend is changing from manual to computerized accounting system usage among small business in Tripoli, Libya?
4. Does CAS is really effective for accountants?

1.6 Research Objectives

The objectives of this study are:

1. To examine the negative and positive usage of CAS.
2. To investigate the advantages and disadvantages of manual accounting and CAS.
3. To assess the trend of changing from manual to computerized accounting system usage among small business in Tripoli, Libya.
4. To evaluate the effectiveness of computerized accounting system.

1.7 Significant of the Study

This research is very significant in the context that there is very limited studies in Libya highlighting the problems of small business in Tripoli, Libya accounting by computing usage. This study will contribute for academicians, practitioners, accountants, auditors and other small business personals to enrich the theoretical knowledge with more practical and real world issues. It is significant not only for Libyan local investigation to help bring the problem in to focus most specifically from the small business in Tripoli, Libya perspective. This study could bring awareness among the small business in Tripoli, Libya community for all levels of management decision makers, non-governmental organizations and users of accounting information for rethinking the specific problem to address and take necessary actions for Small business entities.

1.8 Scope of the Study

There is a big scope of this research especially for the accountant or for auditors who are using manual accounting system. In fact the CAS is needed to apply in all the Libyan industry not just to small business. This study is limited to small business in Tripoli, Libya only, the reason because it is aiming to evaluate the effective usage of CAS and encouraging small business in Tripoli, Libya to change their accounting practices from manual to computerized accounting system.

1.9 Summary

This chapter is discussing all the important aspect to help small business in Tripoli, Libya in term of CAS usage. This chapter is discussing the problem with the help past research.

Than this chapter is highlighting research objective in conducting this research and then base on research objectives, research questions are derived. The framework and underpinning theory is also explained and in the end scope of study, significance of the study is discussed. The next chapter is literature review.

Chapter two

Literature Review

2.1 Introduction

In this chapter literature review based on past related studies will be done. The review covers the areas such as influence of perceived usefulness, perceived ease-of-use, and intention to use CAS. Moreover, the review will assist in pointing out the gap in literature which has not been explored. This chapter starts with a brief discussion on the small business in Tripoli, Libya. In the end of this chapter, a theoretical framework will be developed and hypotheses will be formulated based on the literature.

2.2 Underpinning Theory

The underpinning theory which is used in this study is based on technology acceptance model (TAM) which explains the variable of literature framework. Given below TAM is explained.

2.2.1 Technology Acceptance Model

In an effort to better understand how individuals make decisions regarding new technology, studies based on these theories have examined variables related to individuals' beliefs and intentions regarding the acceptance and continued use of new IT (Bhattacherjee, 2001). Researchers have studied different aspects of the phenomenon and have produced insights into the cognitive, affective, and behavioral reactions of

individuals to technology and into the factors which influence these reactions. No theoretical framework has been more successful at this than the technology acceptance model (TAM) (Davis et al., 1989).

The TAM proposes that the use of technology is motivated by an individual's attitude toward using the CAS, which is a function of their beliefs about using the technology and an evaluation of the value of actually using it. This is based on ''the cost-benefit paradigm from behavioral decision theory'' (Davis, 1989, p. 321), which posits that human behavior is based on a person's cognitive tradeoff between the effort required to perform an action and the consequences of the action (Jarvenpaa, 1989). Therefore, the TAM asserts that a person will use a technology if the benefits of doing so outweigh the effort required to use it (Davis, 1989).

Technology acceptance model was created by Davis, 1989 and Davis et al 1989. Its was adapted from the theory of reasoned action (TRA) (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975). Furthermore to strengthen this model theory of planned Behavior (Ajzen, 1985 and Venkatesh, 1999) is also included whereby the behavior of an individual can be controlled according to this model. A useful accounting application should be based on traditional graphical user interface designs which rely on menu selection and navigation. But these interfaces require a considerable cognitive overhead. This may be tolerable to frequent users, but will in many cases deter casual users, especially those who are not yet used to computers (Nielsen, 1993).

2.2.2 Theory of Reason Action and TAM

Based on the theory of reasoned Action, Davis (1986) developed the Technology Acceptance Model. The model deals more specifically with the prediction of the acceptability of an information system. The purpose of this model is to predict the acceptance of a tool and identify the modifications that must be imported to the system in order to make it acceptable to users. The model suggests that there are two main factors can determine the acceptability of an information system, those factors are: perceived usefulness and perceived ease of use.

Perceived usefulness is defined as a degree to which a person believes that the use of a system will improve his performance. Perceived ease of use refers to the degree to which a person believes that the use of a system will be effortless. Several analyses demonstrated that perceived usefulness and perceived ease of use can be considered as two different dimensions (Hauser et Shugan, 1980; Larcker et Lessig, 1980 ; Swanson, 1987).

As the demonstrated in the theory of reasoned Action, the Technology Acceptance Model extradited that the behavioral intention determine the use of an information system, but on the other hand, that the behavioral intention is determined by the person's attitude towards the use of the system and his perception of its utility. According to Davis (1986), the attitude of an individual is based on the impact which it may have on his performance, not the only factor that determines his use of a system. Therefore, even if an employee does not welcome an information system, the probability that he will use it is

high if he perceives that the system will improve his performance at work. Besides that, the Technology Acceptance Model hypothesizes a direct link between perceived usefulness and perceived ease of use. With two systems offering the same features, a user will find more useful the one that he finds easier to use (Dillon and Morris, 1996).

2.3 Perceived Ease of Use of Computerized Accounting Systems

Perceived ease of use is defined as to which a person believes that using a particular system will be free of effort. Among the beliefs, perceived ease of use is hypothesized to be a predictor of perceived usefulness. Both types of beliefs are influenced by external variables e.g. computer self-efficacy. Computerized accounting system has changed from face-to-face conference to more internet based decisions because accountants are moving their group business booking to the Internet when possible. Additionally, there is a lot more integration between systems than in the past, thus the process is more efficient and accurate (Helsel & Cullen, 2006). There is a significant effect of perceived ease of use on usage intention, either directly or indirectly through its effect on perceived usefulness (Agarwal and Prasad, 1999; Davis et al., 1989; Hu et al., 1999; Jackson et al., 1997; Venkatesh, 1999, 2000; Venkatesh and Davis, 1996, 2000; Venkatesh and Morris, 2000).

In order to prevent the "under-used" useful system problem, Internet banking systems need to be both easy to learn and easy to use. IT's that are easy to use will be less threatening to the individual (Moon and Kim, 2001). Extensive research over the past decade provides evidence of the significant effect of perceived ease of use on usage intention, either directly or indirectly through its effect on perceived usefulness.

AIS judgments are in turn related to outcome expectations. Outcome expectations are estimates that a behavior will produce particular outcomes (Oliver & Shapiro, 1993) but depend upon how well one thinks her or she can perform the behavior (Bandura, 1977).

Oliver and Shapiro (1993) found that the stronger a person's self-efficacy beliefs, the more likely he or she was to try to achieve the desired outcome. In the present context this means that AIS should be positively related to the expectation of positive outcomes of Internet usage, such as doing banking transactions on the intranet and internet.

2.4 Perceived Usefulness toward Usage of Computerized Accounting System

There is high importance of the variable perceived usefulness as determinants of this TAM based research. The impact of perceived usefulness on system utilization was suggested by the work of Schultz and Slevin (1975) and Robey (1979). Intention may be defined as a measure of the strength of one's intention to perform a specific behavior (Fishbein & Ajzen, 1975); that is, use an information system. Petty,

Cacioppo, and Schumann (1983) suggested that the argument for change must contain well-supported explicit facts to influence one's beliefs about the perceived usefulness of the system. The TAM model has been tested across a wide range of computer settings and has been shown to be a robust predictor of computer use (Taylor & Todd, 1995 Venkatesh & Davis 2000).

Davis et al. (1989) found that behavioral intention to use the system is significantly corrected with usage, and that behavioral intention is a major determinant of user behavior while other factors influence user behavior indirectly through behavioral intention. Hill, Smith, and Mann (1987) also indicated behavioral intention significantly predict action.

The ambiguities make CAS difficult for some user to understand. To use internet financial and accounting services, users not only need to understand the technology, they also need to understand financial services. The complex nature of financial services often renders the task of information search easier than information evaluation (Wang, 2004).

The combined effect of users' understanding of both the internet channel and financial services is difficult to foresee. AIS acceptance can be studied by examining the causes behind frequency of use of accounting system. This identifies the perceived usefulness and the perceived ease of use of a technology as determining user behaviors. Since many researchers have also found that trust influences user's behaviors in the usage of AIS.

2.5 Intention to Use of Computerized Accounting System

The accounting base activities are more focused on intention or inputs rather than outputs. Most of the time they do not capture key business changes until it is too late. It reflects functions, not cross-functional process within a company. Lastly it is very difficult to quantify resources such as intellectual capital with a given inadequate consideration. One of the important tools which is used by organization is CAS, which

defines cause and effect relationships and performance drivers, while on the other hand still emphasizing to accomplishment of financial objectives (Maiga, 2003).

Several competing theoretical approaches have been used to investigate the determinants of acceptance and use of new information technology (Venkatesh et al., 2003). One of the most important lines of study in this area focuses on the determinants of individual acceptance of new technologies by using behavioral intention (intention to adopt a new technology) or behavior itself (actual adoption of a new technology) as dependent variables (Davis, 1989; Taylor & Todd, 1995)

Several competing theoretical approaches have been used to investigate the determinants of acceptance and intention to use of new information technology (Venkatesh et al., 2003). One of the most important lines of study in this area focuses on the determinants of individual acceptance of new technologies by using behavioral intention (intention to adopt a new technology) or behavior itself (actual adoption of a new technology) as dependent variables (Davis, 1989; Taylor and Todd, 1995).

2.6 Summary

This chapter has revealed the previous literature on technology adoption among small business in Tripoli, Libya. The independent variable which are used in this chapter are perceived ease of use, perceived usefulness and intention to use influence on computerized accounting system among small business in Tripoli, Libya. Next chapter will be looking at methodological part of this study.

Chapter Three

Methodology

3.1 Introduction

This study provides a brief description about the methodological aspect to conduct this study to investigating the factors affect the CAS adoption in small business in Tripoli, Libya. In this part to the study we will be discussing the tools used to accomplish this study and the methods which are used in this study. The literature review in the previous chapter have elaborate perceived ease of use, perceived usefulness and intention to usefulness variable influencing usage of computerized accounting information. This chapter covers the research methodology which will consist of research design and the research method. Research design is a set on the analytical techniques and perspectives for performing research in computerized accounting system utilization among small business in Tripoli, Libya.

3.2 Research Design

The objective of this study is to investigate the factors perceived ease of use, perceived usefulness and intention to usefulness variable of this research influencing usage of computerized accounting system among small business in Tripoli, Libya. This study involves investigating the factor and problems face by small business in Tripoli, Libya. Sampling technique employed is combination of convenience and purposive sampling.

3.3 Sampling Method

This study is focused to collect the sample by doing survey among small business in Tripoli, Libya. There will be only one set sample in the study which will be targeting the random sampling of survey of small business in Tripoli, Libya.

3.4 Instrumentation

The purpose of this study is to study the problem faced by small business in Tripoli, Libya toward bring efficient adoption of computerized accounting system. The data will be collected based on Libyan employees who are studying in Malaysia. This study will be investigating the following variables:

IV1 : Perceived Ease-of-Use

IV2 : Perceived Usefulness

IV3 : Intention to Use

DV : Usage of Computerized Accounting Information

3.5 Type of Study

The objective of this study is to describe a more accurate and true view about usage of computerized accounting system related problem faced by small business in Tripoli, Libya. This study discusses the data with appropriate methods and producing a final report that includes all the important details about this study.

3.5.1 Type of Research

This study is conducted in term to explore and explanatory manner. This is a type of research where the evidences and factor behind small business in Tripoli, Libya usage of computerized accounting system, that satisfy the needs of efficiency and cost perspective of accounting reporting performance which will be explored.

3.5.2 Unit of Analysis

Unit of analysis use is individual where each respondent is representing their business. The data will be collected from Libyan employees who were representing their business. These respondents are from small business in Tripoli, Libya, which represent different level of knowledge and experiences of CAS in the small business in Tripoli, Libya.

3.5.3 Time Horizon

The data was gathered in approximately 1 month. This period of data collection was merely accomplished by the mean to obtain the required number of cased who are lacking behind in term of usage of CAS among small business in Tripoli, Libya.

3.6 Research Framework

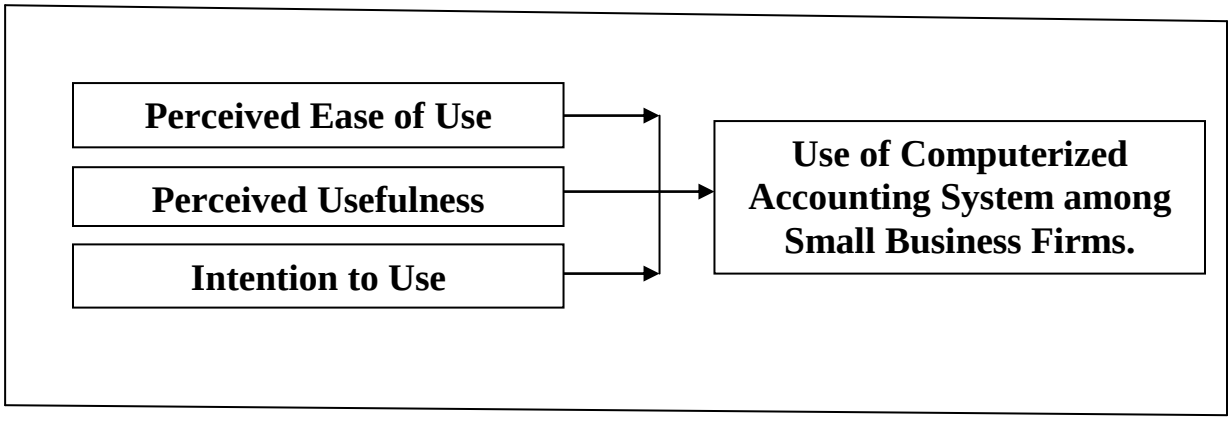

Figure 2.1 Theoretical Framework

3.7 Hypothesis

Given below are the hypotheses which are designed based on above framework?

H1 : There is a positive significant relationship between perceived ease of use and computerized accounting system in small business in Tripoli, Libya.

H2 : There is a positive significant relationship between perceived usefulness and computerized accounting system in small business in Tripoli, Libya.

H3 : There is a positive significant relationship between intention to use and computerized accounting system in small business in Tripoli, Libya.

Chapter Four

Research Findings

4.1 Introduction

This chapter discusses and presents the data analysis of the companies in Libya who are using traditional way of CAIS. The data is adopted from secondary source. This chapter look into the performance of the companies which are comparatively lacking being in term of accounting practices. This study also tests the hypotheses which are derived from theoretical framework.

4.2 Profile of Respondents

Given above are the analyses of frequencies of students who are working back in Libya. A total of 100 questionnaires were distributed among the Libyan Master and PhD students studying in Malaysia. Among them 62 were collected back, the response rate was about 52%. There were 14 questionnaires which were not fully completed by the respondents and these 14 questionnaires have been abandoned from analysis.

This results a total of usable data as shown in table 4.1 below.

Table 4.1

Sampling Profile

Sample profile	
Number of Questionnaires Distributed	100
Number of Questionnaires Collected Back	62
Response Rate	62%
Number of Questionnaires Used for Analysis	48

4.3 Demographic Profile

Given below is the demographic profile of the respondents. A probability sampling method was through random sampling in this study.

Table 4.2

Demographic profile

Variables	Categories	Frequency	Percentage (%)
Gender	Male	34	70.8
	Female	14	29.2
Age	Less than 26 Years	22	45.8
	Between 26 and 30 yr	18	37.5
	Between 31 and 35 yr	6	12.5
	Between 36 and 40 yr	2	4.2

In table 4.1 the gender is shown of male which in 70.8 % and females are 29.2 %. The age which is categorized form less than 26 years to 50 years and above found that there are 45.8% of the students who are less than 26 years and between 26 to 30 years are 37.5% in this study sample.

Does your Office have a personal computer to do accounting?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	46	74.2	95.8	95.8
	No	2	3.2	4.2	100.0
	Total	48	77.4	100.0	
Missing	System	14	22.6		
Total		62	100.0		

From the demographic variables we can see that most of the respondents have their own personal computer in their offices which is 95.8 % as show in Appendix-A. On the other

hand the second question which were asked from the respondents were weather they had any training to use computer for accounting information system and we found that 77.1% of them indicated that they have taken the computer training prior to computer based accounting job allocated to them, as shown below.

ave you had training in the use of computer for accounting informatio system ?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	37	59.7	77.1	77.1
	No	11	17.7	22.9	100.0
	Total	48	77.4	100.0	
Missing	System	14	22.6		
Total		62	100.0		

However, majority of them have the experience of computer which is 95.8 %.

Do you have expeience with Computer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	46	74.2	95.8	95.8
	No	2	3.2	4.2	100.0
	Total	48	77.4	100.0	
Missing	System	14	22.6		
Total		62	100.0		

The use of computer on hourly basis has indicated that there are 37.5 % of the people who are using computer from more 30 hours and there are 22.9 % of them who have informed that they used computer between 10 to 20 hours on weekly basis as shown in Appendix A.

4.4 Factor Analysis

Based on the data collected from students who are working back in Libya, we started our analysis by performing the factor analysis to identify underlying variables, or factors, that explain the pattern of correlations within the set of observed variables in the questionnaire developed. Factor analysis is used to identify the important factors that explain most of the variance observed.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.720	67.996	67.996	2.720	67.996	67.996
2	.833	20.824	88.820			
3	.447	11.180	100.000			
4	.000	.000	100.000			

Extraction Method: Principal Component Analysis.

The total variance explained is 68% approximately which is significant. Total of extraction sum of squared loadings is 2.720 which have indicated that there are a sufficient number of correlations to conduct Factor analysis. Given below component matrix has shown that perceive usefulness, perceived ease of use and intention to usefulness has 0.962, 0.762 and 0.962 which are higher than 0.6. Inspection of the anti-image correlation matrix reveals that all our measures of sampling adequacy are well above the acceptable level of .5.

Component Matrix[a]

	Component
	1
Perceived Ease of Use	.762
Perceived Usefulness	.962
Accounting Information System	.536
Intention to Usefulness	.962

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

This indicates all variables seem to fit with the structure of the other variables. All the factor analysis tables are shown in appendix B.

4.5 Validity Test

The validity of a scale implies that it is able to measure what it is expected of it to measure. However, there is no unique indicator of a scale's validity. There are types of validity such as content validity, criterion validity and construct validity.

By content validity, we mean the how a measure or scale has adequately sampled from the entire content. Criterion validity deals with the association that exist between the scale scores and some specified measurable criterion. Construct validity, has to do with the testing of a scale concerning the nature of the underlying variable or construct. It examines its relationship with other constructs, both related that is, convergence validity, and unrelated that is, Discriminant validity.

Question validity was also important to be considered. Questions are valid when "answers correspond to what they are intended to measure" (Fowler 1993). In order to increase the validity of the survey in this study, efforts were made to ask multiple, "unidimensional" questions, in different forms, that measure the same subject.

4.6 Reliability Test

This test is performed to check whether the data is reliable and using reliability analysis, has measure the usefulness of our questionnaire in measuring use of computerized accounting information system and the three independent variables are identifies as, perceived ease of use, perceived usefulness and intention to usefulness which is adopted by technology accepted model. This analysis is used to identify problematic items in the questionnaire that should be excluded from the scale. We therefore perform reliability analysis on each of the above mentioned components. We use the most commonly used reliability coefficients, Cronbach's alpha. The value ranges from 0 to 1. The entire reliability tests are given in Appendix-C.

4.6.1 Perceived Ease of Use

Given below are the tables for reliability statistics which is measuring reliability analysis, for perceived ease of use of questionnaire in measuring use of computerized accounting information system among Libyans employees who are studying in Malaysia.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.853	.862	5

Inter-Item Covariance Matrix

	Perceived Ease-of-Use 1	Perceived Ease-of-Use 2	Perceived Ease-of-Use 3	Perceived Ease-of-Use 4	Perceived Ease-of-Use 5
Perceived Ease-of-Use 1	1.148	.529	.577	.392	.347
Perceived Ease-of-Use 2	.529	.665	.463	.418	.356
Perceived Ease-of-Use 3	.577	.463	.750	.455	.282
Perceived Ease-of-Use 4	.392	.418	.455	.528	.316
Perceived Ease-of-Use 5	.347	.356	.282	.316	.764

The covariance matrix is calculated and used in the analysis.

ANOVA with Friedman's Test[b]

		Sum of Squares	df	Mean Square	Friedman's Chi-Square	Sig
Between People		113.983	47	2.425		
Within People	Between Items	2.775[a]	4	.694	7.611	.107
	Residual	67.225	188	.358		
	Total	70.000	192	.365		
Total		183.983	239	.770		

Grand Mean = 3.99

a. Kendall's coefficient of concordance W = .015.

b. The covariance matrix is calculated and used in the analysis.

The Cronbach's alpha for the perceived ease of use scale is equal to .853. This is a well-established scale. Although removal of any item of perceived ease of use would not increase the alpha co-efficient. Therefore, we choose not to exclude any item from this scale.

4.6.2 Perceived Usefulness

Given below are the tables for reliability statistics which is measuring reliability analysis, for perceived usefulness of questionnaire in measuring use of computerized accounting information system among Libyans employees who are studying in Malaysia.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.847	.846	3

Inter-Item Correlation Matrix

	Perceived Usefulness 1	Perceived Usefulness 2	Perceived Usefulness 3
Perceived Usefulness 1	1.000	.718	.653
Perceived Usefulness 2	.718	1.000	.571
Perceived Usefulness 3	.653	.571	1.000

The covariance matrix is calculated and used in the analysis.

ANOVA with Friedman's Test[b]

		Sum of Squares	df	Mean Square	Friedman's Chi-Square	Sig
Between People		86.326	47	1.837		
Within People	Between Items	.181[a]	2	.090	.650	.723
	Residual	26.486	94	.282		
	Total	26.667	96	.278		
Total		112.993	143	.790		

Grand Mean = 4.12

a. Kendall's coefficient of concordance W = .002.

b. The covariance matrix is calculated and used in the analysis.

The Cronbach's alpha for the perceived usefulness scale is equal to .847. This is a well-established scale and alpha co-efficient is sufficient to .847, therefore, none of the item is excluded.

4.6.3 Intention to Usefulness

Given below are the tables for reliability statistics which is measuring reliability analysis, for intention to usefulness of questionnaire in measuring use of computerized accounting information system among Libyans employees who are studying in Malaysia.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.847	.846	3

Inter-Item Correlation Matrix

	Intention to Usefulness 1	Intention to Usefulness 2	Intention to Usefulness 3
Intention to Usefulness 1	1.000	.718	.653
Intention to Usefulness 2	.718	1.000	.571
Intention to Usefulness 3	.653	.571	1.000

The covariance matrix is calculated and used in the analysis.

ANOVA with Friedman's Test[b]

		Sum of Squares	df	Mean Square	Friedman's Chi-Square	Sig
Between People		86.326	47	1.837		
Within People	Between Items	.181[a]	2	.090	.650	.723
	Residual	26.486	94	.282		
	Total	26.667	96	.278		
Total		112.993	143	.790		

Grand Mean = 4.12

a. Kendall's coefficient of concordance W = .002.

b. The covariance matrix is calculated and used in the analysis.

The Cronbach's alpha for the intention to usefulness scale is equal to .847. This is a well-established scale and alpha co-efficient is sufficient to .847, therefore, none of the item is excluded.

4.7 Descriptive Analysis

The Descriptive Statistics table given in appendix D provides summary statistics for dependent variable as use of computerized accounting information system, and the independent variables are perceived ease of use, perceived usefulness and intention to usefulness.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease of Use	48	2	5	3.99	.696
Perceived Usefulness	48	2	5	4.12	.782
Accounting Information System	48	2	5	3.54	.601
Intention to Usefulness	48	2	5	4.12	.782
Valid N (listwise)	48				

From the sample of 48 respondents, the average score for perceived usefulness and intention to use has 4.12, which are the highest score with the standard deviation of 0.782 and 0.782. The mean score of perceived ease of use is 3.99 with the standard deviation of 0.696. On the other hand, accounting information system has the mean score of 3.54 with the standard deviation of 0.601.

With the scale on the questionnaire ranges from 1 to 5 Likert scales ranging from strongly disagree to strongly agree. The two independent variables, perceived usefulness and intention to usefulness have the highest mean score while the variation is also greatest in the both of these variables. The table of descriptive analysis is shown in Appendix-D.

4.8 Correlations

The three independent variables identified as perceived ease of use, perceived usefulness and intention to usefulness. This study has investigated if there is a significant relationship between each variable with use of computerized accounting information system. Pearson Correlation test is used to test our hypothesis. This test measures the strength and direction of the linear relationship between the independent and dependent variables. The correlation coefficient can range from -1 to +1, with -1 indicating a perfect negative correlation, +1 indicating a perfect positive correlation, and 0 indicating no correlation at all.

Correlations

		Perceived Ease of Use	Perceived Usefulness	Accounting Information System	Intention to Usefulness
Perceived Ease of Use	Pearson Correlation	1	.627**	.196	.627**
	Sig. (2-tailed)	.	.000	.181	.000
	N	48	48	48	48
Perceived Usefulness	Pearson Correlation	.627**	1	.401**	1.000**
	Sig. (2-tailed)	.000	.	.005	.
	N	48	48	48	48
Accounting Information System	Pearson Correlation	.196	.401**	1	.401**
	Sig. (2-tailed)	.181	.005	.	.005
	N	48	48	48	48
Intention to Usefulness	Pearson Correlation	.627**	1.000**	.401**	1
	Sig. (2-tailed)	.000	.	.005	.
	N	48	48	48	48

**. Correlation is significant at the 0.01 level (2-tailed).

From the correlation table above, all the tree variables: perceived ease of use, perceived usefulness and intention to usefulness are significantly correlated with use of accounting information systems at 0.01 level (Sig = .000). We observe all variables have a positive linear correlation and values of the correlation coefficient range from -1 to 1. The closer the absolute value to 1 indicates stronger relationships, so this study has indicated a positive significant relationship between Perceived usefulness, and intention to usefulness. The table of correlations is shown in Appendix-E.

4.9 Regression

Based on the development of research framework, this study has three independent variables. This study has investigated if those factors contribute to use of accounting information system. Linear regression is used to estimate the coefficients of the linear equation, involving three independent variables as perceived ease of use, perceived

usefulness and intention to usefulness; that best predict the value of use of accounting information system as this study dependent variable.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.407[a]	.166	.129	.561	.166	4.480	2	45	.017	1.870

a. Predictors: (Constant), Intention to Usefulness, Perceived Ease of Use

b. Dependent Variable: Accounting Information System

The Model Summary, R squared value of .166 indicates that the three variables entered in the regression model explain 16.6 percent of variation in use of accounting information system, which is slightly significant as indicated by the F-value. On the other hand Durbin-Watson Value 1.870 is within the acceptable range of 1.5 - 2.5, which indicates there is no autocorrelation problem.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.816	2	1.408	4.480	.017[a]
	Residual	14.141	45	.314		
	Total	16.957	47			

a. Predictors: (Constant), Intention to Usefulness, Perceived Ease of Use

b. Dependent Variable: Accounting Information System

The ANOVA table shows that F statistic is slightly significant (less than 0.05). This indicates that perceived ease of use, perceived usefulness and intention to usefulness are good predictors of use of accounting information systems.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.406	.507		4.747	.000
	Perceived Ease of Use	-.078	.151	-.091	-.521	.605
	Intention to Usefulness	.352	.134	.458	2.624	.012

a. Dependent Variable: Accounting Information System

The unstandardized coefficients are the coefficients of the estimated regression model. From the table, we can formulate the following function:

Accounting information system= 2.406 + (-0.078 Perceived Ease of Use) + .352 (Intention to usefulness)

Descriptive Statistics

	Mean	Std. Deviation	N
Accounting Information System	3.54	.601	48
Perceived Ease of Use	3.99	.696	48
Perceived Usefulness	4.12	.782	48
Intention to Usefulness	4.12	.782	48

The t statistics determine the relative importance of each variable in the model. Only those t values well below -2 or above +2 are useful predictors. From the result, we observe that an intention to usefulness is the best predictor. The others are not good predictors of use of information accounting system. From the Case wise Diagnostics, it is identified that there are no outlier (as shown in Appendix F).

Correlations

		Accounting Information System	Perceived Ease of Use	Perceived Usefulness	Intention to Usefulness
Pearson Correlation	Accounting Information System	1.000	.196	.401	.401
	Perceived Ease of Use	.196	1.000	.627	.627
	Perceived Usefulness	.401	.627	1.000	1.000
	Intention to Usefulness	.401	.627	1.000	1.000
Sig. (1-tailed)	Accounting Information System	.	.091	.002	.002
	Perceived Ease of Use	.091	.	.000	.000
	Perceived Usefulness	.002	.000	.	.000
	Intention to Usefulness	.002	.000	.000	.
N	Accounting Information System	48	48	48	48
	Perceived Ease of Use	48	48	48	48
	Perceived Usefulness	48	48	48	48
	Intention to Usefulness	48	48	48	48

Correlations among the three independent variables (ease of use, perceived usefulness and intention to usefulness) in this model are very weak, and the variance of the regression coefficient is low, making the model a stable estimate. The entire tables of regression are shown in Appendix-F.

4.9.1 Results of Hypothesis Testing

4.9.1.1 AIS Usage and Perceived Ease of Use **(Hypothesis 1)**

Linear regression analysis was employed to determine whether perceived ease of use has an influence on use of CAS among small business in Tripoli, Libya. The result of regression analysis revealed that; there was a positive relationship between these two variables at the significance level 0.000. The adjusted R_2 shows the significant 0.018 of influence predictors on CAS usage. The detail figures on tables bellow.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.196[a]	.038	.018	.595	.038	1.841	1	46	.181	1.792

a. Predictors: (Constant), Perceived Ease of Use

b. Dependent Variable: Accounting Information System

Based on model summary table, model 1 confirmed the direct relationship between perceived ease of use on AIS usage among accountants of small business in Tripoli, Libya.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.652	1	.652	1.841	.181[a]
	Residual	16.304	46	.354		
	Total	16.957	47			

a. Predictors: (Constant), Perceived Ease of Use

b. Dependent Variable: Accounting Information System

The linear regressions analysis for these variables showed a positive coefficient R_2 is 0.038, and adjusted R_2 was 0.018 therefore 3.8% of the cases will be correctly predicted by the regression equation. The results of ANOVA table below are statistically significant F = 1.841, p< 0.000. The identified equation in coefficient table to understand the relationship was: AIS Usage = *2.866 + 0.169 Perceived Ease of Use* + ε.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.866	.505		5.675	.000
	Perceived Ease of Use	.169	.125	.196	1.357	.181

a. Dependent Variable: Accounting Information System

4.9.1.2 AIS Usage and Perceived Usefulness **(Hypothesis 2)**

Linear regression analysis was employed to determine whether perceived usefulness has an influence on use of AIS among accountants of small business in Tripoli, Libya. The result of regression analysis revealed that; there was a positive relationship between these two variables at the significance level 0.000. The adjusted R^2 shows the significant 0.161 of influence predictors on AIS usage. The detail figures on tables bellow.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.401[a]	.161	.143	.556	.161	8.829	1	46	.005	1.854

a. Predictors: (Constant), Perceived Usefulness

b. Dependent Variable: Accounting Information System

Based on model summary table, model 2 confirmed the direct relationship between perceived usefulness on AIS usage among accountants in small business in Tripoli, Libya.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.730	1	2.730	8.829	.005[a]
	Residual	14.226	46	.309		
	Total	16.957	47			

a. Predictors: (Constant), Perceived Usefulness

b. Dependent Variable: Accounting Information System

The linear regressions analysis for these variables showed a positive coefficient R^2 is 0.161, and adjusted R^2 was 0.143 therefore 14.3% of the cases will be correctly predicted

by the regression equation. The results of ANOVA table below are statistically significant F = 8.829, p< 0.000. The identified equation in coefficient table to understand the relationship was: AIS Usage = *2.273 + 0.308 Perceived Usefulness* + *ε.*

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.273	.434		5.233	.000
	Perceived Usefulness	.308	.104	.401	2.971	.005

a. Dependent Variable: Accounting Information System

4.9.1.3 AIS Usage and Intention to Usefulness **(Hypothesis 3)**

Linear regression analysis was employed to determine whether Intention to usefulness has an influence on use of AIS among accountants in small business in Tripoli, Libya. The result of regression analysis revealed that; there was a positive relationship between these two variables at the significance level 0.000. The adjusted R^2 shows the significant 0.161 of influence predictors on AIS usage. The detail figures on tables bellow.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.401[a]	.161	.143	.556	.161	8.829	1	46	.005	1.854

a. Predictors: (Constant), Intention to Usefulness

b. Dependent Variable: Accounting Information System

Based on model summary table, model 3 confirmed the direct relationship between intentions to usefulness on AIS usage among accountants in small business in Tripoli, Libya.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.730	1	2.730	8.829	.005[a]
	Residual	14.226	46	.309		
	Total	16.957	47			

a. Predictors: (Constant), Intention to Usefulness

b. Dependent Variable: Accounting Information System

The linear regressions analysis for these variables showed a positive coefficient R^2 is 0.161, and adjusted R^2 was 0.143 therefore 14.3% of the cases will be correctly predicted by the regression equation. The results of ANOVA table bellow are statistically significant F = 8.829, p< 0.000. The identified equation in coefficient table to understand the relationship was: AIS Usage = *2.273 + 0.308 Intention to Usefulness* + *ε.*

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.273	.434		5.233	.000
	Intention to Usefulness	.308	.104	.401	2.971	.005

a. Dependent Variable: Accounting Information System

Therefore, neither the histogram nor the P-P plot indicates that the normality assumption is violated. The histogram of regression is shown in Appendix-G and P-P plotted residuals are shown in Appendix-H.

4.10 Summary of Finding

This study is based on small business in Tripoli, Libya practice of accounting information system. The total questionnaire was distributed among 100 Libyan employees who are studying in Malaysia. The total return rate was 62% and among them total usable questionnaire were 48 only. The multi-items measures were subjected to a series of reliability checks. For the multi-item scale, the set of items that correspond to each theoretical construct was initially subjected to an examination of Cronbach's alpha, item-to-total correlations and regression test. This chapter also provides a detailed discussion of the results of empirical testing of the hypothesized model. The result of the final relationship variables, and the testing of the influence of the variables are presented in the linear regressions confirmed there was 16.95% influence of perceived usefulness on intention to usefulness of AIS. Perceived ease of use confirms 17 % influence as predictors. Lastly, the combination of perceived usefulness and perceived ease of use confirmed 17 % influence on intention to use AIS adoption.

Chapter Five

Conclusions and Recommendations

5.1 Introduction

This chapter discusses the result of this research with conclusion based on analysis of the data. Besides, implications of these results and its limitations, recommendations for future studies are also discussed in this chapter. This chapter aimed to present summary of the finding and discussion of findings, in the relationship with hypothesis. The previous chapter four presented the results of data analyses intended to test the research model for this study. In this final chapter, the results of empirical tests are summarized and discussed from the perspective of their practical and theoretical implications, possible limitations and future research opportunities.

The purpose of this research was to investigate the independent variable perceive ease of use, perceived usefulness, intention to usefulness and dependent variable as usage of computerized accounting system. The findings of this study confirm there is positive significant relationship of perceived usefulness, intention to usefulness and computerized accounting information system.

5.2 Discussion on Results

Based on 48 Libyan student who have experience of working in small business in Tripoli, Libya, has reports significant relationship based on the statistical inference of correlations and linear regressions analysis of their perceived of usefulness and ease of use. It was define a way to deliver the information contained in the reports in a way that would be

meaningful and could translate into Intention to usefulness of CAS can be improved. Through the survey research method, data were grouped into reports appropriate to the Libyan student who have experience of working in small business in Tripoli, Libya. Standards were defined to report data in a valid, user-friendly way, displaying information as it related to defined target goals.

The result of this study has indicated that correlation, the regression and multiple regressions in assessing the variables or the empirical relationship between perceived usefulness, intention to usefulness and dependent variable as usage of computerized accounting system. The positive association between two independent and dependent variable was supported. In addition, empirical research supporting the theoretical development of technology accepted model (TAM). Analyzing perceive ease of use, perceived usefulness, intention to usefulness and dependent variable as usage of computerized accounting system in combination with TAM has explore the usage of computer accounting system among small business in Tripoli, Libya.

This study observes that there perceived usefulness has strong relationship with intention to usefulness influencing computer accounting system. Base on the above statistical analysis we conclude the following:

H1	There is a positive significant relationship between perceived ease of use and computer accounting system.	Rejected
H2	There is a positive significant relationship between perceived usefulness and computer accounting system...	Accepted
H3	There is a positive significant relationship between intention to usefulness and computer accounting system...	Accepted

The positive association between independent variables perceived usefulness and intention to usefulness to usage of CAS was supported. The set of items that correspond to each theoretical construct was initially subjected to an examination of Cronbach's alpha are confident reliable. Thus, all measures in the perceived usefulness and intention to usefulness to usage of CAS were appeared internally consistent, reliable. The high influence among independent variables to dependent variable confirmed the two hypotheses. The main objective is achieved, and this chapter concludes the relationship and level of influence of usage of CAS.

5.3 Limitations of the research

The following limitations were encountered in the course of the research carried out. The prime limitation was the sample size, which was too limited (48 valid respondents). Thus the finding of the study cannot be generalized. Secondly the sample is limited to only one only those students who are working in Libya and are student in Malaysia, so it reflects only the response of typical student not accountants. As during the time when the data was collected the situation in Libya was not suitable to conduct the survey. Thirdly, some other factors were excluded from the' theoretical framework. The inclusion of such factors could have made the study more meaningful.

5.3.1 Theoretical and Managerial Implication

This research and findings that have surfaced carries with it significant theoretical, methodological and provide managerial implications. From the theoretical perspective, the contribution of this research lies in identifying ways through which CAS acceptance factors, and particularly in the context of small business in Tripoli, Libya who are utilizing computer added technology to do the accounting practices in Libya. The present research contributes to the literature by investigating the issue of CAS among small business in Tripoli, Libya as Libyan small businesses are using traditional way of doing accounting.

On the other hand, the methodological contribution suggest that this study has contributes to methodological perspective. The positive results of this study gives extra contribution in the methodology by adding recommendation that the small business in Tripoli, Libya are lacking in term of studies which are utilizing computer added technology to do the accounting practices.

Companies today need to store vast quantities of data for data- intensive applications such as electronic commerce transactions. Although electronic commerce may reduce the use of paper as data of all types (such as orders, invoices, and inventories) can be transmitted and store electronically, all these data now be stored and also be available whenever they are needed. Electronic commerce has put new strategic emphasis on technologies that can store vast quantities of transaction data and make them immediately

available online as needed. The window on organization describes how some companies are grapping with this issue.

There are implications for the design and understanding of information systems. One cannot take a narrow view of organizations and their relationship to information systems. Experienced systems observers and managers approach systems change very cautiously. In order to reap the benefits of technology, changes in organizational culture, values, norms, and interest- group alignments must be managed with as much planning and effort as the technology changes. In our experience, the central organizational factors to consider when planning a new system are as follows: one, the environment in which the organization must function; two, the structure of the organization: hierarchy, specialization, standard operating procedures; three, the organization's culture and politics; four, the type of organization; five, the nature and style of leadership; six, the extent of top management's support and understanding; seven, the principal interest group affected by the system; eight, the kind of task, decisions, and business processes that the information system is designed to assist; nine, the sentiment and attitudes of workers in the organization who will be using the information system; ten, the history of the organization: past investments in information technology, existing, skills, important programs, and human resources

There are also implication for managers and organizations. Strategic information systems often change the organization as well as its products, services, internal procedures, and relationships with other firms in its industry, driving the organization into new behavior

patterns. Such changes often require a new workforce, a much closer relationship with customers and suppliers, and changes in management thinking.

5.4 Recommendation

This study can be improved by including other variables that can have influence CAS such as motivational, economic political, social and cultural factors. Additional variables can improve on the accuracy of results. A larger sample should also be used to cover the industry as a whole as this research only covers a handful of selected cities of Libya. The research needs more appropriate information to improve the measurement of the variables so the findings will be more accurate.

5.5 Conclusions

The findings of the study suggest that the perceived usefulness and intention to usefulness have positive influence on use of accounting information system. This finding gives academicians and managers who are working in Libyan small firms a much stronger basis than perception for recommending the wisdom of adopting and implementing a computerized accounting system. As such, it appears that small business in Tripoli, Libya should strive to the CAS capabilities with the help of technology adoption and that will also improve the small firm's financial and non-financial performance. These finding provide additional evidence to the growing body of knowledge concerning the important of achieving accounting based technological advancement through information systems and information delivery for accounting.

Linear regression analysis was employed to determine whether or not perceived ease of use has effects on use of CAS among small business in Tripoli, Libya. The finding of this study regarding this based on regression analysis shows that these two variables depend positively on each other. This implies that the two variables move in the same direction. The p values of the variable also confirm that they are significant which mean that is good predictors on CAS usage.

Furthermore, the study employed linear regression analysis to determine whether perceived usefulness has any relationship with use of AIS among accountants of small business in Tripoli, Libya. The result of regression analysis shows that there is a positive relationship between these two variables. They were also significant at the p value of 0.000. This shows that perceived usefulness has significant influence on AIS usage.

The study also used linear regression analysis to examine whether Intention to usefulness has an influence on use of AIS among accountants in small business in Tripoli, Libya. Finding of the study with respect to regression analysis revealed that there was a positive association between these two variables. They also prove to be significance given the p value of 0.000. This result confirms that the intention to usefulness has significant effect and is useful predictor on AIS usage.

Finally, the result of the degree of prediction of the independent variable to AIS show and confirms that there was 16.95% influence of perceived usefulness on intention to

usefulness of AIS. Also, that of perceived ease of use confirms 17 % influence as predictors. Lastly, the combination of perceived usefulness and perceived ease of use confirmed 17 % influence on intention to use AIS adoption.

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Appendix 1

Questionnaire

Universiti Utara Malaysia,
Sintok, 06010, Kedah Darul Aman,
Malaysia

QUESTIONNAIRE IS BAEED ON THE USE OF COMPUTERIZED ACCOUNTING SYSTEM (CAS) IN SMALL BUSINESS IN TRIPOLI, LIBYA.

Dear Respondent,

This is purely an academic exercise that is intended to understand the use of computerized accounting information system in small business in Tripoli, Libya.

Please complete the questionnaire based on your honest and frank opinion. There is no right or wrong answer. We ensure complete anonymity and confidentiality of the information provided by your organization. This research is under taken to fulfill the requirement of thesis for Master degree at the Universiti Utara Malaysia (UUM).

I would therefore value your kind assistance and valuable time in completing the attached questionnaire and please return the questionnaire back to me. Your participation in making this research a success is greatly appreciated. Should you have any queries or if you are interested to know the outcomes of the research kindly contact me.

Yours sincerely

Salah Abdullah Salah

Email: salah_s77@yahoo.com

Hand Phone Number: 014-2391910

Section A: Personal Background

Please tick one answer for each question, unless stated otherwise.

B1. Gender

☐ Male ☐ Female

B2. Age

☐ Less than 26 years ☐ 26-30 years ☐ 31-35 years ☐ 36-40 years

☐ 41-45 years ☐ 46-50 years ☐ above 50 year

B3. Does your office have a personal computer to do accounting?

☐ Yes ☐ No

B4. Have you had training in the use of computer for accounting information system?

☐ Yes ☐ No

B5. Do you have experience with computer?

☐ Yes ☐ No

B6. Frequency of computer usage (average hours per week)

☐ Less than 10 hours ☐ between 10 to 20 hours ☐ between 20 to 30 hour

☐ More than 30 hours

Section B: Calculating Perceived Ease-Of-Use, Perceived Usefulness and Intention to Use.

Please circle a score from the scale 1 (strongly disagree) to 5 (strongly agree) below which most closely corresponds with how you perceive with using accounting information system.

1	2	3	4	5
Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**

(a) Perceived Ease-Of-Use (The scale is adopted from Davis, 1989): If you are going to evaluate the performance of your CAIS, through the following factors

(P1) The accounting system is easy to use. 1 2 3 4 5

(P2) The accounting system is able to automatically validate the data. 1 2 3 4 5

(P3) The accounting system is easy to modify and upgrade. 1 2 3 4 5

(P4) It is easy for me to become skillful at using CAIS. 1 2 3 4 5

(P5) Learning to use AIS is easy for me. 1 2 3 4 5

(b) Perceived Usefulness (The scale adopted from Davis, 1989):

Instructions: The purpose of using Accounting Information System includes usefulness.

(U1) It enables me to accomplish the purpose of using CAIS more quickly.

1 2 3 4 5

(U2) It enables me to fulfill the purpose of using CAIS effectively. 1 2 3 4 5

(U3) It enables me to satisfy the purpose of using CAIS easier. 1 2 3 4 5

(c) Intention to Usefulness (The scale adopted from Davis, 1989):

(I1) I would intend to use the computers for finding information about accounting.

1 2 3 4 5

(I2) I predict that I would use the computers for finding information about accounting.

1 2 3 4 5

(I3) I plan to use the computers for finding information about accounting.

1 2 3 4 5

Section C: Computerized Accounting Information System

Computerized Accounting Information System (AIS) is explained as the information system which is designed to make the accomplishment of accounting function with the computerized technology. CAIS is a method which helps managers to manipulate the data and transactions to provide users with the information they need to plan, control, and operate their businesses.

Please circle a score from the scale 1 (strongly disagree) to 5 (strongly agree) below which most closely corresponds with how you perceive with using accounting information system.

1	2	3	4	5
Strongly disagree	**Disagree**	**Neutral**	**Agree**	**Strongly agree**

(A). Usage of Computerized Accounting Information System (CAIS)

A1. The CAIS is very satisfied, no improvement or development required.

1 2 3 4 5

A2. The CAIS needs improvements, but still usable. 1 2 3 4 5

A3. The CAIS is dissatisfied, system requires major improvement. 1 2 3 4 5

A4. It is worth to use CAIS. 1 2 3 4 5

A5. The products of CAIS are relevant. 1 2 3 4 5

Thank you

Appendix A

Fréquences

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	34	54.8	70.8	70.8
	Female	14	22.6	29.2	100.0
	Total	48	77.4	100.0	
Missing	System	14	22.6		
Total		62	100.0		

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 26 years	22	35.5	45.8	45.8
	Between 26 to 30 years	18	29.0	37.5	83.3
	Between 31 to 35 years	6	9.7	12.5	95.8
	Between 36 to 40 years	2	3.2	4.2	100.0
	Total	48	77.4	100.0	
Missing	System	14	22.6		
Total		62	100.0		

Does your Office have a personal computer to do accounting?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	46	74.2	95.8	95.8
	No	2	3.2	4.2	100.0
	Total	48	77.4	100.0	
Missing	System	14	22.6		
Total		62	100.0		

ave you had training in the use of computer for accounting informatio system ?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	37	59.7	77.1	77.1
	No	11	17.7	22.9	100.0
	Total	48	77.4	100.0	
Missing	System	14	22.6		
Total		62	100.0		

Do you have expeience with Computer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	46	74.2	95.8	95.8
	No	2	3.2	4.2	100.0
	Total	48	77.4	100.0	
Missing	System	14	22.6		
Total		62	100.0		

Frequency of Computer Usage?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 10 hours	11	17.7	22.9	22.9
	betw een 10 to 20 hours	11	17.7	22.9	45.8
	betw een 20 to 30 hours	8	12.9	16.7	62.5
	More than 30 hours	18	29.0	37.5	100.0
	Total	48	77.4	100.0	
Missing	System	14	22.6		
Total		62	100.0		

Appendix B

Factor Analysis

Correlation Matrix[a]

		Perceived Ease of Use	Perceived Usefulness	Accounting Information System	Intention to Usefulness
Correlation	Perceived Ease of Use	1.000	.627	.196	.627
	Perceived Usefulness	.627	1.000	.401	1.000
	Accounting Information System	.196	.401	1.000	.401
	Intention to Usefulness	.627	1.000	.401	1.000

a. This matrix is not positive definite.

Communalities

	Initial	Extraction
Perceived Ease of Use	1.000	.581
Perceived Usefulness	1.000	.926
Accounting Information System	1.000	.287
Intention to Usefulness	1.000	.926

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.720	67.996	67.996	2.720	67.996	67.996
2	.833	20.824	88.820			
3	.447	11.180	100.000			
4	.000	.000	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
Perceived Ease of Use	.762
Perceived Usefulness	.962
Accounting Information System	.536
Intention to Usefulness	.962

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Appendix C

Reliability Analyses

Perceived Ease of Use

Case Processing Summary

		N	%
Cases	Valid	48	77.4
	Excluded[a]	14	22.6
	Total	62	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.853	.862	5

Inter-Item Correlation Matrix

	Perceived Ease-of-Use 1	Perceived Ease-of-Use 2	Perceived Ease-of-Use 3	Perceived Ease-of-Use 4	Perceived Ease-of-Use 5
Perceived Ease-of-Use 1	1.000	.606	.622	.504	.370
Perceived Ease-of-Use 2	.606	1.000	.655	.705	.500
Perceived Ease-of-Use 3	.622	.655	1.000	.723	.372
Perceived Ease-of-Use 4	.504	.705	.723	1.000	.498
Perceived Ease-of-Use 5	.370	.500	.372	.498	1.000

The covariance matrix is calculated and used in the analysis.

Inter-Item Covariance Matrix

	Perceived Ease-of-Use 1	Perceived Ease-of-Use 2	Perceived Ease-of-Use 3	Perceived Ease-of-Use 4	Perceived Ease-of-Use 5
Perceived Ease-of-Use 1	1.148	.529	.577	.392	.347
Perceived Ease-of-Use 2	.529	.665	.463	.418	.356
Perceived Ease-of-Use 3	.577	.463	.750	.455	.282
Perceived Ease-of-Use 4	.392	.418	.455	.528	.316
Perceived Ease-of-Use 5	.347	.356	.282	.316	.764

The covariance matrix is calculated and used in the analysis.

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.992	3.854	4.125	.271	1.070	.014	5

The covariance matrix is calculated and used in the analysis.

ANOVA with Friedman's Test[b]

		Sum of Squares	df	Mean Square	Friedman's Chi-Square	Sig
Between People		113.983	47	2.425		
Within People	Between Items	2.775[a]	4	.694	7.611	.107
	Residual	67.225	188	.358		
	Total	70.000	192	.365		
Total		183.983	239	.770		

Grand Mean = 3.99

a. Kendall's coefficient of concordance W = .015.

b. The covariance matrix is calculated and used in the analysis.

Perceived Usefulness

Case Processing Summary

		N	%
Cases	Valid	48	77.4
	Excluded[a]	14	22.6
	Total	62	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.847	.846	3

Inter-Item Correlation Matrix

	Perceived Usefulness 1	Perceived Usefulness 2	Perceived Usefulness 3
Perceived Usefulness 1	1.000	.718	.653
Perceived Usefulness 2	.718	1.000	.571
Perceived Usefulness 3	.653	.571	1.000

The covariance matrix is calculated and used in the analysis.

Inter-Item Covariance Matrix

	Perceived Usefulness 1	Perceived Usefulness 2	Perceived Usefulness 3
Perceived Usefulness 1	.865	.582	.535
Perceived Usefulness 2	.582	.759	.438
Perceived Usefulness 3	.535	.438	.776

The covariance matrix is calculated and used in the analysis.

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.118	4.083	4.167	.083	1.020	.002	3

The covariance matrix is calculated and used in the analysis.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.35	5.510	2.347	3

ANOVA with Friedman's Test[b]

		Sum of Squares	df	Mean Square	Friedman's Chi-Square	Sig
Between People		86.326	47	1.837		
Within People	Between Items	.181[a]	2	.090	.650	.723
	Residual	26.486	94	.282		
	Total	26.667	96	.278		
Total		112.993	143	.790		

Grand Mean = 4.12

a. Kendall's coefficient of concordance W = .002.

b. The covariance matrix is calculated and used in the analysis.

Intention to Usefulness

Case Processing Summary

		N	%
Cases	Valid	48	77.4
	Excluded[a]	14	22.6
	Total	62	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.847	.846	3

Inter-Item Correlation Matrix

	Intention to Usefulness 1	Intention to Usefulness 2	Intention to Usefulness 3
Intention to Usefulness 1	1.000	.718	.653
Intention to Usefulness 2	.718	1.000	.571
Intention to Usefulness 3	.653	.571	1.000

The covariance matrix is calculated and used in the analysis.

Inter-Item Covariance Matrix

	Intention to Usefulness 1	Intention to Usefulness 2	Intention to Usefulness 3
Intention to Usefulness 1	.865	.582	.535
Intention to Usefulness 2	.582	.759	.438
Intention to Usefulness 3	.535	.438	.776

The covariance matrix is calculated and used in the analysis.

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.118	4.083	4.167	.083	1.020	.002	3

The covariance matrix is calculated and used in the analysis.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.35	5.510	2.347	3

ANOVA with Friedman's Test[b]

		Sum of Squares	df	Mean Square	Friedman's Chi-Square	Sig
Between People		86.326	47	1.837		
Within People	Between Items	.181[a]	2	.090	.650	.723
	Residual	26.486	94	.282		
	Total	26.667	96	.278		
Total		112.993	143	.790		

Grand Mean = 4.12

a. Kendall's coefficient of concordance W = .002.

b. The covariance matrix is calculated and used in the analysis.

Appendix D

Descriptive Analyses

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Ease of Use	48	2	5	3.99	.696
Perceived Usefulness	48	2	5	4.12	.782
Accounting Information System	48	2	5	3.54	.601
Intention to Usefulness	48	2	5	4.12	.782
Valid N (listwise)	48				

Appendix E

Corrélation

Correlations

		Perceived Ease of Use	Perceived Usefulness	Accounting Information System	Intention to Usefulness
Perceived Ease of Use	Pearson Correlation	1	.627**	.196	.627**
	Sig. (2-tailed)	.	.000	.181	.000
	N	48	48	48	48
Perceived Usefulness	Pearson Correlation	.627**	1	.401**	1.000**
	Sig. (2-tailed)	.000	.	.005	.
	N	48	48	48	48
Accounting Information System	Pearson Correlation	.196	.401**	1	.401**
	Sig. (2-tailed)	.181	.005	.	.005
	N	48	48	48	48
Intention to Usefulness	Pearson Correlation	.627**	1.000**	.401**	1
	Sig. (2-tailed)	.000	.	.005	.
	N	48	48	48	48

**. Correlation is significant at the 0.01 level (2-tailed).

Non Paramatric Corrélation

Correlations

			Perceived Ease of Use	Perceived Usefulness	Accounting Information System	Intention to Usefulness
Spearman's rho	Perceived Ease of Use	Correlation Coefficient	1.000	.609**	.234	.609**
		Sig. (2-tailed)	.	.000	.109	.000
		N	48	48	48	48
	Perceived Usefulness	Correlation Coefficient	.609**	1.000	.417**	1.000**
		Sig. (2-tailed)	.000	.	.003	.
		N	48	48	48	48
	Accounting Information System	Correlation Coefficient	.234	.417**	1.000	.417**
		Sig. (2-tailed)	.109	.003	.	.003
		N	48	48	48	48
	Intention to Usefulness	Correlation Coefficient	.609**	1.000**	.417**	1.000
		Sig. (2-tailed)	.000	.	.003	.
		N	48	48	48	48

**. Correlation is significant at the 0.01 level (2-tailed).

Appendix F

Régression

Descriptive Statistics

	Mean	Std. Deviation	N
Accounting Information System	3.54	.601	48
Perceived Ease of Use	3.99	.696	48

Correlations

		Accounting Information System	Perceived Ease of Use
Pearson Correlation	Accounting Information System	1.000	.196
	Perceived Ease of Use	.196	1.000
Sig. (1-tailed)	Accounting Information System	.	.091
	Perceived Ease of Use	.091	.
N	Accounting Information System	48	48
	Perceived Ease of Use	48	48

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.196[a]	.038	.018	.595	.038	1.841	1	46	.181	1.792

a. Predictors: (Constant), Perceived Ease of Use

b. Dependent Variable: Accounting Information System

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.652	1	.652	1.841	.181[a]
	Residual	16.304	46	.354		
	Total	16.957	47			

a. Predictors: (Constant), Perceived Ease of Use

b. Dependent Variable: Accounting Information System

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.866	.505		5.675	.000
	Perceived Ease of Use	.169	.125	.196	1.357	.181

a. Dependent Variable: Accounting Information System

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.24	3.71	3.54	.118	48
Std. Predicted Value	-2.573	1.448	.000	1.000	48
Standard Error of Predicted Value	.086	.239	.116	.035	48
Adjusted Predicted Value	3.17	3.76	3.54	.124	48
Residual	-1.343	1.626	.000	.589	48
Std. Residual	-2.256	2.731	.000	.989	48
Stud. Residual	-2.280	2.823	.002	1.010	48
Deleted Residual	-1.372	1.737	.002	.614	48
Stud. Deleted Residual	-2.394	3.071	.004	1.040	48
Mahal. Distance	.000	6.618	.979	1.408	48
Cook's Distance	.000	.272	.021	.043	48
Centered Leverage Value	.000	.141	.021	.030	48

a. Dependent Variable: Accounting Information System

Descriptive Statistics

	Mean	Std. Deviation	N
Accounting Information System	3.54	.601	48
Perceived Usefulness	4.12	.782	48

Correlations

		Accounting Information System	Perceived Usefulness
Pearson Correlation	Accounting Information System	1.000	.401
	Perceived Usefulness	.401	1.000
Sig. (1-tailed)	Accounting Information System	.	.002
	Perceived Usefulness	.002	.
N	Accounting Information System	48	48
	Perceived Usefulness	48	48

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.401[a]	.161	.143	.556	.161	8.829	1	46	.005	1.854

a. Predictors: (Constant), Perceived Usefulness

b. Dependent Variable: Accounting Information System

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.730	1	2.730	8.829	.005[a]
	Residual	14.226	46	.309		
	Total	16.957	47			

a. Predictors: (Constant), Perceived Usefulness

b. Dependent Variable: Accounting Information System

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.273	.434		5.233	.000
	Perceived Usefulness	.308	.104	.401	2.971	.005

a. Dependent Variable: Accounting Information System

Descriptive Statistics

	Mean	Std. Deviation	N
Accounting Information System	3.54	.601	48
Intention to Usefulness	4.12	.782	48

Correlations

		Accounting Information System	Intention to Usefulness
Pearson Correlation	Accounting Information System	1.000	.401
	Intention to Usefulness	.401	1.000
Sig. (1-tailed)	Accounting Information System	.	.002
	Intention to Usefulness	.002	.
N	Accounting Information System	48	48
	Intention to Usefulness	48	48

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.401[a]	.161	.143	.556	.161	8.829	1	46	.005	1.854

a. Predictors: (Constant), Intention to Usefulness

b. Dependent Variable: Accounting Information System

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.730	1	2.730	8.829	.005[a]
	Residual	14.226	46	.309		
	Total	16.957	47			

a. Predictors: (Constant), Intention to Usefulness

b. Dependent Variable: Accounting Information System

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.273	.434		5.233	.000
	Intention to Usefulness	.308	.104	.401	2.971	.005

a. Dependent Variable: Accounting Information System

Correlations

		Accounting Information System	Perceived Ease of Use	Perceived Usefulness	Intention to Usefulness
Pearson Correlation	Accounting Information System	1.000	.196	.401	.401
	Perceived Ease of Use	.196	1.000	.627	.627
	Perceived Usefulness	.401	.627	1.000	1.000
	Intention to Usefulness	.401	.627	1.000	1.000
Sig. (1-tailed)	Accounting Information System	.	.091	.002	.002
	Perceived Ease of Use	.091	.	.000	.000
	Perceived Usefulness	.002	.000	.	.000
	Intention to Usefulness	.002	.000	.000	.
N	Accounting Information System	48	48	48	48
	Perceived Ease of Use	48	48	48	48
	Perceived Usefulness	48	48	48	48
	Intention to Usefulness	48	48	48	48

Model Summary[b]

					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.407[a]	.166	.129	.561	.166	4.480	2	45	.017	1.870

a. Predictors: (Constant), Intention to Usefulness, Perceived Ease of Use

b. Dependent Variable: Accounting Information System

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.816	2	1.408	4.480	.017[a]
	Residual	14.141	45	.314		
	Total	16.957	47			

a. Predictors: (Constant), Intention to Usefulness, Perceived Ease of Use

b. Dependent Variable: Accounting Information System

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.406	.507		4.747	.000
	Perceived Ease of Use	-.078	.151	-.091	-.521	.605
	Intention to Usefulness	.352	.134	.458	2.624	.012

a. Dependent Variable: Accounting Information System

Excluded Variables[b]

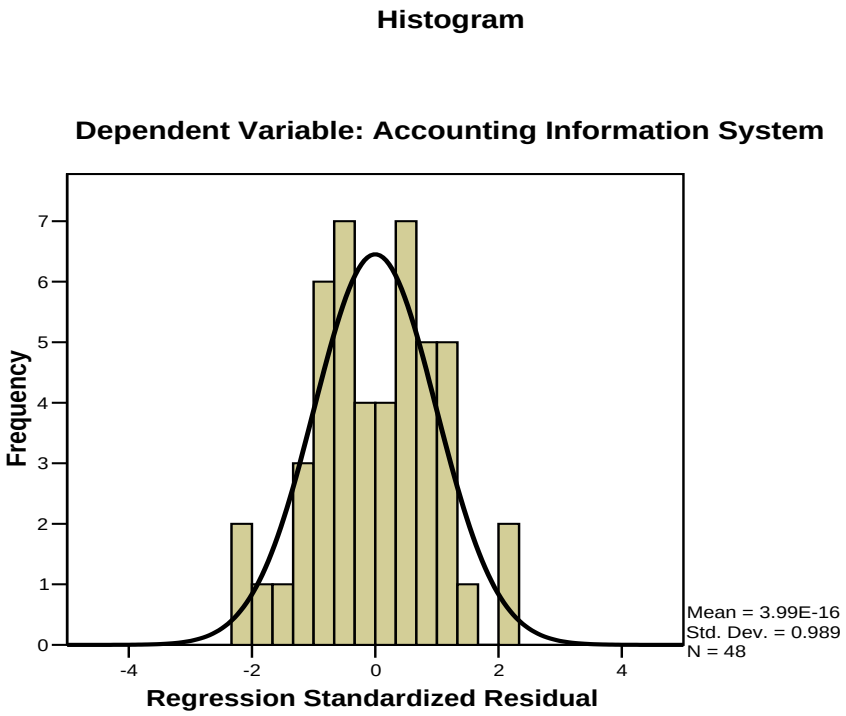
Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Perceived Usefulness	.[a]	.	.	.	.000

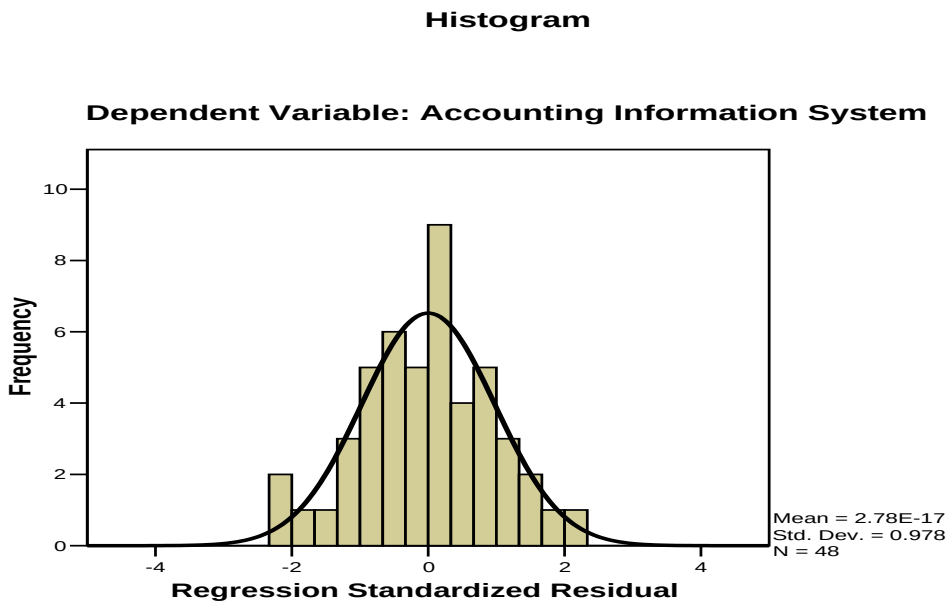
a. Predictors in the Model: (Constant), Intention to Usefulness, Perceived Ease of Use

b. Dependent Variable: Accounting Information System

Appendix G

Histrogram



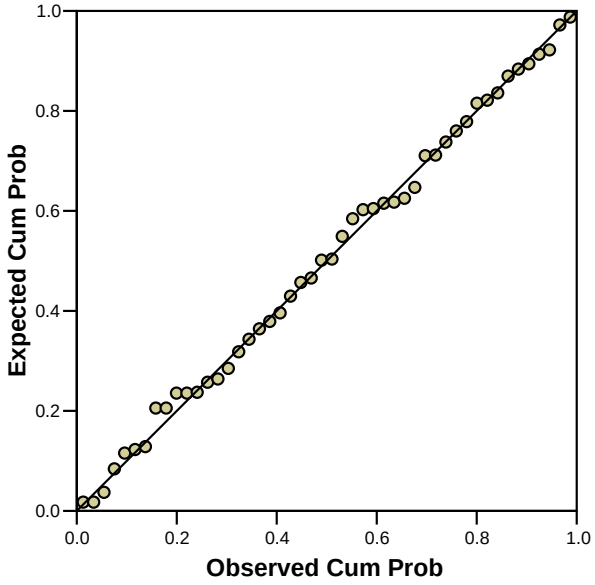


Appendix H

P-P Plot of Régression

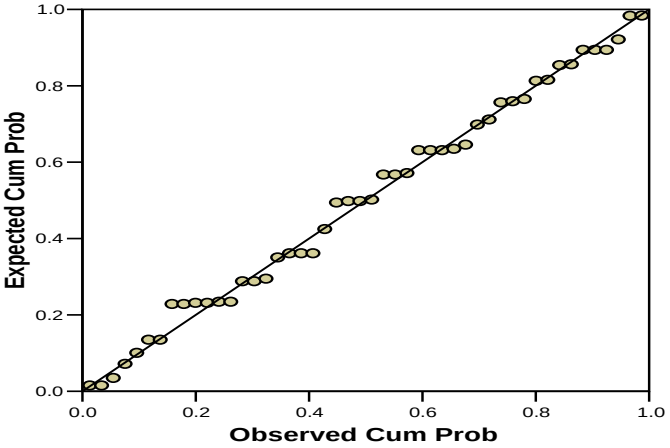
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Accounting Information System



Normal P-P Plot of Regression Standardized Residual

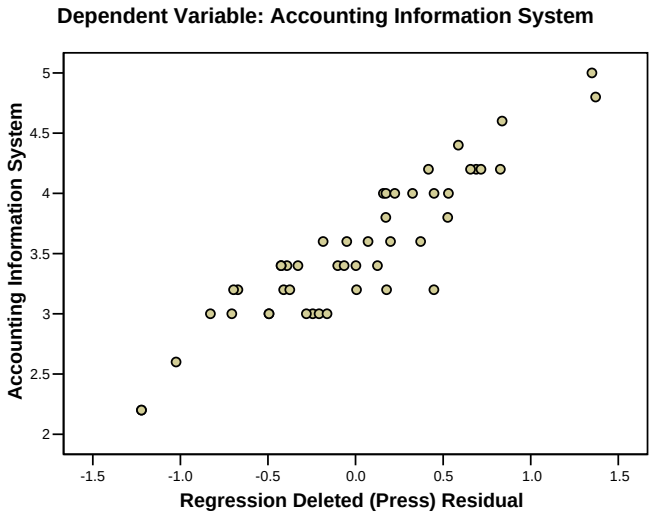
Dependent Variable: Accounting Information System



Appendix I

Scatter Plot

Scatterplot



Scatterplot