

CHAPTER V CONCLUSIONS AND IMPLICATION

A. Conclusions

Several conclusions can be taken based on the findings of the testing and discussion as presented:

1. Financial literacy influences intention in implementing smartphone accounting applications positively. This means that the higher the financial literacy of SMEs owners, the higher the intention in implementing smartphone accounting technology.
2. Digitalization literacy influences intention in implementing smartphone accounting applications positively. This means that the higher the digitalization literacy of SMEs owners, the higher the intention in implementing smartphone accounting technology.
3. Knowledge of accounting applications positively affects an intention in implementing smartphone accounting applications. This means that the higher the knowledge of accounting applications for SMEs, the higher the intention in implementing smartphone accounting technology.

B. Implications of Research

The following implications can be offered based on the findings of the research debate and the conclusions reached in this study:

The UTAUT in this study, which is proxied by several factors, can explain the intention in implementing empirically to SMEs owners. The results of this study can also strengthen previous research regarding intention in implementing

accounting applications. This research can be used as a reference for further research that discusses intention in implementing accounting applications or similar topics.

Financial literacy has a positive effect on intention in implementing accounting applications. This shows that the better the financial literacy SMEs possess, the higher their intention in using accounting applications. Digitalization literacy has a positive effect on intention in implementing accounting applications. This shows that the higher the digitalization literacy of SMEs, the higher the intention in implementing accounting applications. Knowledge of accounting applications positively affects intention in implementing accounting applications. This shows that the higher the knowledge SMEs possess, the higher the intention in using accounting applications.

C. Limitation of Research

Researchers' limitations are likely to be corrected for future research advancement. The use of the questionnaire method to collect data in this study is still not optimal for collecting various information from respondents about their intention in implementing accounting applications, which is caused by the short duration of collecting questionnaires and the busyness of SMEs owners. In the future, researchers can make the time spent collecting surveys longer and more convincing for investors to fill out the questions accurately.