Determinants of the Moka POS Adoption by Micro, Small, and Medium Enterprises in Jakarta Using Unified Theory of Acceptance and Use of Technology Model

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ARTICLE INFORMATION

ABSTRACT

The purpose of this study is to examine the behavioral intention/actual behavior of adoption of Mobile Kasir Point of Sale (Moka POS) users using Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions based on the Unified Theory of Acceptance and Use of Technology (UTAUT) model. Micro, Small, and Medium Enterprises (MSME) have a major contribution to the Indonesian economy, especially MSMEs in Jakarta as an economic center of the nation. During the pandemic, MSMEs are increasingly aggressive in optimizing the use of digital technology in accounting such as Moka POS. The research method is a survey using electronics questionnaires to MSME owners in Jakarta who are using Moka POS. The data analysis technique used a Structural Equation Model (SEM) with the Smart Partial Least Square (PLS) software approach. The result shows that performance expectancy, effort expectancy, and social influence have a positive effect on behavioral intention, and behavioral intention also has a positive effect on actual behavior to use the Moka POS. Meanwhile, facilitating conditions did not positively affect actual behavior to use the Moka POS. This study contributed theoretical and practical contributions to behavioral accounting.

Keywords: Micro, Small, and Medium Enterprises, Moka POS, Unified Theory of Acceptance and Use of Technology.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) in Indonesia significantly affect the country's economic growth. In 2019, data from The Ministry of Cooperatives and SMEs shows that the number of micro, small and medium enterprises has reached 65.47 million units. This number increased by 1.98 percent compared to 64.19 million units in the previous year. This amount reaches 99.99 percent of the total business in Indonesia (Mahdi, 2022). Jakarta as the capital city of the nation plays a major role in economic growth. Data from the DKI Jakarta's Central Bureau of Statistics show that there are at least 1,100,000 MSMEs in the city. This amount reaches 98.78 percent of the total number of businesses in Jakarta (Rezqiana, 2021).

During the pandemic, MSMEs are increasingly aggressive in optimizing the use of digital technology. The use of cloud computing in completing the accounting cycle is one of the impacts of the development of information technology in the era of the industrial revolution 4.0 (Setiawan, Praptiningsih, & Matondang, 2020). One of the cloud-based technology that is widely used by many MSMEs is Point of Sale or also known as POS. Point of Sale is used by MSMEs to replace the role of conventional cash registers to run business processes. This system does more than just buying and selling transactions, Point of Sale also integrates accounting calculations, goods, and stock management, employee payroll modules, account payable accounts, and many more other functions (Handoko & Mauritsius, 2021)

There are several choices of POS applications that have been used by the MSMEs in Indonesia, such as Moka POS, Pawoon, Majoo, and Qasir.id. Mobile Kasir Point of Sale, also known as Moka POS, was launched in 2015 by PT. Moka Teknologi Indonesia and become the market leader in POS applications with 100.000 registered merchants in 2020. To support the digital transformation of MSMEs in Jakarta, the government collaborating with Moka POS as a digital cash register system for MSMEs around the MRT Jakarta station. Within three months, Moka POS recorded transactions in all MSMEs around MRT Jakarta station up to more than 6.000 transactions with an average transaction value of more than IDR 251 million per month (Moka, 2020). Moka POS application is considered suitable for any type of business, but it is widely used in the culinary sector. According to Elang (2022), with the various features that Moka POS offered, this application makes it more neatly organized and properly supervised for the culinary sector. From this phenomenon, this study is to observe what factors influence the usage of Moka POS applications by MSMEs in Jakarta. Moreover, the research related to the determinants of MSMEs adoption of the MOKA POS application in Indonesia is still limited. We try to fill this gap.

LITERATURE REVIEW

Mobile Kasir Point of Sale (Moka POS)
According to Sai (2017), Point of Sale can be generally defined as a point at which a sale is made, ownership (and usually possession) is transferred from the retailer to the buyer, and indirect taxes (such as VAT) become payable. There are several choices of POS applications that have been used by the MSMEs in Indonesia, Moka POS is one of the most used digital cash register systems with more than 500.000 users in total and more than 100.000 merchants in total in 2020 (Waseso, 2020). Since officially launched on 2015 by PT. Moka Teknologi Indonesia, Moka POS continues to strive on providing the best system for their customers. Moka POS provides several features for their business owners, from recording a complete and detailed transaction, updating stock in real-time, integrating several types of payments both cash and non-cash, basic business analysis,

improving transaction security, to building connectivity between business branches or outlets that are spread over various regions. Moka POS accommodates users for three types of business, retail, service, and culinary sectors. This application also provides classifications for several types of businesses that are run by its clients to help customers to make it easier on using the system. The classifications included quick-service restaurants, full-service restaurants, coffee shops, retail, and barbershop.

Micro, Small, and Medium Enterprises (MSME)
SMEs are independent productive business units, carried out by individuals or business entities in all sectors of the economy. Firm size can be classified based on revenue or assets. In Indonesia, based on Indonesian Law Number 20 the year of 2008 on micro, small, and medium enterprises, the criteria are as follows:
   a. A micro business is a business unit that has a maximum asset of Rp.50.000.000 assets, excluding land and buildings with the greatest annual sales of Rp.300.000.000.
   b. Small businesses with asset values of more than Rp.50.000.000 up to a maximum of Rp.500.000.000 excluding land and buildings where the business has annual sales of more than Rp.300.000.000 up to a maximum of Rp.2.500.000.000.
   c. Medium-sized enterprises are companies with a net worth of more than Rp.500.000.000 to a maximum of Rp.100.000.000.000 from annual sales of over Rp.2.500.000.000 billion to a maximum of Rp.50.000.000.000.

Unified Theory of Acceptance and Use of Technology (UTAUT)
Unified Theory of Acceptance and Use of Technology (UTAUT) was first introduced by Venkatesh, Morris, Davis, and Davis, (2003) as one of the most comprehensive theories that can help in explaining and predicting the acceptance or rejection of the adoption of new technology. UTAUT is a development of the previous model, the theory of rationed action /TRA (Fishbein & Ajzen, 1975), theory of planned behavior/TPB (Ajzen, 1985), technology acceptance model/TAM (Davis, 1989), and TAM extension (Venkatesh & Davis, 2000). The UTAUT is considered a trial to unify the terminology of variables of different models and theories of Technology Acceptance (Ahmad, 2014; Amrouni & Arshah, 2018). Many previous studies of technology org innovation adoption in a variety of disciplines, including information systems, marketing, social psychology, and management, have widely and successfully used these models (Williams, Rana, & Dwivedi, 2015),

UTAUT proposes Performance Expectancy (PE), Effort Expectancy (FE), Social Influence (SI), and Facilitating Condition (FC), which are determinants of information technology adoption (Venkatesh et al., 2003). In the UTAUT model, performance expectancy, effort expectancy, and social influence are direct effects of behavioral intentions and the behavioral intention to actual use. While the facilitating conditions directly affect actual usage (Abbad, 2021).

Performance Expectancy
According to Venkatesh et al. (2003), Performance Expectancy is defined as the degree to which an individual believes that using the system will help them to attain gains in job performance. Performance Expectation plays an important role in determining the intention of using a system. (Venkatesh et al., 2003) explained that this construct is equal to Perceived Usefulness in TAM. Previous research states that performance expectancy positively affects behavioral intention (Abbad, 2021; Arain, Hussain, Rizvi, & Vighio, 2019; Chao, 2019; Kusuma, Zurina, & Ali, 2019; Leong, Kwan, & Lai, 2021; Shin & Lee, 2021). Thus, the hypothesis was formulated:

H1: Performance expectancy has a positive effect on behavioral intention to use the Moka POS

Effort Expectancy
Effort Expectancy is defined as the degree of ease associated with the use of the system (Venkatesh et al., 2003). Effort Expectancy has been a major factor in some previous studies that discuss the acceptance of technology. According to Venkatesh et al., (2003), Effort Expectancy is equal to three constructs from the previous model: Perceived Ease of Use (TAM/TAM2), Complexity (MPCU), and Ease of Use (IDT). Previous research states that effort expectancy positively affects behavioral intention (Abbad, 2021; Arain et al., 2019; Chao, 2019; Kusuma et al., 2019; Leong et al., 2021; Shin & Lee, 2021). Thus, the hypothesis was formulated:
H2: Effort expectancy has a positive effect on behavioral intention to use the Moka POS

Social Influence
Social Influence is defined as the degree to which an individual thinks that important others believe that they should use the new system (Venkatesh et al., 2003). Venkatesh et al., (2003) explain that social influence is considered equal to the subjective norm construct in TRA and TPB models where the construct is an important factor that influences the adoption of a system. Previous research states that social influence positively affects behavioral intention (Arain et al., 2019; Kusuma et al., 2019; Leong et al., 2021; Shin & Lee, 2021). Different from (Abbad, 2021) that concluded that social influence does not affect behavior intention. Thus, the hypothesis was formulated:
H3: Social influence has a positive effect on behavioral intention to use the Moka POS

Facilitating Condition
According to Venkatesh et al., (2003), Facilitating conditions are defined as the degree to which an individual believes that an organizational and technical infrastructure exists to support the use of the system. In the UTAUT model facilitating conditions influence the actual usage of the system. Facilitating conditions describe the availability of resources to use the technology such as computers and networks (Fadli, 2021). Previous research states that facility conditions positively affect actual usage (Abbad, 2021; Arain et al., 2019; Leong et al., 2021). Thus, the hypothesis was formulated:
H4: Facility condition has a positive effect on actual behavior to use the Moka POS

Behavioral Intention and Actual Use
Behavioral Intention has become the main construct in the theory of TRA, TAM, TPB, and UTAUT. According to Ajzen (1991), Behavioral Intention is considered an indicator to find how far people are willing to take an action and how much effort they put into using a system. Previous research states that behavioral intention positively affects actual use (Abbad, 2021; Leong et al., 2021). Thus, the hypothesis was formulated:
H5: Behavioral intention has a positive effect on actual behavior to use the Moka POS

Research Model
This study uses the UTAUT model to predict the determinant of the adoption of the MOKA POS by MSMEs in Jakarta Indonesia. The variables used as determinants are Performance Expectancy (PE), Effort Expectancy (FE), Social Influence (SI), and Facilitating Condition (FC). Figure 1 explained the research model using UTAUT (Venkatesh, 2015; Venkatesh et al., 2003, 2016).
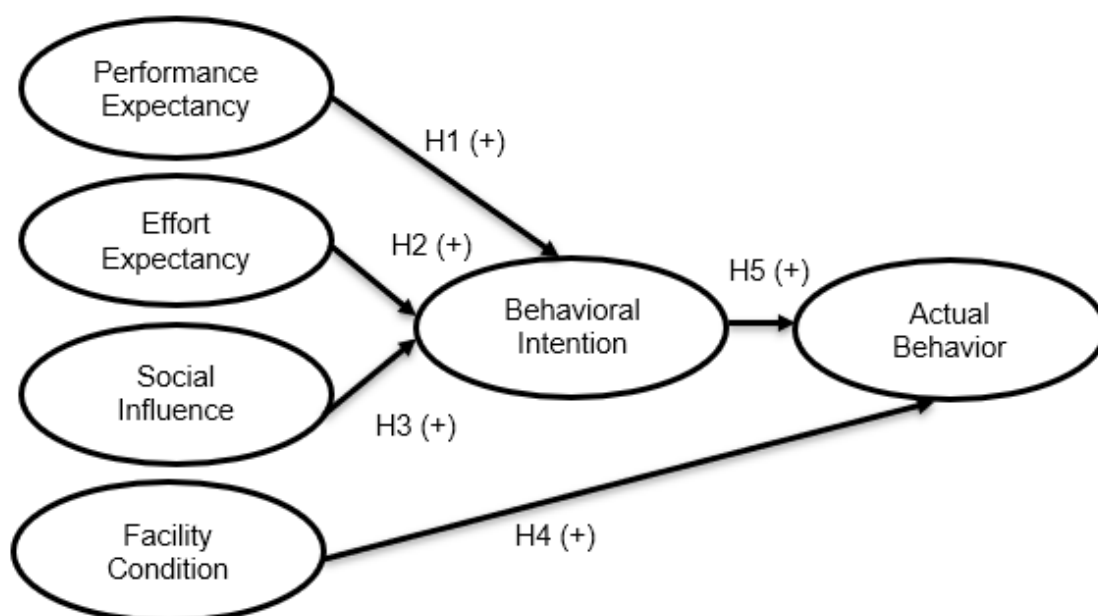
Figure 1. Research Model

RESEARCH METHOD

Data Collection and Sample
The respondents of this study are owners of micro, small and medium enterprises based in Jakarta. The data collection in this research is primary data, obtained through a questionnaire that was distributed to the respondents through an online and offline approach. In conducting the online approach, data collection techniques were carried out using the questionnaire in google form that will be distributed online via social media. As for the offline approach, the data collection techniques were from approaching the MSMEs around MRT Jakarta and in Pasar Nusantara Sarinah. Regarding the questionnaire fulfillment, there are several additional respondent criteria. The criteria are MSMEs owners or a person in charge in MSMEs (cashier/operational person), MSMEs are in the culinary sectors, located in Jakarta, been using the Moka POS application. There were 130 valid respondents to the online and offline survey which was used as data for this study.

Variables Measurement
The UTAUT constructs (i.e., performance expectancy, effort expectancy, social influence, facilitating conditions, behavioral intention, and actual behavior) were measured using a UTAUT construct measurement (Venkatesh et al., 2003). All items were measured on a five-point Likert scale, with "strongly disagree" and "strongly agree" as anchors. We created a questionnaire in Bahasa that a faculty member reviewed for content validity. The questionnaire was pilot tested with 30 colleagues who were not part of the main survey. We discovered preliminary evidence that the scales were trustworthy and valid.

RESULTS

Respondent Characteristic
As a basis to understand the description and conditions of the users, information on the characteristics of respondents is essential. Based on Table 1 which shows the demographics of the respondents, the result shows that 57% of the respondents are women. Then, the respondent is dominated by a cashier in MSMEs in the beverage sector with a business age of more than three years. Thus, the results show the tendency

of MSMEs that use Moka POS to come from the beverage sector, which mostly came from local coffee shops with a business age of more than three years.

Table 1. Demography Respondents (*N* = 130)

	Description	Frequent	%
Gender	Woman	74	57%
	Man	56	43%
Position on Business	Owner	19	15%
	Cashier	62	48%
	Operational	45	35%
	Others	4	3%
Business Sector	Food	14	11%
	Beverage	77	59%
	Food and Beverage	39	30%
Business Age	< 1 years	34	26%
	1 - 3 years	26	20%
	> 3 years	70	54%

Descriptive Statistics

Descriptive statistics of research variables describe the answers to the questionnaires that have been distributed to respondents by presenting the result of the mean and standard deviation. Table 2 shows the mean and standard deviation for each variable based on the data collected. The mean result demonstrates that most participants strongly agree. The standard deviation for each variable ranged from 1.67 to 2.24.

Table 2. Descriptive Statistics (*N* = 130)

Construct	Theoretical Range	Actual Range	M	SD
Performance Expectancy (PE)	4 – 20	11 – 20	17.7	1.90
Effort Expectancy (EE)	4 – 20	14 – 20	18	1.84
Social Influence (SI)	4 – 20	12 – 20	17.71	2.1
Facility Condition (FC)	4 – 20	10 – 20	17.27	2.24
Behavioral Intention (BI)	3 – 15	8 – 15	13.48	1.67
Actual Behavior (AB)	3 – 15	8 – 15	13.48	1.67

Note. M = Mean, *SD* = Standard Deviation.

Assessment of Measurement Model

A validity test was conducted to determine the level of accuracy of the relationship between indicators and variables. According to Hair Jr, Hult, Ringle, and Sarstedt (2017) recommendations, the outcome validity test for the variables, performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating condition (FC), behavioral intention (BI) and actual behavior (AB) were all higher than 0.5. As shown in Table 3, all the constructs' composite reliability (CR) values were larger than 0.8, and their average variance extracted (AVE) values were greater than 0.5. Using Cronbach's Alpha, the internal consistency of the data is measured. The reliability coefficients are shown in Table 3. According to Werts, Linn, and Jöreskog (1974), the instrument in this research had strong reliability and adequate internal consistency, as shown by all factor loadings being higher than 0.7.

Table 3. Construct Validity and Reliability (Outer Model)

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)

|			
Performance Expectancy	0.735	0.834	0.558
Effort Expectancy	0.800	0.869	0.626
Social Influence	0.750	0.855	0.664
Facility Condition	0.735	0.849	0.653
Behavioral Intention	0.849	0.909	0.768
Actual Behavior	0.750	0.879	0.708

Assessment of Structural Model

We use SEM (Structural Equation Modelling) as a comprehensive tool to test hypothesized relationships between variables, which in this study were the relationship between UTAUT factors, behavioral intention, actual behavior the usage of the Moka POS application. Based on the result of the SEM-PLS analysis with the help of the Smart-PLS software, the test result is shown in Table 4.

Table 4. Path Analysis Results

Hypotheses	Path Coefficient	Standard Deviation	T-Value	P-Value	Decision
PE → BI	0.228	0.102	2.231	0.026	Supported
EE → BI	0.200	0.096	2.008	0.037	Supported
SI → BI	0.353	0.124	2.842	0.005	Supported
FC → AU	0.035	0.113	0.312	0.755	Not Supported
BI → AU	0.299	0.110	2.724	0.007	Supported

Note. BI R^2 = 0.477; AU R^2 = 0.103

The table above shows that the four hypothetical relationships, H1 (PE → BI), H2 (EE → BI), H3 (SI → BI), and H5 (BI → AU) were statistically significant at the threshold level ($p < .05$), therefore these hypotheses were supported. While one hypothetical relationship H4 (FC → AU) is not statistically significant. Hence, the hypotheses are not supported.
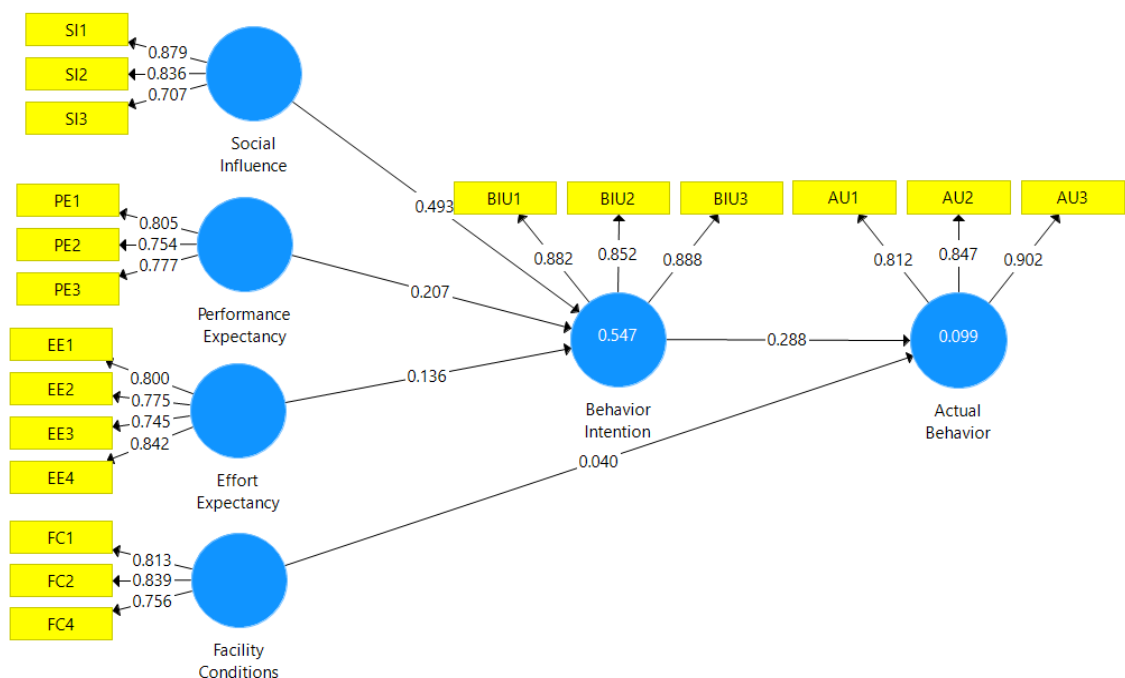
Figure 2. Inner Model

Figure 2 shows that a value of 0.547 was obtained from behavior intention, indicating that this value indicates that the behavior intention variable can be influenced by

performance expectancy, effort expectancy, social influence on a degree of 54%, with the remaining 46% not included in this model. And a value of 0.099 was obtained from facilitating condition and behavior intention of 9%, with the remaining 91% not included in this model.

DISCUSSION

The findings revealed that the performance expectancy, effort expectancy, and social influence have a positive effect on behavioral intention to use the Moka POS application. The results are aligned with (Arain et al., 2019; Kusuma et al., 2019; Leong et al., 2021; Shin & Lee, 2021). This condition occurs the reasons that performance expectancy, effort expectancy, and social influence substantially influence behavioral intention because the use of the Moka POS application is practical, comfortable, more effective, and efficient in terms of time and energy, and the existence of positive testimonials from the environment around the respondent. The findings also revealed that behavioral intention has a positive effect on the actual behavior of the Moka POS application. The result is aligned with (Abbad, 2021; Leong et al., 2021). But facilitating condition does not significantly influence the actual behavior of the Moka POS application. The result is not supported by previous research (Abbad, 2021; Arain et al., 2019; Leong et al., 2021). It is possible that the respondent did not expect more support for Moka POS adoption, which is why the facilitating conditions construct was insignificant.

CONCLUSION

The main object of this study was to examine the behavioral intention/actual behavior of adoption of Moka POS users using the UTAUT model. In this study, MSEMs' adoption of the Moka POS application is predicted by behavioral intentions, which are influenced by performance expectancy, effort expectancy, and social influence. The result also shows that facilitating conditions did not affect the actual behavior of the Moka POS application, which could be because MSMEs did not believe that organizational and technical infrastructure supported the use of the Moka POS application.

As for the business organization profile, the majority of the MSME respondents were from the beverage sector, which mostly came from local coffee shops with a percentage of 59%. In this research, most of the respondents are women and MSMEs cashiers with percentages of 57% and 48%, respectively.

Future research is expected to make studies related to the determinants of MSMEs' adoption of the MOKA POS application in Indonesia because it is still limited. Also conducted research using other models such as the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) as a comparison model that might be more appropriate to examine the factors of using the Moka POS cashier application.

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