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The Factors that Influence the User Intention to Use SI APIK Application by UMKM in Kabupaten Garut Using UTAUT2 Model

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Abstract.
A lack of knowledge about the correct procedures for financial recording in UMKM can cause the performance problem for a company. Thus, Bank Indonesia together with the Indonesian Accounting Association (IAI) created SI APIK (Sistem Informasi Aplikasi Pencatatan Informasi Keuangan) to help expand business capacity and access to capital for UMKM in Indonesia. This study analyzes the factors that influence the user intention to use the SI APIK application by UMKM in Kabupaten Garut using the UTAUT2 model. The framework is based on research from Eneizan et al. who stated that business expectations, social influences, performance expectations, hedonic motivation, facilitation conditions, price values, and habit variables affect behavioral intentions. The analytical method used in this study is a quantitative method with a descriptive method. Data were collected by questionnaires to 100 respondents using the accidental sampling technique. The collected data was then analyzed using structural equation modeling (SEM). The results of the study revealed that the variables of performance expectancy, price value, and habit have a positive and significant effect on behavioral intention. While the variables effort expectancy, social influence, and facilitating conditions have no significant effect on behavioral intention.

Keywords: behavioral intention, PLS-SEM, UTAUT2

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1. Introduction

Usaha Menengah, Kecil dan Mikro (UMKM), or Medium, Small, and Micro Enterprises (MSMEs) are growing fast. The Financial Services Authority (OJK) noted that MSME lending continues to overgrow until 2021. There are 65 million MSMEs spread across Indonesia, which proves MSMEs is a productive business and can be expanded to support macro and micro-economies in Indonesia.

The lack of knowledge about proper financial recording procedures for business actors, especially MSMEs is a problem that can affect the performance of the company, lack of understanding and awareness of compiling financial reports according to the standards set must be owned by MSME business actors to be able to develop sound

business financial performance. Even in small, micro, or even medium-sized businesses is one of the standard requirements for MSME business actors as long as they see the development of business financial performance and for business development that supports bankable financial writing.

There are two possible weaknesses in the lack of understanding or learning in MSMEs regarding financial balance issues, capital, financial reports, and licensing. A lack of understanding of the balance sheet can make it difficult for companies to see the prospects for business development. Likewise, in terms of licensing, several companies that sell their products abroad still do not consider this a must that companies must own, as is the case with product barcodes. This is prone to product claims by other countries that are not responsible.

Responding to the times, Bank Indonesia, together with the Indonesian Accounting Association (IAI) created a Financial Transaction Recording (PTK) application which includes procedures for the application to help expand business capacity and access to capital for MSMEs in Indonesia. SI APIK (Financial Information Recording Application Information System) is an application for recording financial reports that can perform various types of simple transactions for micro and small businesses. Micro-enterprises only write notes and report sources of data usage, whereas small-scale enterprises (SMEs) need more details to prepare income statements, cash flows, and balance sheets.

Based on Google play statistical data, since the application was released in January 2016, 50,000 people have used the SI APIK application. However, this number is not comparable to the total number of MSMEs in Indonesia now, which is close to 65 million MSME actors. One of the problem factors that MSME actors generally experience is the lack of knowledge of MSME business actors. This case occurred in MSMEs in Bandung City, which had a deficient level of MSME financial knowledge based on the results of literacy level measurements held in 2017 in Bandung City.

The provision of business credit to incompetent business actors will increase the level of default risk on a business loan that has been given, which incompetent business actors can cause. The negative impact of high credit numbers has a significant impact on the community's economic condition. To improve financial literacy in the city of Bandung. Then digitalization of financial literacy was carried out, and the obstacles experienced by MSME actors could be seen from internal and external factors such as lack of capital, lack of knowledge about the creation of human resources, and the lack of access to business networks that could be a barrier in market business [2]. Many MSMEs have the same problems, namely in making financial reports under all applicable regulations,

not having knowledge of net income obtained, lacking knowledge about android-based financial reports, and financial problems that are difficult to obtain from the government.

MSMEs in Garut Regency were recorded as of September 17, 2020, based on data contained in Department of Industry and Commerce of Indonesia. According to the head of the Garut cooperative and MSME service, as many as 150,176 are in the second level after Bandung City, which has a total of 150,557. MSMEs in Garut Regency itself has so far experienced several declines that impact the profits obtained; some have even gone out of business; this is due to the impact of the Covid-19 pandemic. The Garut Regency Cooperatives and SMEs Office assist the community, especially MSME actors, to maintain their business at this time. Several forms of assistance that can be provided other than funds are coaching. As in the city of Bandung, Garut should also guide literacy regarding android-based financial records, this is because MSME actors can minimize the number of losses obtained and will produce reports that are effective and efficient in the process of recording financial statements.

Several technology acceptance models are intended to provide views on the acceptance of the use of a financial recording application (SI APIK) in this study by applying the UTAUT2 model. This has proven that UTAUT can improve presentation in explaining technology acceptance factors compared to the previous model. The proposed development of UTAUT2 resulted in considerable increases in interpretable differences in behavior by (56% to 74%) and technology used by (40% to 52%) [3]. The emergence of UTAUT in 2003 was widely used to assess the spread of information technology by users of the research sample used on UTAUT from many organizations and companies. So, with, the results of the development from UTAUT to UTAUT2, it resulted in an increase in the average value of factors that affect acceptance and use of technology by around 70% compared to other models, which were only 40%.

In UTAUT2, several factors support or influence a person's goals and behavior towards technology acceptance. The following shows the Research Gap related to the UTAUT2 model carried out by previous studies such as Putri et al [4] expand the progress of the UTAUT2 model by adding other variables, especially the new factor trust, namely trust into the UTAUT2 model.

Research using UTAUT. The use of UTAUT or UTAUT2 in Garut Regency has been widely used in several studies, especially in technology. This is because more and more research results are declared more effective and efficient using UTAUT or UTAUT2 so in Garut Regency, several faculties have introduced the method.

Researchers are interested in conducting research based on the background mentioned in the title "Factors Affecting User Intentions to Use SI APIK Applications by MSMEs in Garut Regency Using the UTAUT2 Model".

2. Literature Review

2.1. Marketing management

According to Kotler and Keller [5], marketing management is a bargaining process carried out by the market with consumers to achieve the expected goals through a process such as analyzing, implementing, and supervising the market in transactions.

2.2. Mobile apps

Cellular phones can be grouped into two types: standard phones and smartphones. The rapid growth of smartphones brings considerable changes with the development of smartphone applications or mobile applications (mobile apps). Mobile applications are closely related to the size of the mobile phone. The development of smartphones can be seen from the point of view of technology and production results because smartphones are a media platform that can be used in mobile-based applications [6]. The high-speed growth of smartphones in a brief period produces significant results based on a survey conducted by the Nielsen Research Institute in mid-2012. It is known that 67% of all respondents are smartphone users, which is expected to increase the number of smartphone users [6].

2.3. Unified Theory of Acceptance and Use of Technology (UTAUT)

Understanding personal acceptance and use of information technology is one of the most effective parts of studying information systems. Several main theoretical models can be developed from theories in psychology and sociology that can be used to explain how technology is accepted and used [3].

UTAUT has taken several crises and continental factors related to the prediction of behavioral intentions in using technology, that technology also uses a principle primarily in organizational scope. A longitudinal field study containing employees' comfort with technology, UTAUT describes a range of 70% seen from differences in behavior patterns in technology use. In comparison, the remaining 50% differences in technology use

since its first release, UTAUT has served as one of the primary references and has been applied to Studies involving technology in both organizational and non-organizational settings, has numerous applications and replications of most models or parts of models in organizational settings aimed at strengthening generalizability.

3. Methods

The method used in this research is descriptive and associative quantitative methods explained. An explanatory approach is used to explain several factors that influence user decisions to use the SI APIK application by MSMEs in Garut Regency using the UTAUT2 model. The descriptive research method was adopted to describe, describe systematically. Based on the unit of analysis, the research uses an organizational analysis unit because the research respondents represent the MSMEs they manage. The population of MSME actors based on the Garut Regency IUMK nominative list in 2019 amounted to about 552 MSME actors, and MSMEs will be randomly selected using the SI APIK application—using PLS analysis. In addition to spreading questions, the author uses a technique of finding information through a literature study.

4. Result and discussion

4.1. Descriptive

4.1.1. Overview of respondent's criteria

The distribution of questionnaires to users of the SI APIK application by MSMEs in Garut Regency was 100 respondents, and most of the people who used this application were male with most types of business carried out, namely food, the duration of the operation was one year. Most of the respondents' land/store ownership status is self-owned because many MSME business actors use much vacant land on their land to be used as a shop. The characteristics of respondents based on e-commerce-based stores are primarily from respondents who have e-commerce-based stores. This digital era encourages various MSME businesses to be more advanced and develop by following current trends and utilizing existing technology. This. Based on smartphone ownership, most respondents have personal smartphone ownership; many MSME business actors manage their own business to see the development of their business. Therefore, MSME business actors prefer to use their smartphones. Most of the social media used is Instagram because following the current trend, Instagram is no longer used as a medium

for posting personal things, but nowadays, Instagram has become much in demand by business actors or MSMEs to be used as a medium for selling. Operate the SI APIK application with the highest frequency of application by respondents by operating for one year because many MSME users are already using the SI APIK application. The MSME community that is followed is mainly filled by respondents who do not follow the MSME community. This is due to the ignorance of MSME actors about the MSME community that already exists or is already running.

4.1.2. Conditions of factors affecting user intentions to use SI APIK Applications

1. Performance Expectancy (PE)

   Very easy to access and has a complete range of features. Performance expectancy is said to be appropriate or high by an average of 391. This can mean that performance expectancy can be trusted by Garut MSME respondents because using the SI APIK application can help make MSME financial reports more effective and increase productivity and more efficient applications.

2. Effort Expectancy (EE)

   Regarding Effort Expectancy, it is said to have an average of 369 with appropriate or high criteria. In Garut Regency, SMEs use technology to make financial reports, namely the SI APIK application, which helps them in their daily activities. Behind that, the SI APIK application is also straightforward to use.

3. Social Influence (SI)

   Social Influence is said to have an average of 367 with appropriate or high criteria. With the SI APIK application used by MSME business actors in Garut Regency itself, it will be able to influence other MSME business actors to switch to using SI APIK in making financial reports even though several other MSME actors do not want to use SI APIK. However, with the application SI APIK can keep up with the digital times.

4. Facilitating Conditions (FC)

   Regarding facilitating conditions, it is said to have an average of 374 by having appropriate or high criteria. This is under MSMEs in Garut Regency, which have the resources needed to use the SI APIK application, such as smartphones and the internet that supports the use of the SI APIK application.

5. Hedonic Motivation (HM)

Hedonic Motivation is said to have an average of 374 by having appropriate or high criteria. This is because MSMEs in Garut Regency have the Habit and are accustomed to using financial statement recording applications such as the SI APIK Application. However, several features make users feel comfortable and entertained, and with the development of the times, financial reports by utilizing digital technology are considered very important. Help.

6. Price Value (PV)

The price value is said to have an average of 374 by having appropriate or high criteria using the SI APIK application. Because MSMEs in the Regency itself have considered using all-digital applications, they will use feedback or reciprocal use such as using internet data, using very cheap internet fees can be taken into consideration always to use the application, and they also see the services that will be provided.

7. Habit (H)

Regarding Habit, it is said to be under having an average of 360 by having appropriate or high criteria. This is because MSMEs in Garut Regency are used to it and will not think long about using the SI APIK application as a financial report preparation.

8. Behavioral Intention

Behavioral Intention is as in table 1.

TABLE 1: Behavioral intention.

	R Square	Adjusted R Square
BI (Behavioral Intention)	0,822	0,808

Regarding Behavioral Intention, it is said to be under having an average of 374 with appropriate or high criteria. MSME business actors in Garut Regency feel that the SI APIK application is appropriate and running well and is willing to continue to use the SI APIK application in making MSME financial reports.

4.2. Verification

4.2.1. Inner model test

The measurement model of this study uses SmartPLS version 3.3.7. After processing the data, it produces an inner structural model that can be seen in Figure 1:
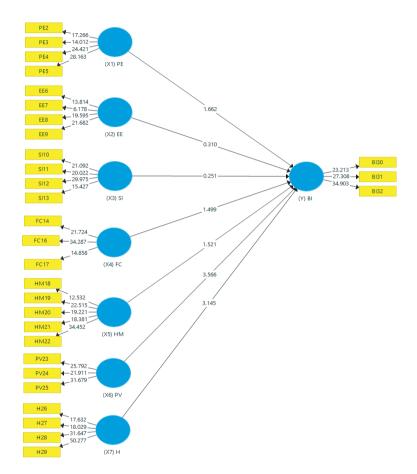

Figure 1: Inner structural model.

4.3. R square test

The value of R-Square can show how many exogenous variables affect endogenous variables, which R-Square only owns after the value of R-Square can be seen as shown in the following table:

From the results, it is known that Behavioral intention is influenced by 82.2% of the variables studied, and other variables influence 17.8%.

4.3.1. Path coefficient testing

Path coefficient testing result can be seen in table 2.

TABLE 2: Path coefficient testing result.

Path Coefficient	Behavioral Intention
Performance Expectancy	0,165
Effort Expectancy	0,026
Social Influence	-0,024
Facilitating Conditions	-0,146
Hedonic Motivation	0,175
Price Value	0,338
Habit	0,436

From data processing using SmartPLS 3.3.7, the path coefficient of performance expectancy is 0.165. Effort expectancy is 0.026. Hedonic motivation is 0.175. The price value is 0.338. Habit is 0.436. The hypothesis has a positive relationship direction if the path coefficient range is 0-1. However, the hypothesis has a negative direction for Social Influence -0.024 and Facilitating conditions -0.146 because the path coefficient range is between 0 and -1.

4.3.2. T-statistic test

This study's t-statistic or bootstrapping test uses a significant value of 0.1% to produce significant results. It is necessary to compare the results of the P-Values with 0.1%, where the results of the p-Values must be smaller than the results for the results to have an effect or not. The t-statistical results must be above 1.66. The following results from data processing for t-statistical testing can be seen as shown in the following table 3:

TABLE 3: T-statistical testing results.

T Statistic	Path Coef	Mean	Std Dev.	t- Stat	P-Value	H0	Ha
PE→ BI	0.165	0.165	0.097	1.705	0.089	Rejected	Accepted
EE→ BI	0.026	0.030	0.088	0.297	0.767	Accepted	Rejected
SI→ BI	-0.024	-0.025	0.098	0.245	0.807	Accepted	Rejected
FC→ BI	-0.146	-0.144	0.093	1.575	0.116	Accepted	Rejected
HM→ BI	0.175	0.162	0.117	1.497	0.135	Accepted	Rejected
PV→ BI	0.338	0.342	0.100	3.388	0.001	Rejected	Accepted
H → BI	0.436	0.443	0.141	3.102	0.002	Rejected	Accepted

Based on the results of table 3, it is known that the t-statistic of the Performance Expectancy variable on Behavioral Intention is 1.705, the price value for behavioral intention is 3.388, habit is to behavioral intention 3.102, which based on the PLS criteria assessment must be more than 1.66. Therefore, the data processing above can be said

to be influential. Meanwhile, Effort Expectancy to Behavioral Intention is 0.088, Social Influence to Behavioral Intention is 0.098, Facilitating Conditions to Behavioral Intention is 0.093, and Hedonic Motivation to Behavioral Intention is 1.497, declared to have no effect because the t-statistic result is below 1.66.

5. Conclusion

Factors Affecting User Intentions to Use SI APIK Applications by MSMEs in Garut Regency Using the UTAUT 2 Model, only three significant and positive effects are the Performance expectancy, price value, and habit variables of the seven variables that have been studied.

Performance Expectancy in using the SI APIK application is assessed according to this as indicated by the trustworthiness of Garut MSME respondents because using the SI APIK application can help make MSME financial reports more effective.

Effort Expectancy in using the SI APIK application is assessed because respondents in Garut Regency MSMEs use technology to make financial reports, namely the SI APIK application, which helps them in their daily activities.

Social Influence in using the SI APIK application is assessed according to this because the SI APIK application used by MSME business actors in Garut Regency itself will be able to influence other MSME business actors to switch to using SI APIK in making financial reports.

Facilitating conditions in using the SI APIK application are assessed according to this because MSMEs have the resources needed to use the SI APIK application, such as smartphones and the internet that supports the use of the SI APIK application.

Hedonic Motivation in using the SI APIK application is assessed because MSMEs in Garut Regency have the Habit and are accustomed to recording financial statements using applications such as the SI APIK Application.

Price Value in using the SI APIK application is assessed according to this because MSMEs in the Regency itself has considered using all-digital applications so that they will use feedback or reciprocal use such as using internet data, using very cheap internet fees.

Habit in using the SI APIK application is assessed according to this because MSMEs in Garut Regency are already used to it and will not think long about using the SI APIK application as a financial report preparation.

Behavioral Intention in using the SI APIK application is assessed according to this because MSMEs in Garut Regency feel that the SI APIK application is appropriate and running well and is willing to continue to use the SI APIK application in making MSME financial reports.

The magnitude of the influence of various factors that affect Behavioral Intention, such as Performance Expectancy, significantly affects Behavioral Intention because MSME actors, especially MSMEs in Garut, use the SI APIK application to find out the development and progress of their business by making complete financial record reports, Price Value significantly affects Behavioral Intention in where Garut MSME business actors prefer the SI APIK application to be used as a tool for making financial recording reports because using SI APIK does not need to incur expensive internet costs and the internet costs incurred to use the SI APIK application are pretty reasonable compared to using a report recording application. In other financial matters, Habit significantly affects the Behavioral Intention of Garut MSME business actors who feel they are used to the APIK application and have felt the benefits of using the SI APIK application in financial recording reports only. Scalar *variables* and *physical constants* should be italicized, and a bold (non-italics) font should be used for **vectors** and **matrices**. Do not italicize subscripts unless they are variables. Equations should be either display (with a number in parentheses) or inline. Use the built-in Equation Editor or MathType to insert complex equations.

6. Authors' Contributions

To improve the performance of the SI APIK application, adding a new platform so that the SI APIK application can be used on other devices such as computers or laptops, along with adding features that are considered incomplete for users, especially by MSME business actors to improve applications so that they do not frequently occur Bugs when being used by users, fixing data backup and restore facilities because if a smartphone gets a virus or replaces a smartphone, the data that has been stored can just be lost even though have logged in again.

For MSME business actors in Garut Regency, to better understand and learn the use of application-based financial recording report applications because using the application will significantly facilitate the recording of financial statements compared to doing the manual method, especially the SI APIK application already mostly has features and menus. - a menu that should already exist in the preparation of MSME financial recording reports so that they can know the development and progress of MSME businesses and

business actors must also look for the MSME community because, with their community, they will know more about the knowledge that will be gained.

In the following research, it is hoped that it can encourage more research using various approaches and by adding other factors to increase the influence on Behavioral Intention, especially for MSME actors in Garut. The next researcher is to be able to raise issues following the development of an all-digital era and be more innovative.

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