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FACTORS AFFECTING INTEREST IN AND USAGE BEHAVIOR OF *POINT-OF-SALES* APPLICATIONS (A Case Study of MSMEs in Malang City)

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Abstract. Technological advancements driving business digitalization require business owners to record their accounting transactions digitally. Using Moka POS, one of the Point of Sale (POS) applications, enables MSMEs to perform digital financial recording. The purpose of this research is to identify the factors influencing the intention to use and usage behavior of the Moka POS application among MSMEs in Malang City. This study employs a quantitative approach, utilizing a survey method by distributing questionnaires to 163 MSME users of the Moka POS application in Malang City. The data were analyzed using SEM-PLS processed by the SmartPLS software. The research results indicate that performance expectancy, effort expectancy, facilitating conditions, perceived value, and habit are the strongest predictors of the intention to use the Moka POS application. The factor most strongly influencing the usage behavior of the Moka POS application is the intention to use the application itself. These findings suggest that the Moka POS application is well-received among MSMEs. This research implies that the application developer should enhance its services by focusing on ease of use and practical benefits.

Keywords: Accounting Application System, Moka POS, MSME, Technology Acceptance, UTAUT 2

I. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a vital role as the backbone of the national economy. MSMEs effectively help combat unemployment and economic inequality while expanding economic access by creating jobs. The MSME sector employs 97% of the workforce, making it the largest employer in Indonesia. The jobs created provide opportunities for marginalized groups such as women, youth, and indigenous communities (Vinatra, 2023). The contribution of MSMEs was evident in 2022, when they accounted for 60.5% of GDP and 96.9% of total national employment (Tambunan, 2023). The city of Malang has approximately 21,000 micro, small, and medium-sized enterprises, with a growth rate of around 5–10 percent (Nugraha & Andi, 2023).

In this era of technological advancement, society is required to keep pace with technological developments by embracing digitalization across various sectors. The MSME sector is no exception to this demand to adapt to technological advancements in conducting business operations. MSMEs are encouraged to continuously pursue development to enhance competitiveness among business operators. Digitalization can help improve efficiency, effectiveness, productivity, and the competitiveness of MSMEs. The implementation of POS applications has become an essential information system required by MSMEs (Yuhelmi et al., 2019).

One of the most widely used POS applications in Indonesia is Moka POS. Founded in 2015, Moka has helped more than 45,000 business owners in Indonesia. Currently, Moka is accessible in 200 regions across Indonesia, with a focus on empowering merchants to grow their own businesses. Moka offers several advantages over other applications, such as ease of use, a business solutions ecosystem that makes the application suitable for all types of businesses, and relatively affordable pricing.

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) is a model developed by Venkatesh et al. (2003) that combines eight previously developed models. UTAUT 2 has been widely applied by researchers to understand users' perceptions regarding the acceptance and use of technology. The study was conducted using a sample of 100 participants, consisting of 70% members of the general public and 30% postal service employees, and employed multiple linear regression analysis using SPSS software. The study found that performance expectations, effort expectations, social influence, facilitating conditions, hedonic motivation, perceived value, and habits have a significant positive effect on the intention and behavior of using the Pospay app. Another study conducted by Nikolopoulou et al. (2020) on mobile phone acceptance among 540 students at various Greek universities showed that the variables of performance expectations, social influence, hedonistic motivation, and habits had a significant positive effect on interest in mobile phone use, and that interest in use had a significant effect on mobile phone usage behavior. This means that performance expectations, social influence, hedonic motivation, and habits influence usage behavior through usage interest. A study conducted by Amnas et al. (2023) on FinTech adoption showed that performance expectations, effort expectations, social influence, perceived value, habits, and facilitating conditions have a significant influence on usage interest. However, based on the results of that study, hedonic motivation did not have a significant influence on usage interest.

Unlike previous studies, this research employs different research objects, subjects, and samples. Venkatesh et al. (2012) focused on mobile internet usage in Hong Kong, whereas this study examines the use of the Moka POS application system as a digital accounting system by SMEs in Malang City. The subjects of this study are SMEs in Malang City that use the Moka POS application. This study is expected to serve as a consideration for SMEs in Malang City in adopting technologies or systems to support their businesses. Based on this background, the author will discuss the factors influencing the usage behavior of the Moka POS application by applying the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2).

II. LITERATURE REVIEW

A. UTAUT 2

UTAUT 2 is a model of technology acceptance and use that focuses on the consumer context (Venkatesh et al. 2012). UTAUT identifies significant factors related to technology use and satisfaction with technology use, as well as predicts behavior within organizational settings (Sihombing & Oktaviani, 2022). This theory integrates eight technology acceptance models, including: the Theory of Reasoned Action (TRA), the Technology- -Acceptance Model (TAM), the Motivational Model (MM), the Theory of Planned Behavior (TPB), the Combined TAM and TPB (C-TAM-TPB), the Model of PC Utilization (MPCU), the Innovation Diffusion Theory (IDT), and the Social Cognitive Theory (SCT). UTAUT 2 has a higher predictive power, accounting for up to 70% of user variance compared to other models (Pratama Hafidz et al., 2023).

In 2003, Venkatesh et al. successfully demonstrated that four constructs have a significant influence on the intention to use technology: performance expectations, effort expectations, social influence, and facilitating conditions. Then, in 2012, Venkatesh et al. refined the UTAUT model by adding three constructs: hedonic motivation, perceived value, and habit.

Performance expectations are defined as the extent to which an individual believes that using a system will help them perform their work. Effort expectations are defined as the ease with which a user can use the technology. Social influence is defined as the extent to which an individual feels that others believe they should use a particular technology. Facilitating conditions are defined as the extent to which an individual believes that the technical infrastructure exists to support the use of a system. Hedonic motivation is defined as the extent to which pleasure or satisfaction is derived from using a technology. Value is defined as the consumer's cognitive trade-off between the costs incurred and the benefits perceived from using a technology. Habit is defined as the extent to which people tend to perform behaviors automatically as a result of learning. Usage interest is defined as the relative strength of a person's intention to use a technology. Usage behavior refers to an individual's behavior in using a technology or system. This behavior includes the frequency, intensity, and manner of using the technology or system.

B. Research Framework

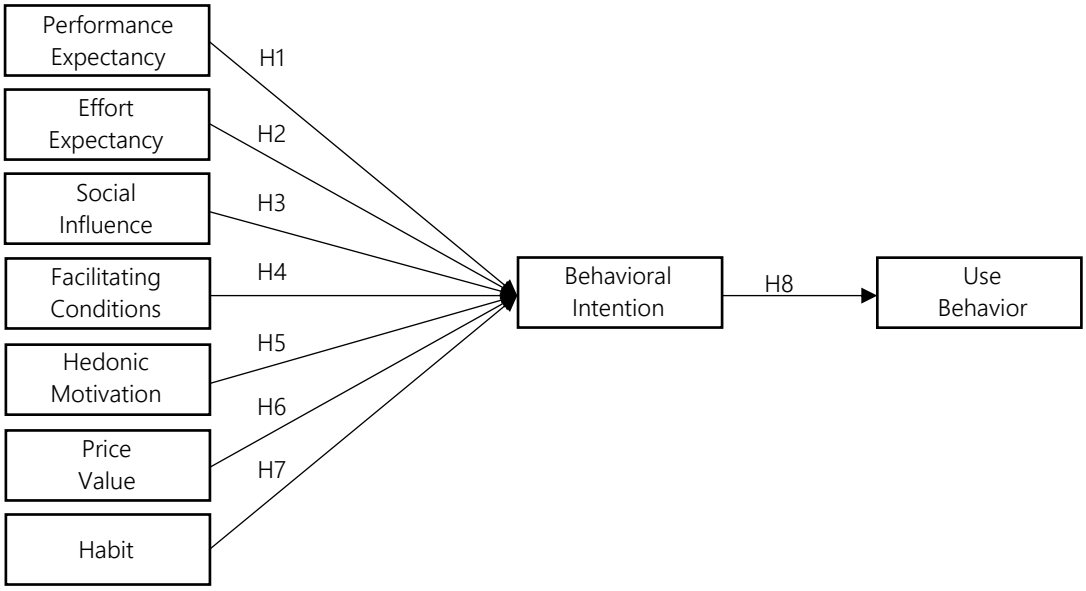

Figure 1 Research Framework

C. Hypothesis Development

The Influence of Performance Expectations on Usage Intention

According to the UTAUT 2 model developed by Venkatesh, performance expectations are the strongest predictor of an individual's intention to use technology. This is because performance expectations provide positive hopes regarding improvements in performance and the outcomes desired by the individual, thereby motivating the individual to adopt a system or technology. This statement is supported by the results of a study by Siswantoro et al. (2023), which demonstrated that performance expectations are a variable that positively

influences the acceptance of the Moka POS application. Research by Nikolopoulou et al. (2020) also confirms that performance expectations have a significant positive influence on usage intention.

H1: Performance expectations have a positive effect on usage interest

The Effect of Effort Expectations on Usage Interest

Based on the UTAUT 2 model, effort expectancy demonstrates a significant positive influence on usage interest. This was measured using three indicators: perceived ease of use, ease of use, and complexity. These three indicators play a crucial role in shaping usage intention because ease of use directly influences whether an individual feels motivated and capable of using a system or technology. These findings are further supported by the research of Sihombing & Oktaviani (2022), which showed that effort expectancy has a positive and significant effect on usage intention.

H2: Effort Expectations Have a Positive Effect on Usage Interest

Social Influence on Intention to Use

The environment can influence the behavior of individuals within it. According to the UTAUT 2 model, social influence can have a positive and significant effect on a person's intention to use technology. This statement is supported by the findings of Hidayat & Aini (2020) and Nikopoulou et al. (2020), who state that social influence has a significant effect on usage intention.

H3: Social influence has a positive effect on intention to use

The Influence of Facilitating Conditions on Intention to Use

According to the UTAUT model, two facilitating conditions were found to have a positive and significant influence on usage intention. Facilitating conditions create a conducive and supportive environment and reduce uncertainty and hesitation, thereby increasing an individual's intention to use a technology. These findings are further supported by studies by Azmi & Bashir (2020) and Hidayat et al. (2020). These studies concluded that facilitating conditions have a positive and significant effect on usage intention.

H4: Facilitating conditions have a positive effect on usage intention

The Influence of Hedonic Motivation on Intention to Use

The pleasure and satisfaction an individual derives from using a system create strong emotional associations that influence the decision to adopt and use the technology in the future. The UTAUT 2 model states that hedonistic motivation has a positive and significant influence on usage intention. This is due to the positive emotional experiences individuals have while using technology, which in turn creates an intention to use a system or technology. This argument is also supported by research from Sihombing & Oktaviani (2022) and Nikolopoulou et al. (2020), which report similar findings.

H5: Hedonistic motivation has a positive effect on usage interest

The Influence of Perceived Value on Usage Interest

According to the UTAUT 2 model, perceived value influences usage intention because consumers always seek the best balance between cost and benefit. The perception that a

technology offers good value encourages the intention to purchase or use the product, and vice versa. This statement is supported by the research findings of Sihombing & Oktaviani (2022), which show that perceived value has a positive and significant influence on usage intention.

H6: Price value has a positive effect on usage intention

The Influence of Habits on Usage Interest

According to the UTAUT 2 model, an individual's habits can influence actions without conscious thought. This means the intention to perform such actions is deeply ingrained and occurs almost automatically. Research by Setiawan & Khaira (2023) and Andrianto (2020) presents findings that support this argument. Habits foster mental efficiency, behavioral consistency, and contextual influences that support the intention to continue established behaviors.

H7: Habits have a positive effect on usage interest

The Influence of Usage Interest on Usage Behavior

In the UTAUT 2 model, usage interest serves as a bridge between determinants—such as performance expectations, effort expectations, social influence, facilitating conditions, hedonic motivation, perceived value, and habits—and actual usage behavior. These determinants influence intention, which in turn influences whether an individual will actually use a technology or system. This argument is supported by the research findings of Setiawan & Khaira (2023), Hidayat et al. (2020), and Nikolopoulou et al. (2020), which state that usage interest has a significant influence on usage behavior.

H8: Usage interest has a positive effect on usage behavior

III. RESEARCH METHODOLOGY

A. Type of Research

This study employs a quantitative approach with an explanatory research design. A quantitative approach was chosen because the collected data is numerical and is statistically analyzed to test the relationships among variables in the research model. Explanatory research aims to explain the influence of independent variables on the dependent variable based on the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model. This study was conducted to analyze the factors influencing the acceptance and use of the Moka POS application technology by Micro, Small, and Medium Enterprises ( ) operators. According to Sugiyono (2018), quantitative research emphasizes objective measurement through statistical, mathematical, or computational analysis to test research hypotheses.

B. Research Object

The subjects of this study are Micro, Small, and Medium Enterprises (MSMEs) in Malang City that use the Moka POS application. The study was conducted in Malang City, with data collected throughout the research period via an online questionnaire. The population for this study consisted of 274 users of the Moka POS app. The sampling technique used was probability sampling with the simple random sampling method, ensuring that every member of the population had an equal chance of being selected as a respondent. The sample size was determined using the Slovin formula, resulting in a sample of 163 respondents.

C. Data Source and Collection Method

The data used in this study are primary data obtained directly from respondents through the distribution of questionnaires. The questionnaire was designed as a Google Form and distributed online to MSME operators who use the Moka POS app in Malang City. The data obtained are quantitative, meaning they are expressed numerically so they can be processed and analyzed statistically in accordance with the study's objectives.

D. Data Analysis Method

The data analysis method used in this study is Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach, processed using SmartPLS software. The SEM-PLS approach was chosen because it is capable of analyzing complex relationships between latent variables and testing the research model simultaneously.

IV. RESULTS AND DISCUSSION

A. Respondent Characteristics

The number of respondents in this analysis was 163, and their characteristics are presented in the following table:

Table 1. Respondent Characteristics

Characteristics	Category	Frequency	Percentage
Gender	Male	92	56.4%
	Female	71	43.6%
	Total	163	100.0%
Respondent Age	19–25 years	81	49.7%
	26–30 years	76	46.6%
	30–35 years	6	3.7%
	Total	163	100.0%
Number of Employees	2–5 People	1	0.6%
	5–10 people	35	21.5%
	11–20 people	84	51.5%
	≥20 people	43	26.4%
	Total	163	100.0%
Monthly Revenue	Less than Rp50,000,000	38	23.3%
	Rp50,000,000 – Rp100,000,000	77	47.2
	More than Rp100,000,000	48	29.4%
	Total	163	100.0%
Business Sector	Food and Beverage	144	88.3%
	Services	7	4.3%
	Trade	9	5.5%
	Apparel	3	1.8%
	Total	163	100.0%

Source: Primary Data Processing (2024)

B. Outer Model Test

Convergent Validity

Convergent validity can be assessed through the outer loadings of each indicator. The outer loadings obtained should be > 0.5; however, if an outer loading is < 0.5, the indicator should be considered for removal or elimination. The AVE value must be above 0.50. The table below

shows that the data meets the criteria for convergent validity. The following table presents the results of the outer loadings and AVE values:

Table 2. Outer Loadings

Variable	Label	Outer Loading	AVE
BI	BI1	0.818	0.636
	BI2	0.767	
	BI3	0.806	
EE	EE1	0.857	0.658
	EE2	0.777	
	EE3	0.797	
FC	FC1	0.788	0.672
	FC2	0.737	
	FC3	0.729	
	FC4	0.769	
HB	HB1	0.863	0.645
	HB2	0.762	
	HB3	0.780	
HM	HM1	0.903	0.811
	HM2	0.898	
PE	PE1	0.792	0.606
	PE2	0.742	
	PE3	0.744	
	PE4	0.832	
PV	PV1	0.822	0.653
	PV2	0.776	
	PV3	0.826	
SI	SI1	0.837	0.624
	SI2	0.752	
	SI3	0.778	
UB	UB1	0.788	0.641
	UB2	0.755	
	UB3	0.855	

Source: Primary Data Processing (2024)

C. Discriminant Validity

Discriminant validity can also be assessed using the Fornell-Larcker Criterion, which is the square root of the AVE. If the Average Variance Explained (AVE) is greater than the degree of correlation among the latent variables, then it can be concluded that discriminant validity is sufficient.

Table 3. Fornell-Larcker Criterion

	BI	EE	FC	HB	HM	PE	PV	SI	UB
BI	0.797								
EE	0.539	0.811							
FC	0.592	0.404	0.756						
HB	0.590	0.321	0.417	0.803					
HM	0.296	0.274	0.204	0.191	0.901				

	BI	EE	FC	HB	HM	PE	PV	SI	UB
PE	0.606	0.344	0.489	0.534	0.242	0.778			
PV	0.609	0.407	0.532	0.426	0.308	0.451	0.808		
SI	0.432	0.366	0.351	0.340	0.190	0.347	0.438	0.790	
UB	0.558	0.248	0.598	0.386	0.144	0.386	0.493	0.346	0.801

Source: Primary Data Processing (2024)

D. Reliability

Reliability tests are used to measure the internal consistency of a measurement instrument. Reliability indicates the accuracy, consistency, and precision of a measurement instrument in performing measurements. Reliability tests in PLS use two methods: Cronbach's alpha and composite reliability. The Cronbach's alpha and composite reliability coefficients must be greater than 0.7.

Table 4. Reliability

Variable	Cronbach's Alpha	Composite Reliability
BI	0.713	0.840
EE	0.741	0.852
FC	0.750	0.842
HB	0.725	0.844
HM	0.767	0.896
PE	0.784	0.860
PV	0.735	0.850
SI	0.702	0.832
UB	0.721	0.842

Source: Primary Data Analysis (2024)

E. Hypothesis Testing

Testing the inner model—often referred to as the structural model—aims to analyze the relationships among constructs within the research model. Assumption checks were conducted based on the results of the inner model exploration, which included P-values and t-statistics. The rule of thumb applied in this study was a t-statistic >1.96 with a P-value <0.05 (5%), and the original sample had a positive value.

Table 5. T-test

Hypothesis	Original Sample (O)	T-Statistics	P-Values	Notes
PE → BI	0.207	3.825	0.005	Significant
EE → BI	0.213	4.373	0.001	Significant
SI → BI	0.046	0.719	0.472	Not Significant
FC → BI	0.175	2.540	0.011	Significant
HM → BI	0.036	0.624	0.532	Not Significant
PV → BI	0.205	3.670	0.005	Significant
HB → BI	0.227	2.616	0.009	Significant
BI → UB	0.558	7.263	0.000	Significant

Source: Primary Data Analysis (2024)

F. Discussion

This study was conducted to analyze the factors influencing interest in and usage behavior of the Moka POS app using the UTAUT 2 model. Based on the data analysis results, it was found that out of the 8 hypotheses developed, 6 were accepted. Based on the 6 accepted hypotheses, it was shown that there are 5 factors influencing interest in using the Moka POS app, namely performance expectations, effort expectations, facilitating conditions, perceived value, and habits; and usage behavior is influenced by interest in usage. Future efforts to increase interest in using the Moka POS app among MSMEs in Malang City can focus on performance expectations, business expectations, facilitating conditions, perceived value, and habits, which are also expected to subsequently increase usage behavior of the Moka POS app among MSMEs in Malang City.

Based on the results of the hypothesis testing, the performance expectation variable has a significant positive effect on usage intention. The findings indicate that the higher a user's confidence in the benefits gained from using the Moka POS app, the greater their usage intention for the Moka POS app. The UTAUT 2 model emphasizes that performance expectations are the strongest factor influencing a person's intention to use a technology. These results are consistent with the research by Siswantoro et al. (2023), which found that the higher users' confidence in the benefits gained from adopting the Surabaya E-Peken Website, the greater their intention to use the Surabaya E-Peken Website. Azmi & Bashir (2020) also analyzed the use of an information system called SIORTU; their study highlighted the importance of performance expectations in driving interest in using the Moka POS app, which in turn influences actual usage behavior.

Based on the results of the hypothesis testing, the effort expectation variable had a significant positive effect on usage interest. The findings indicate that the more users feel that technology simplifies the effort they expend, the greater their interest in using the Moka POS app will be. These results are consistent with the study by Hidayat et al. (2020), which explains that effort expectancy significantly and positively influences usage interest through users' belief in the ease offered by technology, thereby reducing the effort required. Research by Sihombing & Oktaviani (2022) also illustrates that the ease offered by the Pospay app makes it easier for users to learn how to use the app, thereby increasing their interest in using the Pospay app. The results of both studies emphasize the importance of technological ease in fostering users' perception that the technology simplifies their work.

Based on the results of the analysis, it was found that social influence has a positive but insignificant effect on usage interest. This means that an increase in social influence among MSME operators in Malang City does not have a significant impact on their interest in using the Moka POS app. These results are supported by several studies showing that social influence does not always have a significant effect on usage intention. For example, a study by Azmi & Bashir (2020) found that not all aspects of social influence have a significant effect on usage intention. Furthermore, Andrianto's (2020) study also indicates that an increase in social influence does not significantly affect an increase in usage intention. According to Sebastian et al. (2022), one reason social influence does not significantly affect usage intention is that users prioritize personal preferences. Many individuals, particularly among younger adult generations such as Generations Y and Z, tend to be more independent in making technology-related decisions. They rely more on personal judgments—such as their perception of a technology's benefits and ease of use—rather than external influences like the opinions of

others. When users have a strong understanding of technology and believe it can enhance productivity, they tend to be less influenced by the opinions of others.

The results of this study found that facilitating conditions have a positive and significant influence on usage interest. This indicates that improving facilitating conditions for MSME owners can significantly increase their interest in using the Moka POS app. These results are consistent with several previous studies showing a positive and significant relationship between facilitating conditions and usage intention. For example, the study by Azmi & Bashir (2020) demonstrated that facilitating conditions significantly influence the intention to use SIORTU. Hidayat et al. (2020) also found that facilitating conditions have a significant influence on the intention to use e-wallet technology. This study indicates that facilitating conditions play a crucial role in increasing interest in using technology, through resources, knowledge, and assistance from others to support its use.

Based on the analysis, it was found that hedonistic motivation has a positive but insignificant effect on usage interest. This means that an increase in hedonistic motivation among MSME operators in Malang City does not have a significant impact on their interest in using the Moka POS app. These results are consistent with several studies showing that hedonic motivation does not always have a significant influence on usage interest. For example, a study by Hidayat et al. (2020) on e-wallet usage in South Tangerang City noted that hedonic motivation may not influence usage interest if other factors are more dominant. According to the findings of Amnas et al. (2023), the lack of a significant effect of hedonistic motivation on usage interest may occur because users prioritize functional factors—such as convenience and economic benefits—over personal satisfaction. This suggests that while hedonistic motivation has a positive influence on usage interest, this influence does not always result in a significant direct impact.

The results of this study found that perceived value has a positive and significant effect on usage interest. This suggests that increasing perceived value among MSME operators can significantly boost their interest in using the Moka POS app. These results are consistent with several previous studies that have shown a positive and significant relationship between perceived value and usage intention. For example, Andrianto's (2020) study demonstrated that the intention to use the Linkaja app is influenced by perceived value, as users feel the services provided by the Linkaja app are worth the price paid to access them. Research by Sihombing & Oktaviani (2022) also revealed user satisfaction with the Pospay service, where users felt that the cost of using Pospay was commensurate with the services provided, leading them to intend to use Pospay in the future.

The results of this study found that habit has a positive and significant influence on usage intention. This suggests that increasing the habit among MSME owners can significantly boost their intention to use the Moka POS app. These results align with the study by Nikolopoulou et al. (2020), conducted at a university in Greece, which demonstrated that habit is the strongest determinant of the intention to use mobile phones. Habit has been proven to be one of the most effective factors in increasing the intention to use mobile phones, indicating that habits formed through mobile phone use can aid users in their learning processes. Research by Setiawan & Khaira (2023) also shows that habits formed while using technology directly influence interest in using that technology, as users find it easier to accept such technological services due to these habits. Consequently, users feel compelled to use a specific technology to perform certain activities.

The results of this study found that interest in usage has a positive and significant influence on usage behavior. This indicates that increasing interest in usage among MSME owners can significantly boost their usage of the Moka POS app. These results align with several previous studies that have shown a positive and significant relationship between usage interest and usage behavior. For example, a study conducted by Nikolopoulou et al. (2020) on the use of mobile phones for student learning activities at a university in Greece demonstrated that an increase in the intention to use mobile phones while studying also significantly increased their actual usage. This study is also supported by Setiawan & Khaira (2023), who demonstrated that usage intention significantly increases the use of the GoFood app. This indicates that technology providers should not focus solely on technical aspects but must also consider the psychological and behavioral factors that drive usage intention.

V. CONCLUSION

From the results of the hypothesis testing conducted to analyze the factors influencing user interest in the Moka POS app using the UTAUT 2 model, it was found that 6 hypotheses were accepted and 2 were rejected. The 6 accepted hypotheses are: performance expectations have a significant positive impact on usage intention (H1); effort expectations have a significant positive impact on usage intention (H2); -facilitating conditions have a significant positive impact on usage intention (H4), perceived value has a significant positive impact on usage intention (H6), habit has a significant positive impact on usage intention (H6), and usage intention has a significant positive impact on usage behavior (H6). Thus, the factors influencing the intention to use the Moka POS app are performance expectations, effort expectations, facilitating conditions, perceived value, habits, and the intention to use the Moka POS app is influenced by usage behavior.

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