P-ISSN 1410-1831 | E-ISSN 2807-9647

Volume 31 Number 1, January 2026
JOURNAL OF ACCOUNTING AND FINANCE (JAK)
Faculty of Economics and Business, University of Lampung, Indonesia

THE EFFECT OF PERCEIVED USEFULNESS AND EASE OF USE ON MSME ENTREPRENEURS' INTEREST IN USING THE CASHIER APPLICATION

Sugianarti[1a], Reni Dwi Widiyastuti[2b], Risal[3c]
[123]Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Panca Bhakti, Pontianak, Indonesia
Sugianarti3104@gmail.com[a], renidwiwidiyastuti@upb.ac.id[b], risal@upb.ac.id[c]

ARTICLE INFO
Received: November 5, 2025;
Accepted: December 1, 2025;
Published: January 15, 2026;

Volume 31. Number 1,
January 2026, pp. 1-13
http://doi.org/10.23960/jak.v31i1.4465

ABSTRACT

The development of information technology has brought significant changes in business management, including the Micro, Small and Medium Enterprises (MSMEs) sector. To remain competitive, MSME entrepreneurs are expected to utilize technology that can increase efficiency and effectiveness, such as using cashier applications. This study aims to examine how perceived usefulness and perceived convenience influence interest in using cashier applications for recording sales transactions. The research employed a quantitative method with an explanatory approach, focusing on testing causal relationships between variables through inferential statistical analysis. Data were collected using questionnaires distributed to 100 MSME entrepreneurs in Pontianak City. Analysis included validity and reliability tests, classical assumption tests, and multiple linear regression to examine partial and simultaneous effects. Results indicate that perceived usefulness and perceived convenience both partially and simultaneously have a positive and significant effect on interest in using cashier applications, with perceived usefulness being the most dominant factor. These findings support the Technology Acceptance Model (TAM), which explains that technology adoption is influenced by users' beliefs. The results provide important implications for developers and stakeholders in promoting MSME digitalization through improving application features, education, and digital literacy.

Keywords: Cashier Application, Interest in Use, MSMEs, Perceived Usefulness, Perceived Ease of Use

ABSTRAK

Perkembangan teknologi informasi telah membawa perubahan signifikan dalam manajemen bisnis, termasuk di sektor Usaha Mikro, Kecil, dan Menengah (UMKM). Agar tetap kompetitif, pelaku UMKM diharapkan dapat memanfaatkan teknologi yang mampu meningkatkan efisiensi dan efektivitas, salah satunya melalui penggunaan aplikasi kasir. Penelitian ini bertujuan untuk mengetahui bagaimana persepsi manfaat (perceived usefulness) dan persepsi kemudahan (perceived convenience) memengaruhi minat menggunakan aplikasi kasir sebagai alat pencatatan transaksi penjualan. Penelitian ini menggunakan metode kuantitatif dengan pendekatan eksplanatori, yang fokus pada pengujian hubungan kausal antar variabel melalui analisis statistik inferensial. Data dikumpulkan melalui kuesioner yang disebarkan kepada 100 pelaku UMKM di Kota Pontianak. Analisis data meliputi uji validitas dan reliabilitas, uji asumsi klasik, serta regresi linear berganda untuk menguji pengaruh parsial dan simultan. Hasil penelitian menunjukkan bahwa persepsi manfaat dan persepsi kemudahan secara parsial maupun simultan memiliki pengaruh positif dan signifikan terhadap minat menggunakan aplikasi kasir, dengan persepsi manfaat menjadi faktor paling dominan. Temuan ini mendukung Technology Acceptance Model (TAM), yang menjelaskan bahwa adopsi teknologi dipengaruhi oleh keyakinan pengguna. Hasil penelitian memberikan implikasi penting bagi pengembang aplikasi dan pemangku kepentingan dalam mendorong digitalisasi UMKM melalui peningkatan fitur aplikasi, pendidikan, dan literasi digital.

Kata Kunci: *Aplikasi Kasir, Minat Penggunaan, Persepsi Kegunaan, Persepsi Kemudahan, UMKM*

Corresponding author:
Sugianarti
(Jl. Komodor Yos Sudarso No.1, Sungai Beliung, Kecamatan Pontianak Barat, Kota Pontianak, Kalimantan Barat)
Email: sugianarti3104@gmail.com

A. INTRODUCTION

The development of information technology has changed how businesses manage operations, including in the

MSME sector. Cashier applications are increasingly popular among MSMEs because of digital transformation, which allows them to record transactions more quickly, accurately, and efficiently. This condition is increasingly relevant because many MSMEs still rely on manual bookkeeping, which is prone to human error and complicates the financial recap process (Rafiussani & Armin, 2024).

This phenomenon is in line with Davis (1989), who explained that technology acceptance is influenced by perceptions of usefulness and ease of use. In addition, digitalization is also considered amdriveriness productivity, as stated by Hakim, Narulita, and Iswahyudi (2024), who found t, who foundhat digital financial records help MSMEs improve effectiveness and accuracy. As stated by Hakim et al. (2024) that digital financial records help MSMEs improve effectiveness and accuracy.Digital financial records help MSMEs improve the effectiveness and accuracy of financial data management financial data management. This finding is reinforced by Hariyani and Prasetio (2021) who assert that accounting software is able to improve accuracy and speed in preparing financial data software is able to improve accuracy and speedin various educational and business environments.

From a theoretical perspective, the Technology Acceptance Model (TAM) is an appropriate framework for explaining technology adoption, as it provides an explanation of technology, including views on how useful and easy it is to use. This view is important in determining the attitude and desire to use technology. On the other hand, Hariyani and Prasetio (2021) said that the digitization of MSME financial records concluded that digitizing financial reports can help MSMEs manage sales and financial transactions easily, quickly, and accurately, although there are several problems such as investment costs, data protection, and limited technological knowledge. Therefore, the use of digital cashier applications in MSMEs can not only increase operational effectiveness but also strengthen the accuracy and reliability of the financial recording system as a basis for data-based business decision-making. This is also in line with the findings of Febrianto and Wartariyus (2023), who explained that the use of Bone Software in the cashier system can speed up the transaction process and minimize recording errors in the printing business environment.

However, most research on technology adoption in MSMEs still uses generic TAM models or combined models, such as the Unified Theory of Acceptance and Use of Technology (UTAUT). This research did not specifically focus on the cashier application industry in MSMEs with small business characteristics. For example, research on the acceptance of cloud-based cashier applications by MSMEs in Semarang using UTAUT, instead of focusing on perceived usefulness and convenience alone. Therefore, this study specifically examines how MSME entrepreneurs perceive the usefulness and convenience of cashier applications, strengthening the theoretical basis of TAM in a more specialized context (Ilma & Muid, 2023). This method explains technology, including views on its usefulness and ease of use. This view is a major element in determining attitudes and desires to utilize technology in the classroom. In addition, this study aims to provide concrete evidence in the context of MSMEs in Indonesia regarding digital cashier technology, as well as strengthen the use of the TAM model in the dominant MSME cashier application. Sugiarti and Rusmana (2022) also confirm that the willingness to adopt TAM-based school finance applications is strongly influenced by perceptions of usefulness and ease of use, so it is relevant to the context of MSMEs.

The main focus of this research is to reveal the extent to which the perceived usefulness and convenience of cashier applications affect the interest of MSME entrepreneurs in Pontianak City in adopting the technology. Many entrepreneurs believe that cashier applications are not important because they are complicated, expensive, or not suitable for their needs. If chosen and adopted properly, the cashier application can record sales transactions automatically, reduce input errors, and help entrepreneurs and business development in real time (Sigalingging, 2022). This is also related to research showing that information technology capabilities greatly help improve the efficiency and effectiveness of accounting processes in academic institutions, which shows that the level of digital literacy of users affects their interests and attitudes towards the use of digital accounting technology.

The application of this cashier application is an aspect of technology-driven accounting change. As explained by Setiawan, Widyastuti, and Sari (2023), the ability to produce digital financial reports is crucial for improving business efficiency and accuracy in decision-making. The study also emphasizes that MSME players in Pontianak City who use accounting technology are more effective in maintaining the accuracy of financial reports and in speeding up administrative processes.

Although digital cashier applications are growing rapidly, MSME entrepreneurs' acceptance level tends to be low. Many previous studies have only focused on digital payment systems such as QRIS or digital wallets, while studies on digital cashier apps as financial recording systems are still very limited (Kusumawati & Putri, 2024). In the current context, when the government is aggressively encouraging the digital transformation of MSMEs through

digital onboarding programs, understanding the factors that influence interest in using cashier apps is important. Therefore, this study is important because it fills the research gap and provides empirical evidence on how perceived usefulness and convenience affect the MSME sector's interest in using digital cashier technology. This is in line with the study of Soeharjoto, Ratnawati, Mariyanti, Syofyan, and Tribudhi (2020), which emphasizes the importance of digital technology in post-pandemic small business empowerment.

The readiness of MSME actors to apply accounting standards also affects digital transformation in the accounting system. Septiani (2022) found that many MSMEs in Pontianak City still experience obstacles in implementing the Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK-EMKM) due to a lack of understanding of financial literacy. This shows the importance of technological assistance, such as cashier applications, to support recording transactions according to accounting standards. In addition, Pirham, Khaddapi, and Rahmawati (2025) emphasized that perceived benefits and ease of use play an important role in improving the quality of use of local government information systems, which is relevant to the context of MSMEs.

According to the TAM model, perceived financial technology and ease of use are the two main factors that influence technology acceptance. A study conducted by Sholihah and Nurhapsari (2023) shows that these two variables affect the intention of MSMEs in Semarang to use the QRIS digital payment system. The results show that the TAM model is important for MSME digitization. Therefore, this study aims to apply similar concepts to digital cashier applications that have different technical and operational features from digital payment systems.

In addition, research by Adelia and Sukoco (2025) on the use of Kasir Pintar Pro in Jember MSMEs shows that the perceived usefulness and convenience of the fintech cashier application greatly influences the desire to use it. This shows that the digital cashier application is an integrated financial information system rather than just using manual recording tools. Therefore, this study increases the use of TAM by prioritizing the use of digital cashier applications in the MSME sector, which has not been widely researched.

Previous research has also shown that MSMEs often face challenges when implementing digital systems, such as investment costs, data protection, and limited technological knowledge. In the context of using digital cashier applications, these obstacles are further exacerbated by the view that the system is complicated and difficult to use. Kala'lembang, Soetjipto, and Winarno (2024) emphasized that ease of use is a crucial factor in encouraging MSME entrepreneurs to use digital systems.

In terms of usability, digital cashier applications provide various benefits, such as automatic recording, direct financial reports, and administrative efficiency that supports reporting. Kusumawati and Putri (2024) found that perceived usefulness increases the desire to use digital transaction applications in MSME financial management. This finding supports the idea that perceived usefulness is a major factor for MSME actors in adopting digital cashier applications.

However, the use of the TAM model in the context of applications remains limited empirically. Most research has focused only on electronic payment systems, such as QRIS or digital wallets. Ikhlash, Irsutami, and Afifah (2024) showed that people's cashless readiness is still low due to uneven infrastructure and understanding of technology. Therefore, this research is important because no previous research has discussed the context of MSMEs using digital cashier applications in Pontianak City.

Considering this phenomenon, this study was conducted to increase our knowledge of the variables that influence MSME entrepreneurs' interest in using digital cashier applications based on the TAM model. The findings of this study are expected to provide theoretical contributions to the development of technology adoption models, as well as practical implications for application developers, financial institutions, and the government in strengthening the digital ecosystem of MSMEs in Indonesia.

B. LITERATURE REVIEW AND DEVELOPMENT HYPOTHESIS

Technology Acceptance Model (TAM) Theory

The TAM model was proposed by Davis (1989) as a theoretical framework for understanding and predicting technology acceptance by users. In this context, the two main components that influence a person's desire to use a technology system are its usefulness and ease of use. The extent to which a person believes that using this system will improve their performance at their workplace. On the other hand, perceived ease of use refers to how much a person believes that using the system will be free of difficulty or effort.

Furthermore, based on TAM, views on ease of use not only directly influence the intention to use but also have an indirect impact through views on usability (Schorr, 2023). This finding is also reinforced by Sugiarti and Rusmana (2022), who pointed out that the ease of use and usability of the Siperkasa application significantly shape technology

adoption intentions in the context of educational institutions. In other words, if a system is considered easy to use, users tend to assume that the system will be more useful for their work. Thus, ease of use serves as a crucial initial access point in building perceived usefulness, which in turn influences the decision to use the technology.

The TAM model has been extended in various versions, such as TAM2 and the Unified Theory of Acceptance and Use of Technology (UTAUT). The extensions include other variables, such as subjective norms, job relevance, system quality, facility conditions, and user experience. In numerous technological applications, such as online learning platforms, automated grading systems, and AI-driven education tools, scholars frequently apply the Technology Acceptance Model (TAM) and its extensions to assess user acceptance, including that of students and educators (Chen, Jiang, Zhou, & Li, 2025).

In the context of implementing a new system such as a digital payment system or cloud-based accounting, it can be said that if users believe that the system is easy to use, then they are likely to judge the system as useful and can improve the efficiency or effectiveness of work. If both perceptions are positive, intentions and ultimately system usage will increase. This mode has been empirically tested to explain most of the variation in interest in technology use.

Perceived Usefulness (PU)

Perceived Usefulness (PU), one of the important components of the TAM model is perceived usefulness, is defined as when a person believes that using a particular system will improve his work performance. In a broader sense, usability assesses how much a user believes that using technology can improve job efficiency or productivity (Fridkin, Greenstein, Cohen, & Damari, 2024). In the context of MSMEs that implement cashier applications, perceived usefulness refers to the level of assessment of entrepreneurs or business owners regarding the extent to which cashier applications benefit their operational activities. This is also in line with Novanda (2023), who found that perceived usefulness plays a dominant role in encouraging MSMEs to adopt platform-based digital services.

For example, entrepreneurs believe that through a cashier application, they can record transactions faster, speed up the customer transaction process, and facilitate the analysis of sales and investment data. In other words, the greater the entrepreneur's belief that the cashier application can support these aspects, the higher the perceived usefulness. Furthermore, some studies have shown that usability is often an important indicator of an entrepreneur's intention or desire to use a system. For example, research shows that the construct of usability has a significant influence on the desire to use technology, which, in turn, influences the actual use of technology. Thus, in this study, specifically related to MSMEs and cashier apps, the measurement of perceived usefulness can be used as a relevant independent variable to explain the reasons behind entrepreneurs' choice or rejection of cashier apps. Quah (2023) also suggested that perceived usefulness is an important predictor in technology acceptance models, even in digital learning contexts such as Wakelet.

Perceived Ease Of Use (PEOU)

Perceived Ease of Use (PEOU) describes the extent to which a person considers that the use of a system will be free from great effort or heavy manual burden. In the context of payment applications, this ease is seen through an intuitive and easy-to-understand interface, so that users do not need to think hard to explore the system. According to the Technology Acceptance Model (TAM), perceived ease of use plays a crucial role as one of the main factors in technology acceptance by users (Davis & Granic, 2024).

Furthermore, ease of use indirectly reinforces the usability resistance view. This is due to the fact that when a system is easily accessible, users can quickly perceive tangible benefits from the system. An easy-to-use payment app enables more efficient transactions, reduces errors, and speeds up settlements. In TAM research, it has been revealed that convenience not only has a direct impact on the purpose of use but also has an impact on usability (Tao, 2008). Pirham et al. (2025) also showed that ease of use contributes to system quality and user satisfaction in government information systems. Thus, ensuring that the payment app has an easy-to-understand design, smooth input process, simple steps, and clear tutorials and help is not just an added element but an important basis for achieving wider adoption by users. In implementation, this ease factor must be considered because ease reduces manual errors and plays a role in usability; if it is easy to use, users will more clearly see the benefits.

Hypothesis Development

Perceived Usefulness (PU) on Interest in Use

Perceived usefulness describes the extent to which users believe that cashier applications provide real

benefits to improve business performance. Empirical evidence shows that MSMEs are more encouraged to adopt technology if they see an increase in productivity, efficiency, and accuracy in recording transactions. Recent research confirms that perceived usefulness has a significant influence on interest in using accounting applications and digital transaction systems (Fitrianisa, Dwiharyadi, & Afni, 2023). This is also in line with the findings of Novanda (2023), which states that perceived usefulness has the most dominant influence on MSMEs' interest in adopting digital services.

In the context of MSMEs, cashier applications that can automate transaction recording, provide real-time reports, and reduce the risk of input errors will increase the perception that this technology is essential for business continuity. In addition, Adelia and Sukoco (2025) show that the benefits of fintech-based cashier systems are the dominant factor that encourages small entrepreneurs to switch from manual recording. This finding is in line with the extension of TAM, which states that perceived usefulness is the main determinant of the formation of behavioral intention (Venkatesh & Bala, 2008). Thus, the following hypothesis is proposed:

H1: Perceived usefulness has a positive and significant effect on MSME entrepreneurs' interest in using the cashier application.

Perceived Ease of Use (PEOU) on Interest in Use

Perceived ease of use refers to the belief that the cashier app can be used without great effort, learned quickly, and does not pose significant technical barriers. Recent research has shown that MSMEs with varying levels of digital literacy are particularly sensitive to the ease of interface and application navigation (Kala'lembang et al., 2024). If the cashier application has a simple design, concise input flow, and clear usage guidelines, adoption barriers will be significantly reduced. Kurnia, Situmorang, and Sudiyono (2025) also proved that ease of use significantly increases user readiness to adopt information system-based applications such as Siperkasa.

Wulandari, Hidayah, Harahap, and Firdauzi (2023) showed that perceived convenience has a direct and indirect influence, through perceived usefulness, on interest in adopting digital systems, including QRIS and MSME accounting applications. In addition, the study results confirm that increasing digital literacy strengthens the perception of convenience, which ultimately encourages the use of technology. Therefore, the second hypothesis is formulated as follows:

H2: Perceived convenience has a positive and significant effect on MSME entrepreneurs' interest in using the cashier application.

Research Framework

To make it easier to see the steps taken by researchers in conducting this research, this research can be described in the following figure:

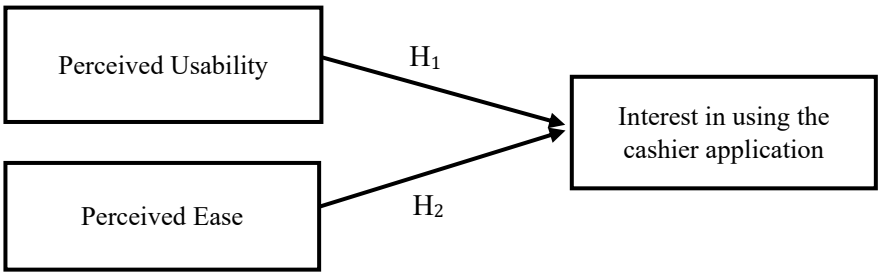

Figure 1. Research Framewo

C. RESEARCH METHODOLOGY

This study uses a quantitative approach because it aims to prove correlations and causal relationships. The population in this study is MSME entrepreneurs in Pontianak. This study used a purposive sampling technique because the population is very large and the exact number is unknown. This sampling technique was based on certain criteria related to the research objectives. The criteria for respondents selected were MSME entrepreneurs who lived in Pontianak City, had used or planned to use digital cashier applications, and had a basic understanding of the use of information technology for business activities.

Research Type and Approach

This research is classified as causal associative research, with the aim of understanding the causal relationship between the independent and dependent variables. The independent variables in this study were perceived

usefulness (X1) and perceived convenience (X2), while the dependent variable was interest in using the cashier application (Y).

Population and Sample

This study used a purposive non-probability sampling method. This method was chosen because researchers have specific criteria to determine which respondents are considered the most suitable and can provide the information needed regarding the importance of using cashiers in micro, small, and medium enterprises (MSMEs).

Purposive sampling is a sampling method that considers many factors and selects respondents who meet the research criteria. In other words, not all members of the population have the same opportunity to be sampled; only those who meet the research criteria can be selected as respondents. The criteria for the respondents in this study were as follows:

1. Micro, Small, or Medium Enterprises (MSMEs) entrepreneurs operating specifically in the Pontianak City area.
2. Have known or used a digital cashier application, in operating their business, either mobile or web-based.
3. Business owners or managers who have the authority to make decisions regarding the use of business technology
4. Willing to completely and honestly fill out the research questionnaire according to their experience using the cashier application.

The selection of this purposive sampling method was based on the consideration that not all MSME actors in the research area used the cashier application. Therefore, the respondents selected were those who had direct experience in adopting and using digital cashier applications, so that the data generated were more valid and in accordance with the research objectives. The Slovin formula was used to calculate the sample size:

$$n = \frac{N}{1 + N(e)^2}$$

Description:
n = number of samples
N = number of populations
e = tolerance of error (0.05)

Data Collection Technique

The testing method in this study was carried out systematically using statistical analysis tools assisted by the IBM SPSS Statistics 20. Data were collected using questionnaires distributed directly and through online platforms. Each question in the questionnaire used a Likert scale of 1-5 for 100 respondents of MSME entrepreneurs in Pontianak City. Each indicator item was tested using several stages of statistical testing as follows.

1. Validity and Reliability Test

Validity test

A validity test was conducted to ensure that each questionnaire item measured the expected value. Therefore, the questions must be in accordance with the idea or variable being studied. That is, if the researcher wants to know how easy the cashier application is, then each question item must show features related to the ease of use of the application, not other features such as subscription prices or an attractive appearance.

In practice, the validity test usually examines the correlation between the score of each item and the total score. A high and significant correlation value indicates that the item is valid because it can represent the variable. Conversely, a low correlation value indicates that the item is inappropriate and should be corrected or deleted. With good validity, researchers can ensure that the instruments used are in accordance with their research objectives.

Reliability test

A reliability test was conducted to determine whether the research instrument produced consistent results. In other words, the results are not different if the same questionnaire is given to a group of respondents under the same conditions. Reliability places more emphasis on the stability of the instrument and its ability to produce consistent answers.

Cronbach's alpha is usually used to test the reliability of an instrument. If the value is high (above 0.70), then the instrument is considered reliable. This means that the respondents provided consistent answers to similar questions. However, a low value indicates that the question items are inconsistent or confusing to

respondents. With good reliability, researchers can ensure that the instruments used not only measure variables correctly or validly but are also stable and reliable.

2. Classical Assumption Test

Before conducting the regression analysis, the data were tested to ensure that there were no violations of the basic assumptions. The tests carried out included the following:

Normality Test

A normality test was performed to determine whether the error pattern of the regression model was reasonable. If the residuals spread normally, it indicates that the regression model cannot be used, and the analysis results are more reliable.

Multicollinearity Test

The multicollinearity test was used to ascertain whether two or more independent variables overlapped. For example, if perceived usefulness and perceived convenience are almost exactly the same in influencing interest, then the model cannot distinguish which one is more influential.

Heteroscedasticity Test

The heteroscedasticity test was used to determine whether the distribution of errors in the model increased or decreased at a certain value level. The regression results may not be accurate if there is an inconsistent residual that varies from large to small.

3. Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the extent of influence of two or more variables on one objective variable. This study uses regression techniques to determine how much perceived usefulness and perceived ease can explain or influence MSME entrepreneurs' desire to use the cashier application.

4. Hypothesis Test

Test t (Partial Test)

The t-test was used to determine whether the variables in this study, namely perceived usefulness and convenience, influence the interest of MSME entrepreneurs in using the cashier application.

F Test (Simultaneous Test)

The F-test is used to determine how the two independent variables affect the interest of MSME entrepreneurs as a whole. Thus, the interest of MSME entrepreneurs is no longer examined individually but only their combined influence. The results of this analysis provide a basis for drawing conclusions about the factors that encourage MSME entrepreneurs in Pontianak City to adopt digital cashier applications.

D. RESULT AND DISCUSSION

Research Results

This section presents the results and explanations of the research conducted using the research methodology. The following are the results and explanations of this study:

Validity Test

Table 1. Validity Test Results

Variable	Item	R Count	R Table	Description
Perceived Usefulness (X1)	X1.1	0.746	0.195	Valid
	X1.2	0.675	0.195	Valid
	X1.3	0.691	0.195	Valid
	X1.4	0.655	0.195	Valid
	X1.5	0.659	0.195	Valid
Perceived Ease (X2)	X2.1	0.769	0.195	Valid
	X2.2	0.564	0.195	Valid
	X2.3	0.746	0.195	Valid
	X2.4	0.720	0.195	Valid
	X2.5	0.662	0.195	Valid
Interest in Using the Cashier Application (Y)	Y1	0.637	0.195	Valid
	Y2	0.689	0.195	Valid
	Y3	0.746	0.195	Valid

	Y4	0.563	0.195	Valid
	Y5	0.535	0.195	Valid

Source: Data output from IBM SPSS 20

Based on table 1. The validity test above, that all items in each statement on the variable have a calculated r value greater than r table = 0.195, so that all items in the statement are declared valid.

Reliability Test

Table 2. Reliability

Variable	Cronbach's Alpha	Critical Value	Description
Perceived Usefulness	0.716	0.60	Reliable
Perceived Ease	0.731	0.60	Reliable
Interest in Using the Cashier Application	0.635	0.60	Reliable

Source: Data output from IBM SPSS 20

Notes: X1 = Perceived Usefulness; X2 = Perceived Ease; Y = Interest in Using the Cashier Application

Based on the results in Table 2, the reliability test above shows that the alpha coefficient value states that the variables studied have mixed results and that these variables have a Cronbach's alpha value higher than the critical value of 0.60. Therefore, it can be concluded that all the variables used in this study are reliable.

Classical Assumption Test

Normality Test

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	1.44543757
Most Extreme Differences	Absolute	0.098
	Positive	0.064
	Negative	-0.098
Kolmogorov-Smirnov Z		0.980
Asymp. Sig. (2-tailed)		0.292

Source: Data output from IBM SPSS 20

Based on table 3. From the normality test results of the one-sample Kolmogorov-Smirnov test, the Asymp. Sig. (2-tailed) value = 0.292> 0.05. That is, the data obtained were normally distributed, such that they met the requirements.

Multicollinearity Test

Table 4. Multicollinearity Test

Variable	Tolerance	VIF
Perceived Usefulness (X1)	0.858	1.166
Perceived Ease (X2)	0.858	1.166

Source: Data output from IBM SPSS 20

Based on table 4. In the multicollinearity test, the results of the two variables above have tolerance> 0.10 and VIF < 10. This means that the data obtained do not exhibit multicollinearity, and there is no strong relationship between the independent variables.

Heteroscedasticity Test

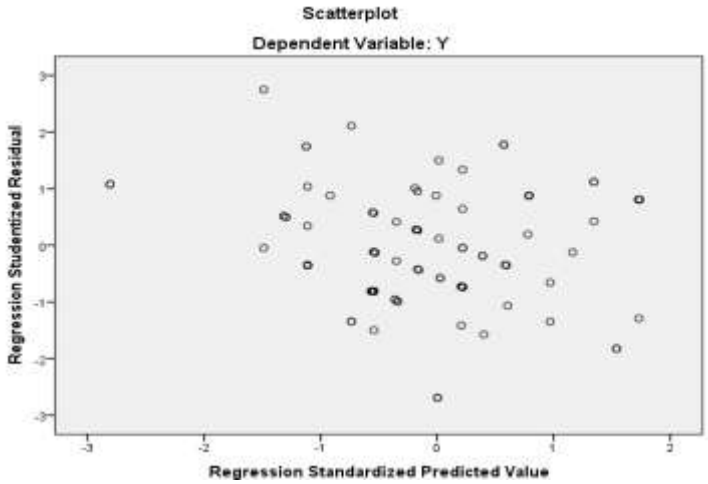

Figure 2. Heteroscedasticity Test with Graph Analysis Method
Source: Data Output from IBM SPSS 20

Based on Figure 2. Heteroscedasticity test with the graph analysis method above, the results of the heteroscedasticity test can be described by explaining the scatterplot graph as follows:

Table 5. Interpretation of the Heteroscedasticity Test analysis

Pattern of dots on the scatterplot	Description	Conclusion
Dots spread randomly above and below the X axis without a clear pattern	No indication of heteroscedasticity	The regression model meets the classical assumptions

Notes: Table 5 presents the analysis of the heteroscedasticity test using the scatterplot test.

Multiple Linear Regression Test

Table 6. Multiple Regression Test

Coefficients				
Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	7.147	1.839	
	Perceived Usefulness	0.441	0.080	0.470
	Perceived Ease	0.227	0.069	0.279
a. Dependent Variable: Interest in Use				

Source: Data output from IBM SPSS 20

From these results, an example of multiple linear regression can be expressed as follows:

$$\mathbf{Y = 7.147 + 0.441}X_1 \mathbf{+ 0.227}X_2$$

Description:
Y = Interest in Using the Cashier Application
X1 = Perceived Usefulness
X2 = Perceived Ease of Use

Based on table 6. The multiple linear regression test above, the interpretation results of the test analysis show that, perceived usefulness and perceived convenience have a positive and significant effect on interest in using digital cashier applications. In addition, the perceived usefulness factor had a stronger influence than perceived convenience. These results support the Technology Acceptance Model (TAM), which states that people will want to use technology if they think it is useful and easy to use.

Hypothesis Test
Partial Test (T Test)

Table 7. T-test

Coefficients			
Model		t	Sig.
1	(Constant)	3.885	0.000
	Perceived Usefulness	5.528	0.000
	Perceived Ease	3.276	0.001

a. Dependent Variable: Interest in Use

Source: Data output from IBM SPSS 20

Notes: X1 = Perceived Usefulness; X2 = Perceived Convenience

Based on the results of table 7. The t-test results show that the two independent variables partially have a significant effect on interest in using the cashier application. This is evidenced by the significance values of perceived usefulness (0.000) and perceived convenience (0.002), which are smaller than 0.05. Furthermore, it appears that the perceived usefulness variable has the highest t-value (5.528); therefore, it is the dominant factor in increasing MSME entrepreneurs' interest in using the cashier application.

Simultaneous Test (F Test)

Table 8. F-test

Statistict	Value	Sig.
F count	32.018	0.000

Source: Data output from IBM SPSS 20

Based on the results in Table 8, F test, the results of ANOVA show a Sig value <0.05, then perceived usefulness and perceived ease simultaneously have a significant effect on interest in using the cashier application.

DISCUSSION

Perceived usefulness of MSME entrepreneurs' interest in using the cashier application

The results showed that perceived usefulness had a positive and significant effect on the desire to use the cashier application. This variable greatly influences the decision of MSME entrepreneurs in Pontianak City to use the cashier application, as indicated by the t-statistic value of 5.528 with a significance of 0.000. In simple terms, this result shows that the more tangible the benefits that entrepreneurs feel from the cashier application, such as automatic recording, fast sales reports, input errors, and direct monitoring capabilities, the greater their interest in adopting the application. This is consistent with the findings of Febrianto and Wartariyus (2023), who state that the use of Bone Software in the cashier system can speed up the transaction process and significantly reduce recording errors in printing businesses.

This empirical finding is in line with TAM, which explains that perceived usefulness is the main factor that shapes a person's interest in using technology. Davis (1989) asserts that users will be interested in using a technology if they believe that it can improve work quality and efficiency. This study also supports the initial hypothesis H1, which states that perceived usefulness has a positive and significant effect on interest in using the cashier application.

This finding also strengthens the results of previous studies, such as William and Tjokrosaputro (2021), which proved that perceived benefits or usefulness is the strongest driver for MSME actors in deciding to adopt digital systems. In the context of Pontianak MSMEs, cashier applications are perceived to save time, reduce manual work, and provide real-time business information. As MSMEs usually operate with limited resources, these benefits are crucial. Therefore, it is natural that the usability aspect is the main consideration compared with other factors. This is also supported by the findings of Rafiussani and Armin (2024), who revealed that financial recording and order management applications increase the efficiency of food business operations, thus encouraging interest in technology adoption. In addition, Kurnia et al. (2025) proved that the use of accounting tools increases the speed of preparing financial reports and minimizes recording errors, a finding that is relevant to the benefits of cashier applications for MSMEs.

Perception of Ease of Interest in MSME Entrepreneurs Using the Cashier Application

The t-test results show that perceived convenience also has a positive and significant effect, with a t-statistic value of 3.276 and sig. 0,001. This shows that the ease of operation of the cashier application, starting from a simple interface, an easy-to-understand menu, to an uncomplicated data input process, plays an important role in increasing the interest of MSME players in adopting it. Pirham et al. (2025) research Pirham et al. (2025)on the Siperkasa financial application confirms that ease of use is the dominant factor that encourages users to adopt digital financial systems, thus supporting the findings of this study.

These results are in accordance with TAM, which states that the perceived ease of use of technology affects the desire to use it. These results support the research hypothesis, which states that H2 is accepted, and perceived ease has a positive and significant impact on interest in using the cashier application. When users feel that the system is not difficult, they are more ready to try it again and use it again.

Thus, in various technological contexts, such as digital tools, automated learning systems, and AI-based educational technologies, researchers frequently utilize the Technology Acceptance Model (TAM) and its extensions to assess the readiness of users, including students and educators, to adopt these new systems (Chen et al., 2025). However, although equally significant, the strength of the effect of convenience was lower than that of usability. This shows that although the interface of the cashier application must remain convenient and easy to understand, MSME players in Pontianak are more oriented towards practical results or benefits than just operational ease. In accordance with the findings of Restu, Gamayuni, and Yuliansyah (2024), the adoption of ERP systems in village governments is largely determined by perceived ease of use, which shows that the ease of digital systems is a critical factor in various technological contexts. In addition, Putri and Bharata (2025) researched the continued use of virtual accounts and confirmed that perceived ease of use is a strong determinant of the consistent use of digital systems.

E. CONCLUSION AND SUGGESTION

Conclusion

This study shows that perceived usefulness and perceived convenience play an important role in encouraging MSME entrepreneurs' interest in using digital cashier applications. MSME players who feel that the cashier application helps their work, such as speeding up transaction recording, generating sales reports, and reducing the risk of errors, tend to have a higher interest in using it. In addition, applications that are understood, are not complicated to operate, and do not require high technical skills, are proven to further encourage the desire of businesses to switch from manual recording to digital systems. Overall, the results of this study confirm that a combination of perceived benefits and ease of use are key factors in technology acceptance in the MSME environment.

Implications

Theoretical implications

The findings of this study strengthen the Technology Acceptance Model (TAM), especially in the two main variables, perceived and perceived ease of use, which are proven to have an effect on interest in using technology. These results provide empirical evidence that technology development for MSMEs must consider user perceptions as an important part of the adoption process. This study also enriches the literature on technology adoption in the MSME sector, especially operational technology such as cashier applications.

Practical implications

The results of this study provide direct input for cashier application developers and other related parties. To increase adoption, the application needs to be designed with a simple interface, equipped with a step-by-step guide, and a quickly accessible help service should be provided. Developers can also consider educational features in the application, such as short videos or interactive tutors, so that MSME players who are not familiar with technology can still use the application comfortably and effectively. In addition, app providers or local governments can organize regular training to accelerate MSME adaptation to digital systems.

Implications for MSMEs

This study shows that the use of cashiering applications improves business efficiency, record transparency, and cash flow management. MSMEs that still use manual recording can consider switching to a digital system so that

the financial reporting process is fast, accurate, and easy to audit.

Suggestions

1. **For app developers**
   Improve the features that MSMEs really need, especially in the reports, stock management, and customer support sections. Keeping the app design simple so that new businesses do not feel overwhelmed.
2. **For local governments and related agencies**
   Digital education programs and field assistance need to be expanded so that more MSMEs can utilize cashier applications in their operational activities. Short training based on hands-on practice is considered effective in increasing understanding and interest.
3. **For future research**
   Future research should add other variables, such as trust and technology experience, to make the description of interest in using the cashier application more comprehensive.

REFERENCES

Adelia, C. I., & Sukoco, S. A. (2025). Penggunaan Financial Technology Aplikasi Kasir Pintar Pro Berdasarkan Teori Technology Acceptance Model. *Jurnal Ekonomi, Manajemen, Akuntansi Dan Keuangan, 6*(3). doi:https://doi.org/10.53697/emak.v6i3.2827

Chen, X., Jiang, L., Zhou, Z., & Li, D. (2025). Impact of perceived ease of use and perceived usefulness of humanoid robots on students' intention to use. *Acta Psychologica, 258*, 105217. doi:https://doi.org/10.1016/j.actpsy.2025.105217

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319-340. doi:https://doi.org/10.2307/249008

Febrianto, M. D., & Wartariyus, W. (2023). Pemanfaatan Software Bone dalam Pembuatan Sistem Kasir pada Percetakan Kingprinting. *Jurnal Ilmu Siber Dan Teknologi Digital, 1*(2), 135-141. doi:https://doi.org/10.35912/jisted.v1i2.2316

Fitrianisa, E., Dwiharyadi, A., & Afni, Z. (2023). Persepsi Pelaku Usaha Mikro Kecil Dan Menengah (UMKM) Terhadap Minat Penggunaan Aplikasi Akuntansi Digital Di Kota Padang. *Akuntansi dan Manajemen, 18*(2), 51-69. doi:https://doi.org/10.30630/jam.v18i2.238

Fridkin, S., Greenstein, G., Cohen, A., & Damari, A. (2024). Perceived usefulness of a mandatory information system. *Applied Sciences, 14*(16), 7413. doi:https://doi.org/10.3390/app14167413

Hakim, A. R., Narulita, S., & Iswahyudi, M. (2024). Digitalisasi Pencatatan Keuangan Usaha Kecil Mikro dan Menengah (UMKM): Perlukah? *Jurnal Akuntansi AKUNESA, 12*(3), 331-337. doi:https://doi.org/10.26740/akunesa.v12n3.p331-337

Hariyani, R., & Prasetio, T. (2021). Pemanfaatan perangkat lunak akuntansi dalam penyusunan laporan keuangan bagi siswa SMK Muhammadiyah 9 Jakarta. *Yumary: Jurnal Pengabdian kepada Masyarakat, 1*(3), 107-115. doi:https://doi.org/10.35912/yumary.v2i1.64

Ikhlash, M., Irsutami, I., & Afifah, T. (2024). Unveiling drivers and inhibitors in cashless readiness adoption: Evidence from Batam, Indonesia. *Jurnal Akuntansi Dan Auditing Indonesia*, 153-163. doi:https://doi.org/10.20885/jaai.vol28.iss2.art6

Ilma, R., & Muid, D. (2023). Analisis faktor-faktor yang memengaruhi minat pemanfaatan dan penggunaan aplikasi Moka POS (Point of Sale) berbasis cloud pada UMKM di Kota Semarang dengan menggunakan model unified theory of acceptance and use of technology (utaut). *Diponegoro Journal of Accounting, 12*(4).

Kala'lembang, A., Soetjipto, B. E., & Winarno, A. (2024). Understanding the adoption of digital payment in Indonesian SMEs using modified technology acceptance model. *Journal of Social Economics Research, 11*(2), 213-227. doi:https://doi.org/10.18488/35.v11i2.3672

Kurnia, A. T., Situmorang, R., & Sudiyono, K. A. (2025). Penerapan TAM untuk Meningkatkan Adopsi Cloud Kitchen oleh UMKM Jabodetabek. *Studi Ilmu Manajemen dan Organisasi, 6*(2), 363-380. doi:https://doi.org/10.35912/simo.v6i2.4474

Kusumawati, E. D., & Putri, E. (2024). The Effectiveness of Using Digital Transaction Applications with the Technology Acceptance Model for Financial Management. *JRAP (Jurnal Riset Akuntansi dan Perpajakan), 11*(2), 241-250.

Novanda, R. R. (2023). Promotion Effectiveness of Small Scale Enterprises (SMEs) in Indonesian Unicorn Marketplace. *International Journal of Accounting and Management Information Systems, 1*(1), 33-44. doi:https://doi.org/10.35912/ijamis.v1i1.1467

Pirham, S., Khaddapi, M., & Rahmawati, R. (2025). Association of Perceived Benefits and Ease of Use on Quality of Palopo City Government Information System Through User Satisfaction. *Studi Ilmu Manajemen dan Organisasi, 6*(1), 21-38. doi:https://doi.org/10.35912/simo.v6i1.3422

Putri, N., & Bharata, W. (2025). Eksplorasi Penggunaan Keberlanjutan Sistem Informasi Pada Pengguna Virtual Account. *Jurnal Akuntansi, Keuangan, Dan Manajemen: Goodwood Publishing, 6*(2), 529-541. doi:https://doi.org/10.35912/jakman.v6i2.4186

Quah, W. B. (2023). Enhancing online learning with Wakelet: A technology acceptance framework analysis. *Journal of Social, Humanity, and Education, 3*(4), 321-333. doi:https://doi.org/10.35912/jshe.v3i4.1473

Rafiussani, M. I. A., & Armin, A. P. (2024). Rancang Bangun Aplikasi Pencatatan Keuangan dan Manajemen Pesanan untuk Bisnis Usaha Lontong. *Jurnal Ilmu Siber Dan Teknologi Digital, 3*(1), 85-110. doi:https://doi.org/10.35912/jisted.v3i1.5152

Restu, A., Gamayuni, R. R., & Yuliansyah, Y. (2024). Adopting an enterprise resource planning system in village government. *Journal of Governance and Accountability Studies, 4*(1), 1-17. doi:https://doi.org/10.35912/jgas.v4i1.1906

Schorr, A. (2023). The technology acceptance model (TAM) and its importance for digitalization research: a review. *Proceedings TecPsy, 2023*, 55. doi:https://doi.org/10.2478/9788366675896-005

Septiani, R. A. (2022). Analisis Kesiapan Implementasi Standar Akuntansi Keuangan Entitas Mikro Kecil Menengah Pada UMKM Di Kota Pontianak. *Jurnal Akuntansi, Auditing dan Investasi, 2*(2), 11-17.

Setiawan, A., Widyastuti, R. D., & Sari, W. (2023). Analisis faktor-faktor yang mempengaruhi penyusunan laporan keuangan pada usaha, mikro, kecil dan menengah (UMKM) di Kota Pontianak. *Jurnal Akuntansi, Auditing dan Investasi, 3*(2), 28-36.

Sholihah, E., & Nurhapsari, R. (2023). Percepatan Implementasi Digital Payment Pada UMKM: Intensi Pengguna QRIS Berdasarkan Technology Acceptance Model. *Nominal Barometer Riset Akuntansi Dan Manajemen, 12*(1), 1-12. doi:https://doi.org/10.21831/nominal.v12i1.52480

Sigalingging, E. D. (2022). Analisis Pengaruh Kualitas Sistem Informasi Akuntansi Terhadap Penerimaan Teknologi Pada Sektor UMKM Medan Tuntungan. *Journal of Education, Humaniora and Social Sciences (JEHSS), 5*(1), 155-163. doi:https://doi.org/10.34007/jehss.v5i1.1153

Soeharjoto, S., Ratnawati, N., Mariyanti, T., Syofyan, S., & Tribudhi, D. A. (2020). Pemberdayaan ekonomi rumah tangga yang terdampak pandemi Covid-19 melalui usaha mikro dan kecil di Kelurahan Mustikajaya. *Yumary: Jurnal Pengabdian kepada Masyarakat, 1*(1), 25-33. doi:https://doi.org/10.35912/jpm.v1i1.65

Sugiarti, T., & Rusmana, O. (2022). Kesediaan Mengadopsi Sistem Aplikasi Pengelolaan Keuangan Sekolah (Siperkasa) dengan Pendekatan Technology Acceptance Model. *Studi Ilmu Manajemen dan Organisasi, 3*(2), 327-340. doi:https://doi.org/10.35912/simo.v3i2.1270

Tao, D. (2008). *Understanding intention to use electronic information resources: a theoretical extension of the technology acceptance model (TAM).* Paper presented at the AMIA Annual Symposium Proceedings.

Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences, 39*(2), 273-315. doi:https://doi.org/10.1111/j.1540-5915.2008.00192.x

William, G., & Tjokrosaputro, M. (2021). Persepsi Kegunaan Dan Promosi Untuk Memprediksi Niat Penggunaan E-Wallet: Sikap Sebagai Variabel Mediator. *Jurnal Muara Ilmu Ekonomi Dan Bisnis, 5*(1), 74-88. doi:https://doi.org/10.24912/jmieb.v5i1.9997

Wulandari, S. Z., Hidayah, A. A., Harahap, F. A., & Firdauzi, I. (2023). The Implementation Of Technology Readiness And Acceptance Model For Industrial Resilience In Batik Msme During The Disruption Era. *Jurnal Ekonomi, 12*(04), 1394-1403.