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The Influence of System Quality, Information Quality, Perceived Usefulness, and Perceived Ease of Use on the Actual Use of SIAPIK Applications for MSME Sustainability

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ABSTRACT
This study aims to analyze the influence of system quality, information quality, and perceived ease of use on MSME performance through the implementation of the Financial Information Recording Application System (SIAPIK). MSMEs continue to face challenges in financial management due to the use of conventional recording systems and limited digital literacy. Therefore, digital financial applications are expected to improve financial management efficiency and business sustainability. This study applies the Technology Acceptance Model (TAM) approach using a quantitative research design. Data were collected through questionnaires distributed to MSME owners who use SIAPIK applications in Jakarta. The collected data were analyzed using Structural Equation Modeling (SEM) with WarpPLS software. The findings indicate that system quality and information quality positively and significantly influence perceived ease of use. In addition, perceived ease of use positively affects MSME performance. These results demonstrate that user-friendly and reliable financial applications contribute to improving financial management effectiveness, operational efficiency, and business sustainability among MSMEs.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in supporting Indonesia's economic growth through their substantial contribution to employment creation, income distribution, and national economic resilience. According to data from the Ministry of Cooperatives and SMEs, MSMEs absorb approximately ninety-seven percent of the national workforce and contribute more than sixty percent to Indonesia's Gross Domestic Product (GDP). This significant contribution demonstrates that MSMEs are not merely complementary business entities, but rather fundamental pillars of the Indonesian economy. Nevertheless, despite their major economic contribution, MSMEs continue to encounter various challenges that hinder their competitiveness and sustainability, particularly in the area of financial management and financial reporting systems[1].

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One of the primary challenges faced by MSMEs is the continued reliance on conventional financial management practices that are often inefficient, time-consuming, and vulnerable to human error. Many MSME owners still perform financial recording manually or fail to maintain proper financial records altogether. This condition frequently results in inaccurate financial calculations, limited transparency, weak financial control, and difficulties in monitoring business cash flow. Consequently, MSMEs often experience obstacles in preparing financial statements, evaluating business performance, and making strategic financial decisions in a timely and accurate manner. Weak financial recording practices also reduce the ability of MSMEs to access external financing, since formal financial reports are frequently required by financial institutions and investors as indicators of business feasibility and accountability.

In recent years, rapid technological development has encouraged the emergence of various digital financial applications designed to assist MSMEs in recording, managing, and analyzing financial information more effectively. The implementation of digital financial systems is increasingly viewed as an important strategy for improving financial transparency, operational efficiency, and business sustainability among MSMEs. Digital-based financial recording systems provide significant advantages, including simplified bookkeeping processes, automated financial calculations, real-time financial monitoring, and easier preparation of financial statements and cash flow reports. Furthermore, digital financial applications support more accurate decision-making processes by providing timely and structured financial information.

One of the financial recording applications developed specifically to support MSMEs in Indonesia is the Financial Information Recording Application System (SIAPIK). SIAPIK is a financial recording application designed collaboratively by Bank Indonesia and the Indonesian Institute of Accountants to facilitate simple and standardized financial recording practices for MSMEs. The application is designed to be user-friendly, practical, and accessible through Android-based devices, allowing MSME owners to record financial transactions more efficiently and systematically. Through SIAPIK, MSMEs are expected to improve the quality of financial reporting, strengthen financial management practices, and enhance business sustainability in the long term[2][3].

However, despite the potential benefits offered by digital financial applications, the level of adoption among MSMEs remains relatively low. Many MSME owners still lack adequate understanding regarding the benefits and operational mechanisms of digital financial applications. In addition, several barriers continue to hinder technology adoption, including limited digital literacy, inadequate technological infrastructure, lack of training, and resistance to transitioning from conventional systems to digital platforms. This condition indicates the existence of a gap between technological potential and the actual level of implementation within MSME business practices. Therefore, understanding the factors influencing the acceptance and utilization of financial recording applications among MSMEs becomes increasingly important.

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This study evaluates the utilization of financial information recording applications among MSMEs by applying the Technology Acceptance Model (TAM) developed by Davis[4]. TAM explains that user acceptance of technology is influenced primarily by perceived usefulness and perceived ease of use. In the context of SIAPIK implementation, MSME owners are more likely to adopt the application if they perceive that the system is beneficial for improving business performance and sufficiently easy to operate within their daily financial activities. Previous studies conducted by Widianto[5], Yohanes[6], and Durak[7] emphasized that perceptions regarding technological usefulness and ease of use significantly influence users' intentions and actual adoption behavior toward digital systems.

As a research novelty, this study extends previous Technology Acceptance Model research by incorporating additional variables, namely system quality, information quality, perceived ease of use, and MSME performance. System quality reflects the technical reliability and functionality of the application, while information quality refers to the accuracy, relevance, and usefulness of financial information generated by the system. The integration of these variables is expected to provide a more comprehensive understanding of how digital financial recording systems influence MSME performance and sustainability. This study also contributes methodological novelty by employing Structural Equation Modeling (SEM) using WarpPLS, whereas previous studies predominantly utilized SmartPLS, AMOS, and SPSS in analyzing technology acceptance behavior[8][9][10]. Therefore, this research is expected to enrich the literature related to digital financial technology adoption and provide practical implications for improving financial digitalization among MSMEs in Indonesia.

LITERATURE REVIEW AND PROBLEM STATEMENT

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was introduced by Fred Davis[4] to explain how users accept and utilize information technology systems. TAM emphasizes that perceived usefulness and perceived ease of use are the two primary determinants influencing users' intentions and actual behavior in adopting technology. Perceived usefulness refers to the degree to which individuals believe that using a particular system can improve their performance, while perceived ease of use refers to the extent to which users believe that the system can be operated effortlessly. According to Davis[4], these perceptions significantly influence behavioral intention and actual system usage.

In the context of MSMEs, TAM has become one of the most widely applied theoretical frameworks for examining technology adoption behavior, particularly in digital financial systems. MSMEs often face limitations in accounting knowledge, digital literacy, and financial management capabilities, making user perceptions toward technology critically important in determining system acceptance. Previous studies conducted by Widianto[5], Durak[7], and Latifah et al[11] demonstrated that perceived usefulness and perceived ease of use positively influence users' intentions to adopt digital financial applications. This indicates that MSME owners are more likely to utilize financial applications when they perceive the systems as beneficial, practical, and easy to operate in supporting business activities.

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System Quality and Information Quality in Financial Applications

System quality and information quality are additional factors frequently associated with technology acceptance and actual system usage. According to DeLone and McLean[12], system quality refers to the technical performance of an information system, including reliability, flexibility, accessibility, and ease of operation. A system with high quality tends to improve user satisfaction and encourage continuous usage behavior. Meanwhile, information quality refers to the accuracy, relevance, completeness, and timeliness of information generated by the system. High-quality information enables users to make more accurate and effective business decisions.

In financial recording applications such as SIAPIK, system quality and information quality play significant roles in supporting MSME sustainability. MSME owners require systems capable of generating accurate financial reports, monitoring cash flow efficiently, and simplifying financial recording processes. Research conducted by Karnadjaja et al[13] and Yang[10] found that system quality and information quality significantly influence actual use behavior in digital accounting applications. Similarly, E. Attié and L. Meyer-Waarden[9] emphasized that financial systems producing accurate and understandable information positively affect user trust and technology utilization among small business owners.

Despite the increasing development of financial technology applications for MSMEs, the level of technology adoption remains relatively low. Many MSMEs continue to rely on manual financial recording systems or fail to maintain financial records entirely. Previous studies have predominantly focused on perceived usefulness and behavioral intention using traditional TAM variables, while limited research has integrated system quality, information quality, perceived ease of use, actual use, and MSME sustainability simultaneously within a single research framework. Furthermore, previous studies commonly utilized SmartPLS, AMOS, and SPSS as analytical tools, whereas studies employing WarpPLS remain relatively limited.

Based on these research gaps, this study aims to analyze the influence of system quality, information quality, perceived usefulness, and perceived ease of use on the actual use of SIAPIK applications and MSME sustainability using the Technology Acceptance Model approach. This study is expected to provide a more comprehensive understanding regarding the factors influencing the acceptance and utilization of financial recording applications among MSMEs in Indonesia.

Problem Statement

Based on the background and literature review, this study seeks to examine the factors influencing the adoption and utilization of the Financial Information Recording Application System (SIAPIK) among Micro, Small, and Medium Enterprises (MSMEs). The study focuses on how system quality, information quality, perceived usefulness, and perceived ease of use influence the actual use of SIAPIK applications and their implications for MSME sustainability. The issue of low digital financial technology adoption among MSMEs indicates that technological acceptance is not only determined by the availability of the system itself, but also by users' perceptions regarding the quality, usefulness, and convenience of the

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application. Therefore, understanding the relationship among these variables is essential in identifying the determinants of successful financial digitalization for MSMEs.

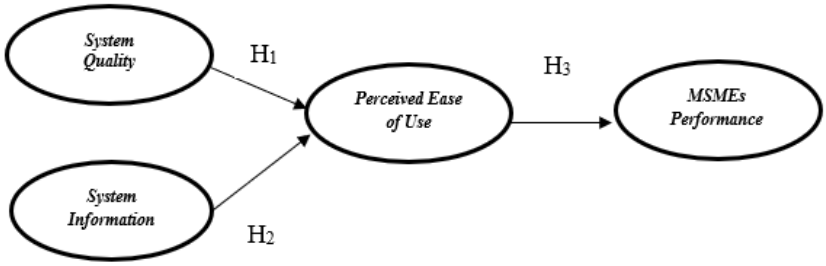

Figure 1. Research Framework

Hypothesis Development

System quality has a positive and significant effect on perceived ease of use. System quality reflects the extent to which an application system is reliable, responsive, accessible, and capable of supporting users in performing their activities effectively. In the context of financial recording applications, a system with good quality is expected to simplify the process of recording transactions, accessing financial data, and preparing financial reports. When users perceive that the system operates properly and efficiently, they are more likely to consider the application easy to use. Previous studies conducted by Samartha[14], Huang[15], Meyer-Waarden[9]found that system quality has a positive and significant effect, both directly and indirectly, on users' perceptions regarding technology utilization. Similarly, Musa[16] explained that system quality significantly influences perceived ease of use in digital systems adoption. Therefore, the first hypothesis proposed in this study is as follows:

H1: System quality has a positive effect on perceived ease of use.

Information quality also has a positive and significant effect on perceived ease of use. Information quality refers to the degree to which information generated by the system is accurate, relevant, understandable, complete, and timely. High-quality information enables users to understand financial conditions more easily and supports more effective business decision-making processes. In financial recording applications such as SIAPIK, users are more likely to perceive the system as easy to use when the information generated is clear, reliable, and useful for business operations. This argument is supported by Karnadjaja et al[13], who found that information quality positively and significantly influences perceived ease of use. Furthermore, Shehzad[17] also confirmed that information quality positively affects users' perceptions regarding the ease of technology utilization. Therefore, the second hypothesis proposed in this study is:

H2: Information quality has a positive effect on perceived ease of use.

In addition, system quality is considered to have a significant influence on perceived usefulness. A system that is technically reliable and capable of supporting operational activities efficiently tends to increase users' perceptions regarding the usefulness of the application. MSME owners are more likely to perceive SIAPIK as beneficial when the

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application can simplify bookkeeping activities, improve efficiency, and support financial decision-making processes. Previous studies conducted by Amiri[18], Huang [15], and Shehzad[17] found that system quality positively and significantly influences perceived usefulness in technology adoption behavior.

Furthermore, perceived ease of use has a positive and significant effect on MSME performance. The easier a system is perceived to operate, the greater the possibility that users will continuously utilize the application in supporting their business activities. Applications that are easy to learn and operate can improve operational efficiency, reduce administrative errors, and enhance the effectiveness of financial management practices among MSMEs. This finding is supported by Hassan et al[19], Rosli[20], Dewi et al.[21] who found that perceived ease of use positively influences organizational and business performance. Therefore, the third hypothesis proposed in this study is:

H3: Perceived ease of use has a positive effect on MSME performance.

METHOD

Research Design

This study employs a quantitative research approach with a causal explanatory design to examine the relationships among system quality, information quality, perceived ease of use, and MSME performance in the utilization of the Financial Information Recording Application System (SIAPIK). A quantitative approach is considered appropriate because this study aims to measure the influence among variables objectively through statistical analysis and hypothesis testing[22]. According to Sekaran and Bougie[23], causal research is designed to identify and explain cause-and-effect relationships among variables within a research model.

The study adopts the Technology Acceptance Model (TAM) developed by Davis[4] as the primary theoretical framework. TAM explains that technology acceptance behavior is influenced by users' perceptions regarding usefulness and ease of use. In this study, the TAM framework is extended by incorporating system quality and information quality variables to provide a more comprehensive explanation of SIAPIK application adoption among MSMEs.

Population and Sample

The population of this study consists of Micro, Small, and Medium Enterprises (MSMEs) and individual business owners who have utilized the SIAPIK financial recording application within the Jakarta area. The respondents were selected because they have experience in using digital financial recording systems and are therefore considered relevant to the objectives of the study.

The sampling technique applied in this study is purposive sampling, where respondents are selected based on specific criteria relevant to the research objectives. The criteria include MSME owners or individual business actors who have used SIAPIK applications in managing financial transactions and business records. Based on the collected data, a total of 59 respondents were successfully obtained and analyzed. The sample size is considered adequate for Structural Equation Modeling (SEM) analysis, as Hair et al[24] suggested that

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SEM analysis can be conducted with relatively small sample sizes depending on model complexity.

Data Collection Technique

This study utilizes both primary and secondary data sources. Primary data were collected directly from respondents through questionnaire distribution and interviews. The questionnaire was designed to measure respondents' perceptions regarding system quality, information quality, perceived ease of use, and MSME performance related to the utilization of SIAPIK applications. The questionnaire items were developed based on previous studies and adapted to the context of MSME financial digitalization.

In addition, interviews were conducted to obtain a deeper understanding regarding respondents' experiences and challenges in utilizing SIAPIK applications. Secondary data were collected through literature studies, including books, journal articles, conference proceedings, and previous research relevant to digital financial systems and technology acceptance behavior.

Variable Measurement

The variables in this study consist of exogenous and endogenous variables. The exogenous variables include system quality and information quality, while the endogenous variables include perceived ease of use and MSME performance. Each variable was operationalized using several indicators adapted from previous empirical studies.

The measurement scale used in this study is the Likert scale with five response categories ranging from strongly disagree to strongly agree. According to Sekaran and Bougie[23], the Likert scale is widely used in social science research to measure attitudes, perceptions, and opinions systematically.

Data Analysis Technique

The data analysis technique employed in this study is Structural Equation Modeling (SEM) using WarpPLS software. SEM was selected because it enables simultaneous analysis of relationships among latent variables and their indicators within a single research model. WarpPLS is considered suitable for this study because it can analyze both linear and non-linear relationships and can be applied to relatively small sample sizes.

The analysis process consists of two stages: outer model evaluation and inner model evaluation. The outer model evaluation aims to assess the validity and reliability of the measurement model through convergent validity, composite reliability, Cronbach's alpha, Average Variance Extracted (AVE), and multicollinearity testing. Indicators are considered valid when the loading factor values exceed the recommended threshold and significant p-values are achieved.

The inner model evaluation is conducted to examine the structural relationships among variables and test the proposed hypotheses. The evaluation includes path coefficient analysis, coefficient of determination (R^2), predictive relevance, and model fit indices. Hypotheses are accepted when the p-value is less than 0.05, indicating significant relationships among variables within the research model.

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RESULTS AND DISCUSSION

Results

Measurement Model Evaluation (Outer Model)

To establish the convergent validity of the measurement model, the relationship between item or indicator scores and construct scores, commonly referred to as factor loadings, was evaluated. A model is considered valid when the loading factor value of each indicator exceeds 0.70, while a p-value below 0.05 indicates statistical significance. According to Sholihin and Ratmono[25], loading values between 0.40 and 0.70 may still be retained, particularly in newly developed questionnaire instruments, whereas indicators with loading values below 0.40 should be eliminated from the model. The combined loading and cross-loading results are presented as follows:

Table 1. Convergent Validity

No	Indicator	Cross Loading	P-value	Cut-off Value	Description
1	X1-1	0.772	<0.001	<0.05	Valid
2	X1-2	0.794	<0.001	<0.05	Valid
3	X1-3	0.725	<0.001	<0.05	Valid
4	X1-4	0.601	<0.001	<0.05	Valid
5	X2-1	0.584	<0.001	<0.05	Valid
6	X2-2	0.687	<0.001	<0.05	Valid
7	X2-3	0.667	<0.001	<0.05	Valid
8	X2-4	0.762	<0.001	<0.05	Valid
9	Y1-1	0.574	<0.001	<0.05	Valid
10	Y1-2	0.715	<0.001	<0.05	Valid
11	Y2-1	0.622	<0.001	<0.05	Valid
12	Y2-2	0.702	<0.001	<0.05	Valid
13	Y2-3	0.529	<0.001	<0.05	Valid
14	Y2-4	0.681	<0.001	<0.05	Valid
15	Y2-5	0.525	<0.001	<0.05	Valid

Based on the validity test results presented above, it can be concluded that all constructs have p-values below 0.05, indicating that all indicators demonstrate satisfactory convergent validity.

Table 2. Composite Reliability, Cronbach's Alpha, AVE, and VIF

No	Indicator	Cut-off	QuaSys	InfSys	Ease	Perform
1	Composite Reliability Coefficients	0.700	0.802	0.824	0.77	0.757
2	Cronbach's Alpha	0.600	0.668	0.714	0.702	0.603
3	Average Variance Extracted (AVE)	0.500	0.508	0.539	0.626	0.599
4	Full Collinearity VIFs	<3.3	1.636	2.397	3.126	3.097

The results indicate that all variables meet the recommended reliability and validity criteria. The composite reliability values exceed the minimum threshold of 0.70, demonstrating strong internal consistency reliability. In addition, all Cronbach's alpha values

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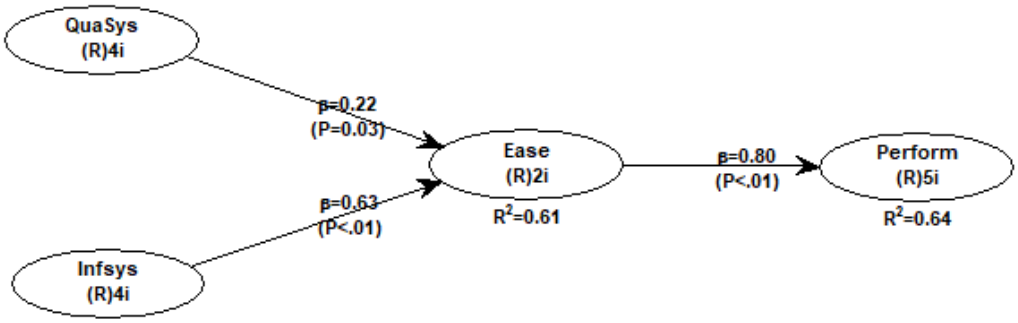
are above 0.60, indicating acceptable reliability levels for all constructs. The Average Variance Extracted (AVE) values also exceed the minimum criterion of 0.50, confirming adequate convergent validity. Furthermore, the full collinearity VIF values are below 3.3, indicating that no multicollinearity issues exist within the research model. Therefore, the measurement model can be considered reliable and valid for further structural model analysis.

Structural Model Evaluation (Inner Model)



To evaluate the structural relationships among variables, hypothesis testing was conducted by examining the path coefficients and comparing the p-values of each relationship. A hypothesis is considered statistically significant when the p-value is less than 0.05, indicating that the proposed relationship among variables is supported.

Table 4. Hypothesis Testing Results

Hypothesis	Coefficient	P-value	Significance Level	Result
H1: System Quality → Perceived Ease of Use	0.220	0.03	0.05	Accepted
H2: Information Quality → Perceived Ease of Use	0.630	0.01	0.05	Accepted
H3: Perceived Ease of Use → MSME Performance	0.800	0.01	0.05	Accepted

Source: WarpPLS Output (2025)

H1: The Effect of System Quality on Perceived Ease of Use

Based on the results presented above, the p-value for the effect of system quality on perceived ease of use is 0.03. Since the p-value is lower than the significance level of 0.05 (0.03 < 0.05), H1 is accepted. This finding confirms that system quality has a positive and significant effect on perceived ease of use. The path coefficient value of 0.22 indicates that improvements in system quality are associated with increases in users' perceptions regarding the ease of using the SIAPIK application.

H2: The Effect of Information Quality on Perceived Ease of Use

The results further show that the p-value for the effect of information quality on perceived ease of use is 0.01. Since the p-value is lower than the significance threshold of 0.05 (0.01 < 0.05), H2 is accepted. This finding demonstrates that information quality

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positively and significantly influences perceived ease of use. The coefficient value of 0.63 indicates that better information quality contributes to higher perceptions of ease of use among SIAPIK users.

H3: The Effect of Perceived Ease of Use on MSME Performance

The hypothesis testing results also indicate that perceived ease of use has a positive and significant effect on MSME performance. The p-value obtained is 0.01, which is below the significance level of 0.05 (0.01 < 0.05), leading to the acceptance of H3. The coefficient value of 0.80 indicates that an increase in perceived ease of use significantly improves MSME performance. This finding suggests that MSME owners who perceive SIAPIK as easy to operate are more likely to experience improvements in business performance and financial management effectiveness.

Discussion

The Effect of System Quality on Perceived Ease of Use

The analysis results indicate that system quality has a positive and significant effect on perceived ease of use. The positive coefficient value suggests that improvements in system quality contribute to higher perceptions regarding the ease of operating the application. In the context of this study, system quality reflects the reliability, responsiveness, accessibility, and operational efficiency of the SIAPIK application. A high-quality system enables MSME users to operate the application more comfortably and efficiently in supporting financial recording activities[26].

The findings demonstrate that SIAPIK system quality is capable of improving users' perceptions regarding application usability. The system supports operational activities when it is easy to access, responsive during use, and capable of producing reliable transaction processes. This finding is consistent with the Technology Acceptance Model proposed by Davis[4], which states that users tend to adopt technology when they perceive the system as useful and easy to use. Furthermore, Romney and Steinbart[27] emphasized that information systems are developed to support organizational objectives and improve operational performance.

This study is consistent with the findings of Hadji and Degoulet[28], who found that system quality significantly influences users' perceptions regarding technology utilization. However, this result differs from Wu and Wang[29], who reported that system quality did not significantly influence perceived use. This inconsistency may occur due to differences in technological environments, user characteristics, and levels of digital literacy among research subjects.

The Effect of Information Quality on Perceived Ease of Use

The analysis results further reveal that information quality has a positive and significant effect on perceived ease of use. The positive coefficient value indicates that improvements in information quality increase users' perceptions regarding the ease of operating the SIAPIK application. Information quality in this study refers to the accuracy, relevance, reliability, and timeliness of financial information generated by the application.

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The findings indicate that financial information produced by SIAPIK is perceived as accurate, understandable, and capable of supporting business activities efficiently. High-quality information allows MSME owners to understand financial conditions more easily and make better business decisions. In addition, the availability of fast and reliable financial information contributes to reducing operational costs and improving financial management effectiveness.

This finding is consistent with Hadji and Degoulet[28], who found that strong information quality positively influences users' perceptions regarding the usefulness and ease of technology utilization. The result also supports the argument that digital financial systems must not only provide functional technological features but also generate accurate and meaningful information to encourage user acceptance.

The Effect of Perceived Ease of Use on MSME Performance

The hypothesis testing results demonstrate that perceived ease of use positively and significantly influences MSME performance. The positive coefficient value indicates that increases in perceived ease of use contribute to improvements in MSME performance. This finding suggests that MSME owners who perceive SIAPIK as easy to understand and operate are more likely to utilize the application continuously in supporting business operations.

Perceived ease of use in this study reflects users' understanding of the system, the simplicity of operational procedures, and the effectiveness of application features in supporting financial recording activities. The easier the application is perceived to use, the greater the possibility that MSME owners will integrate the application into their daily financial management practices. Consequently, the use of SIAPIK contributes to improved financial recording accuracy, operational efficiency, and business performance.

The findings are consistent with previous studies conducted by Wu and Wang[29] and Hadji and Degoulet[28], which found that perceived ease of use positively influences organizational performance and technology utilization outcomes. Therefore, the results of this study confirm that user-friendly digital financial applications can significantly contribute to improving MSME sustainability and business performance.

CONCLUSION

This study concludes that the adoption of the Financial Information Recording Application System (SIAPIK) significantly contributes to improving MSME performance through the influence of system quality, information quality, and perceived ease of use. The findings reveal that system quality has a positive and significant effect on perceived ease of use, indicating that reliable, accessible, and responsive application systems encourage MSME owners to utilize digital financial recording applications more effectively. Likewise, information quality positively influences perceived ease of use, demonstrating that accurate, relevant, and understandable financial information increases users' confidence and convenience in operating the application. Furthermore, perceived ease of use was found to have a positive and significant effect on MSME performance. This result suggests that MSME owners who perceive SIAPIK as easy to understand and operate tend to utilize the application

more consistently in managing financial transactions and business records. Consequently, the implementation of SIAPIK supports more effective financial management practices, improves operational efficiency, and strengthens MSME sustainability. This study confirms the relevance of the Technology Acceptance Model (TAM) in explaining digital financial application adoption among MSMEs. The findings also emphasize that improving system quality and information quality is essential in encouraging the successful implementation of digital financial technologies for MSME development and sustainability.

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