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TAM Approach: Application of Si APIK to MSEs

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Abstract. The ever-growing technology makes innovations about financial applications, so financial application applications continue to innovate. This has made micro, small and medium enterprises (MSMEs) adopt financial bookkeeping to run their businesses. Bank Indonesia launched an Android-based financial application that can be obtained for free. The application is the Financial Information Recording Application Information System (SI APIK). This study aims to examine MSMEs in using the Si APIK application in managing their business. The method and conceptual formulation model were carried out in several stages; literature study, model adoption, and instrument development. Based on theoretical and empirical studies of the Technology Acceptance Model (TAM), this study describes the constructs and propositions used as the basis for building a conceptual model. The results of instrument development can be used for further research.

Keywords: TAM, SIAPIK Application, MSEs

1 Introduction

According to the data of the Economic Census (SE2016), there are 26.26 million Micro and Small Businesses (MSEs) in Indonesia, which account for 98.33% of all businesses (BPS, 2019). This number shows that the role of MSEs as one of the business units has a decisive influence on economic development and growth in Indonesia.

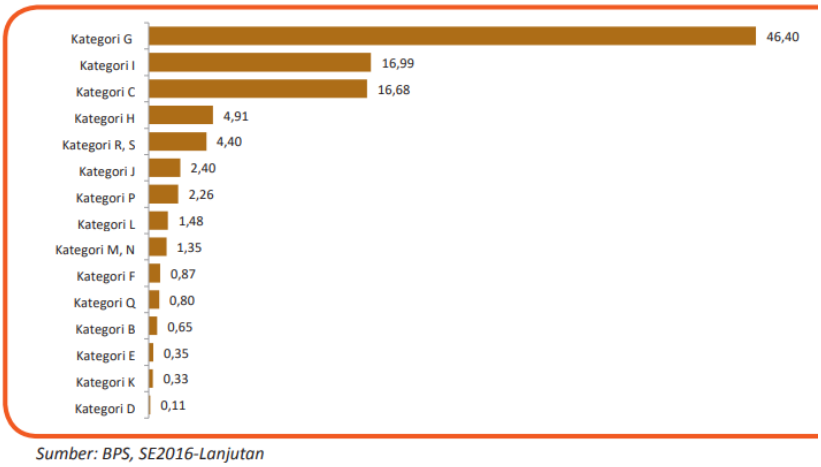

Figure 1. Percentage Number of MSEs

More businesses are category G or the trade sector and are able to absorb labor as much as 98.68% and contribute to the national economy (GDP) by 37.8%. The business potential is considered strong in facing the economic crisis because it has a fast transaction turnover, uses domestic production and is in contact with the primary needs of the community. So that the Government seeks to continue to encourage MSE actors to be able to improve 'class', one of which is improvement in financial governance. The determination of the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) on October 24, 2016, is anticipated to make it even easier for business actors to organize their bookkeeping and generate genuine financial reports, allowing them to assess their operations and base decisions on the information in the financial statements.

In line with the above, Bank Indonesia launched an android-based financial application that can be obtained for free. The application is the Financial Information Recording Application Information System (SI APIK).

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According to [1], which has referred to SAK EMKM. However, the SI APIK program has been downloaded 100,000 times, or only around 0.38% of the total number of MSEs in Indonesia, indicating that it is still not widely used for managing corporate finances [2]. The review given by users is 4.1, which means it has exceeded the average of 3.

The lack of utilization of the SI APIK application, raises interest in analyzing the acceptance of SI APIK, with the Technology Acceptance Model (TAM) theory approach. TAM is one of the theories that uses a behavioral theory approach that is widely used to examine the information technology adoption process. TAM is able to explain how applications can be accepted [3]. The TAM model was introduced by [4] as an alteration of TRA (Theory of Reasoned Action), which is modeling acceptance of the usage of information systems. The purpose of TAM from this theory is to explain Perceived Usefulness (PU), Perceived ease of use (PEU), Attitude towards use (ATU), Intention to Use (IU), and Actual to Use (AU).

1.1 Perceived Usefulness (PU)

PU is a feeling model construct that consumers assess when adopting a new invention as a belief in applications that are faster, economically beneficial, increase productivity, efficiency and the perspective of achievement and performance that will increase ([5], [6]. However, if users experience obstacles, it can have implications for shrinking utility [7]. The study's conclusions complement the TAM model in explaining why smart technology is adopted when conceived and developed in a way that is acceptable, simple for consumers to use, and visually appealing. [8].

1.2 Perceived ease of use (PEU)

PEU is the level of a person's trust in the operation of information systems because it is considered easy and does not require tremendous effort from its users. This encourages consumers' basic view of the perceived ease of use offered by the application as good [7]. The ease in question is the existence of innovations that can help do a better job of shrinking the energy, thoughts, and time used to learn faster because technology is easy to enroll in [9]. The perceived ease of use of technology increases, the higher the interest of MSME actors in using the SI APIK application [10]. In contrast to [11], which perceives the usefulness of negative perceptions, it is not yet popular to use the system so that users are still low.

1.3 Attitude towards use (ATU)

ATU is a tendency for initial responses to pleasant or unpleasant conditions on a particular object. Attitude is a reflection of a person's feelings about an object in good or bad, favorable or unfavorable conditions that arise because a person has a value determined by belief in an object [6]. The attitude shown is considered important in the process of implementing digital technology in the learning process [12]. Perceived Ease of Use and Attitude Toward the Use of Perceived Usefulness and Attitude Toward the Use are moderated by self-image [13]. Meanwhile, [14] states that Perceived Usefulness is not significant to Attitude Toward Using in the application of technology.

1.4 Intention to Use (IU)

The transfer of relevant skills through training creates positive intentions for users so that it becomes a better predictor of subsequent behavior [15], [12]. Meanwhile, in research [16] [17] stated that the perceived ease of use of technology was found to have no relationship with the intention to use technology.

1.5 Actual to Use (AU)

Actual to Use (AU) is the actual use of the technology itself or the real conditions for using information systems. This variable is difficult to observe and measure through a list of questions. However, the results of TAM research, show that the use of information systems can be predicted using behavioral intention variables [18]. The biggest challenge in mobile learning is the use of content-related and technical applications, but if there are government support efforts and technology-culture fit then the use of technology can have a positive influence [19], [20].

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2 Method

This research uses the literature survey method in presenting a conceptual model between perceived usefulness (PU), perceived ease of use (PEU), Attitude towards use (ATU), Intention to Use (IU), Actual to Use (AU), to use the Si APIK application in managing their business. The sources of information used are journal publication sites (Elsevier, Research Gate, and so on). The keywords used in the literature search are Si APIK Application, Micro and Small Enterprises, Technology Acceptance Model (TAM). This research was developed in three stages. First, collecting and reviewing literature and previous research. Then, it was analyzed and adopted to be formulated into a research model. The third is instrument development. At this stage, each variable is explained, including compiling measurement items.

3 Result and Discussion

The elements and indicators that influence the behavioral intentions of MSEs in using the si APIK application are described in the theoretical model proposed in this study.

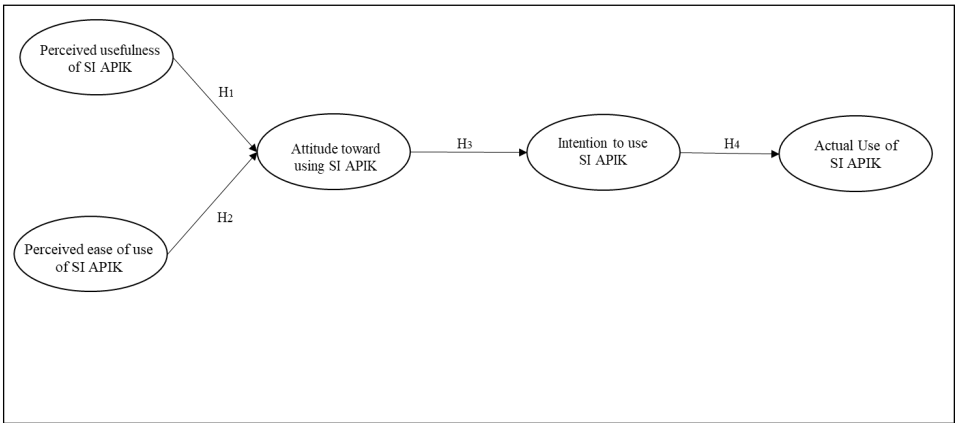

Figure 2. Research Conceptual Framework

Figure 2 above shows the dependency between exogenous variables and endogenous variables, which are measured using an ordinal scale to show the differences in characteristics shown by certain objects or individuals[6].

Table 1. Hypothesis

		Hypothesis
H1	:	PU SI APIK has a significant effect ATU using SI APIK.
H2	:	PEU SI APIK has a significant effect ATU using SI APIK.
H3	:	ATU using SI APIK has a significant effect IU SI APIK
H4	:	IU SI APIK has a significant effect AU SI APIK

The model development in this study will clarify the fundamental points of behavioral intention and validity complexity described in the study strategy section using the aggregate process and model through the following questions:

Table 2. List of questionnaire statements

Not	Variable		Goods	Reference
1	*Perceived Usefulness (PU)*	PU1	The SI APIK application makes it easier for me to record business finances	[8], [21], [22]
		PU2	The SI APIK application makes me more productive at work.	
		PU3	I am faster in inputting transactions using the SI APIK application.	

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Not	Variable		Goods	Reference
		PU4	SI APIK application is very useful for managing my business finances	
2	*Perceived Ease of Use* (*PEU*)	PEU1	I find it easier to use the SI APIK application, because there is a tutorial.	[8], [11]
		PEU2	I have started to be skillful in operating SI APIK.	
		PEU3	SI APIK application is easy to use in business financial management	
		PEU4	I find it easy to manage my business finances	
3	*Attitude Toward Use (ATU)*	ATU1	Using the SI APIK application is a good choice	[15]
		ATU2	I enjoy using this app	
		ATU3	I think using the SI APIK application is a good thing	
4	*Intention to Use (IU)*	IU1	I will use the SI APIK application for my business records.	[20]
		IU2	I will use the SI APIK application in the future	
		IU3	I plan to use the SI APIK application in the future.	
5	*Actual Usage (AU)*	AU1	I use and input business finances with the SI APIK application.	[20]
		AU2	I use the SI APIK application to manage my business finances	
		AU3	I am interested in the features in the SI APIK application for business financial management.	

4 Conclusion

This study explains how PU, PEU, ATU, IU and AU factors affect the use of the APIK application for Micro and Small Enterprises. There is a discussion of the relationship between models, variables, indicators, and questions from each indicator that has been proven by the author. Related to research limitations, assumptions, and the author's problem point of view. For the future, this research can be used as material for further research related to management management and improving HR skills for further improvement.

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