

# Analisis Faktor-Faktor Yang Memengaruhi Intention To Adopt Aplikasi Cloud Point Of Sales Pada Usaha Mikro Kecil Menengah Di Indonesia = Analysis Of Factors Affecting Intention To Adopt Cloud Point Of Sale Application For SMEs In Indonesia

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## Abstrak

Aplikasi cloud Point of Sale (POS) merupakan teknologi yang terlibat dalam melakukan pencatatan penjualan, pembayaran, serta proses yang berkaitan di dalamnya dengan memanfaatkan penyimpanan data di internet. Kegunaan dari aplikasi cloud POS memberikan manfaat yang cukup besar bagi Usaha Mikro Kecil Menengah (UMKM) dalam menjalankan usahanya. Dengan mengintegrasikan teori technology affordance dan teori Unified Theory of Acceptance and Use of The Technology 2 (UTAUT2), penelitian ini mengidentifikasi faktor-faktor technology affordance dari aplikasi cloud POS dan faktor-faktor yang memengaruhi intensi penggunaan aplikasi cloud POS pada pelaku UMKM. Penelitian ini dilakukan dengan mixed-method. Penelitian kualitatif dilakukan dengan melakukan wawancara bersama 10 narasumber pelaku UMKM yang telah menggunakan aplikasi cloud POS. Pengolahan data kualitatif dilakukan dengan menggunakan grounded theory. Kemudian, dilanjutkan dengan penelitian kuantitatif dilakukan dengan menyebarkan kuesioner online dengan 243 responden pelaku UMKM yang telah menggunakan aplikasi cloud POS dan diolah dengan metode Structural Equation Model Partial Least Square (PLS-SEM). Penelitian ini berhasil mengidentifikasi technology affordance aplikasi cloud POS berupa monitorability, recordability, transactionability, decision supportability, dan accessibility. Melalui uji PLS-SEM, penelitian ini menunjukkan jika performance expectancy, effort expectancy, facilitating condition, social influence, dan price value memengaruhi intention to adopt. Selain itu, ditemukan juga bahwa pelaku UMKM di Indonesia masih kurang sadar terkait adanya risiko dari penggunaan teknologi cloud.

.....Cloud Point of Sale (POS) application is a technology that is involved in recording sales, payments, and processes related to it by utilizing data storage on the internet. The use of the cloud POS application provides considerable benefits for Micro, Small, and Medium Enterprises (MSMEs) in running their business. By integrating technology affordance and Unified Theory of Acceptance and Use of The Technology 2 (UTAUT2), this study identifies the technology affordance factors of the cloud POS application and the factors that influence the intention to use the cloud POS application among MSME actors. This research was conducted with mixed-methods. Qualitative research was conducted by interviewing 10 MSME actors who have used the cloud POS application. Qualitative data processing is done by using grounded theory. Then, it was followed by quantitative research conducted by distributing online questionnaires with 243 MSME respondents who had used the cloud POS application and processed it using the Structural Equation Model Partial Least Square (PLS-SEM) method. This research successfully identifies the technology affordance of the cloud POS application in the form of monitorability, recordability, transactionability, decision supportability, and accessibility. Through the PLS-SEM test, this research shows that performance expectancy, effort expectancy, facilitating condition, social influence, and price value affect the intention to adopt. In addition, it was also found that MSME actors in Indonesia are still not aware of the risks associated with using cloud technology.