

# FACTORS AFFECTING THE ACCEPTANCE OF SI APIK FROM BANK INDONESIA IN MSMES: THE CHALLENGES AND OPPORTUNITIES

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**FACTORS AFFECTING THE ACCEPTANCE OF SI APIK FROM BANK INDONESIA  
IN MSMEs: THE CHALLENGES AND OPPORTUNITIES**

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**ABSTRACT**

Financial reporting always becomes a barrier for most MSMEs (Micro, Small & Medium Enterprises). The common reason is because most of MSMEs entrepreneur have no accounting background and their assumption that accounting is complicated. As the information technology start growing rapidly, Bank Indonesia brings a solution and make an accounting application for MSMEs named SI APIK. This study examines the effect of perceived ease of use, perceived usefulness and perceived credibility behavioral intention to behavioral intention of MSMEs entrepreneurs in Gresik, and then examines the prospect of implementation of this application. The data of this study is obtained from the questionnaires returned by 98 MSMEs entrepreneur in the Gresik area. The result of this study show that perceived ease of use, perceived usefulness and perceived credibility behavioral intention do affect the behavioral intention of MSMEs entrepreneurs, and SI APIK seems have a good prospect to be implemented, but the regulator have to improve the socialization of this application.

**KEY WORDS**

Behavioral intention, SI APIK, MSMEs.

The high population of productive age in Indonesia is not directly proportional to the number of jobs that exist. This dilemma encourages people to build independent businesses. In Indonesia, MSME (Micro, Small & Medium Enterprises) are the backbone of the Indonesian economy. There were 57.9 million MSME, with a contribution to GDP of 58.92 percent and 97.30 percent contribution in the employment growth in 2015 in Indonesia (CNN Indonesia, 2016). The Indonesian government pays attention to the existence of MSME. High attention given to MSME is none other than as a form of government in supporting the economy of the small people.

The reality that occurs is that the huge potential of MSMEs is not yet comparable to the MSME progress. The large potential of MSMEs is often constrained by capital problems to develop the business. However, the phenomenon is that many MSMEs currently only use private capital in running their businesses (Tuti *et al*, 2015). The obstacle getting access to finance and the bank is the reason behind it. Many MSMEs do not record their business financial transactions and make financial reports.

One of the efforts made by Bank Indonesia to keep abreast to the digital era and to encourage MSME business capacity and its access to bank is to provide a standardized and simple means of recording financial transactions. Bank Indonesia in collaboration with the Indonesian Institute of Accountants (IAI) developed CAR guidelines, so that results were obtained in the form of General Guidelines, Technical Guidelines, and CAR Training Modules for MSMEs. This guideline has also been confirmed to banks so that they have been able to meet the rules and requirements of banks in assessing the creditworthiness of MSMEs.

The problem that is often encountered by MSME practitioners is that there are still many MSMEs that have not been able to compile financial reports correctly and the low level of implementation of information technology (Rudiantoro and Siregar, 2011). Furthermore, research also shows that the adoption of MSME information technology is still low, but on the other hand, MSME actors have a great interest in utilizing ICT in managing their businesses (Roosdhani *et al*, 2014). This shows that the awareness of MSMEs to grow and develop by utilizing information technology is very large. This study will identify the influence of interest

in the behavior of MSMEs as well as the prospects for using financial reporting information technology, namely the application of SI APIK from Bank Indonesia to MSMEs.

This study focuses to find out the reasons why MSME practitioners are using or not using SI APIK from Bank Indonesia through the determinants of behavioral interest. This study uses TAM to identify the determinants of behavioral interest in using the application and using three constructs of TAM, namely the construct of perceived ease of use, perceived usefulness, and perceived credibility associated with the construct of behavioral interest. Related research examines the adoption of an electronic tax filing system in Taiwan (Wang, 2002). This study aims to examine the determinants of behavioral interest in using the SI APIK. Determinants of behavioral interest in the use of the SI APIK studied consisted of perceived ease of use, perceived usefulness, perceived credibility and tested the prospects for using the APIK application by MSMEs in Gresik Regency. From this study, information will be obtained about the interests that affect the behavior of MSMEs in preparing financial reports through an Android-based information technology as well as to find out the difficulties faced by MSMEs in using this application so that it can become an evaluation for Bank Indonesia as an application developer.

## **LITERATURE REVIEW**

### **Profile and Characteristics of MSMEs**

In Indonesia, the Law governing MSMEs is Undang-Undang Nomor 20 Tahun 2008. In this law, MSMEs are described as a company classified as MSMEs, which are small companies owned and managed by someone or owned by a small group of people with a certain amount of wealth and income. Criteria for MSMEs and large businesses are based on assets and turnover according to Law no. 20 of 2008 concerning MSMEs are Micro, Small and Medium Enterprises (Republik Indonesia, 2018).

### **SI APIK Application**

SI APIK is an application for recording financial transactions intended for micro, small and medium businesses. This application can record simple transactions made by MSMEs and also create a financial statement. This application can be used by MSMEs engaged in services, trade, and manufacturing. The recording standard used refers to the EMKM Financial Accounting Standards prepared by the Indonesian Institute of Accountants (IAI) which are effective as of January 1, 2018.

### **Technology Acceptance Model (TAM)**

Technology Acceptance Model (TAM) is a theory that was introduced by Fred D. Davis in 1986 and explains the concept of technology acceptance. The main construct of TAM is the construct of perceived ease of use, perceived usefulness, perceived credibility, attitude, behavioral intention, and behavior.

## **METHODS OF RESEARCH**

### **Research Approach**

This research uses a quantitative research approach. Quantitative research is research that is structured and quantifies data to be generalizable. The quantitative approach aims to find out the relationship between variables that emphasize toward testing hypotheses and conclusions that can be generalized, using statistical tools in carrying out the test (Muslich and Iswati, 2009). This study aims to look at the effect of independent variables on the dependent variable that has been determined, and see how significant the variables of perceived ease of use, perceived usefulness, and perceived credibility influence the interest in the behavior of the use of SI APIK applications by MSMEs in Gresik Regency and the prospects for future use.

### Population and Sample

The target population of this research is all the MSMEs in Gresik Regency located in East Java, Indonesia. The location was chosen because this region was recorded to have a large number of potential MSMEs. The sample selection is determined using the purposive sampling method in order to achieve certain limitations or goals that are expected in the study. The population and sample of this study were determined by the following criteria: (1) MSMEs whose business is located in Gresik Regency (2) MSMEs return questionnaires and have the data needed in this study.

### Research Variables and Operational Definitions

There are two research models in this study. The first model is to test the first, second, and third hypotheses. While the second model is used to test the fourth, fifth, sixth and seventh hypotheses. The variables used to measure the construct of behavioral interest in this study have been used in previous studies (Wang, 2002), that's why it can increase the validity and reliability of measurements.

### Data Analysis

The analysis steps used for the problems in this study are as follows:

1. Collecting variable data analyzed from the results of the questionnaire data processing.
2. Perform descriptive analysis. Descriptive analysis is a method of organizing and analyzing quantitative data so that an orderly picture of an activity is obtained.
3. The hypothesis in the study was tested using SPSS with the classical assumption test.
4. Regressing the research model

The multiple regression analysis in model 1 is used to test the perceived ease of use, perceived usefulness, and perceived credibility of the behavioral interest in using the APIK SI application with the following equations:

$$Y_1 = a_0 + b_1X_1 + b_2X_2 + b_3X_3 + e \dots \dots \dots (1)$$

The second regression analysis is to examine the effect of providing information and socialization of the application of SI APIK, the education of MSME actors, business size and business life related to the application of SI APIK with the following equations:

$$Y_1 = a_0 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + e \dots \dots \dots (2)$$

5. Conduct hypothesis testing:  
Hypothesis testing in this study is done for the first and second regression equations and is divided into several sections in the following order:
  - a. Simultaneous Regression Coefficient Testing (Test F) is performed to determine the significance of the effect of independent variables on the dependent variable together
  - b. Partial Regression Coefficient Testing (t-test) to determine the level of significance of each independent variable on the dependent variable separately
6. Calculating the Coefficient of Determination ( $R^2$ ) aims to measure how far the model's ability to explain the dependent variable or measure the accuracy of the regression model.

## RESULTS AND DISCUSSION

### The Respondent

Respondents are MSMEs in the Gresik Regency who have used the SI APIK android-based information technology application from Bank Indonesia. Data collection techniques using a questionnaire. The sampling technique in this study uses a convenience sampling technique. Of the total 110 questionnaires distributed, there were 98 (90%) returned

questionnaires and 5 (4%) questionnaires did not return and the remaining 7 questionnaires had incomplete data.

### **Description of Respondent**

#### **a. By age**

Based on the age of the respondents obtained data that most of the respondents, which is 37% are residents of productive age, namely MSMEs who are in the age range 31-40 years, 11% of respondents are in the age range of 20-30 years, and 5% of respondents over 60 years old.

#### **b. Based on Gender**

Based on the sex of the respondent, the following data are obtained, the number of male respondents is 63 peoples and the female respondents are 35 peoples.

#### **c. Based on the Provision of Information and Socialization**

The majority of respondents claimed to have received information and information about accounting information technology, especially the APIK-based android application. The information was obtained from seminars and socialization from the Office of Cooperatives for Micro Enterprises and Industry and Trade which indeed often gave seminars to MSMEs in Gresik Regency. Some respondents in the 20-40 years age range even find out about it through internet media. The socialization and experience of using information technology are also often obtained from corporate CSR programs or academics.

#### **d. Based on the Latest Education**

Based on the latest level of education, the majority of respondents (60%) have a high school / vocational education which can cause their knowledge to be limited regarding the latest developments affecting their business, knowledge about including accounting standards.

#### **e. Based on Business Size**

As many as 74% of the business scale of respondents are micro-businesses, while the other 24% are small businesses, only 2% of respondents are medium scale business actors.

#### **f. Based on the Length of Establishment of Business**

Based on the length of the establishment of the business, the data shows that the majority of respondents are not newly established companies. As much as 75% of respondents have been in business for more than 3 years. Only 4% of respondents who have just started their business and have only been established for about 1 year.

### **Evaluation Model 1**

Evaluation of measurement models in this study consists of evaluating the outer model and evaluating the inner model. Outer model evaluation is used to test the validity and reliability.

#### *Evaluation of the Outer Model*

Outer model analysis is used to assess the validity and reliability. There are criteria in the use of data analysis techniques to assess the outer model which includes testing convergent validity, discriminant validity, and composite reliability. Convergent validity and discriminant validity are used to measure construct validity, while composite reliability is used to measure construct reliability.

#### *Convergent Validity Test*

Convergent validity test has an assessment parameter that the loading factor value is more than 0.5. The results of data processing using smart PLS shows that all construct values and loading factor indicators have a result of more than 0.5, so it can be stated that each construct indicator is valid and meets the requirements of convergent validity. The results of data processing also show that the Average Variance Extracted (AVE) has a value of more than 0.5, so that all constructs and indicators in this study can be declared valid and meet the requirements of convergent validity.

#### *Discriminant Validity Test*

Discriminant validity test is assessed based on the comparison of the square root Average Variance Extracted (AVE) must be more than the correlation value between

constructs, and the cross-loading value of the construct indicator must be greater than the value of other constructs. Based on the test results it can be concluded that the discriminant validity is fulfilled because each indicator on each variable has a value of more than 0.7. Besides, it can be seen that the cross-loading scores of all indicators have gathered on the construct in question. This proves that each construct predicts indicators on their blocks better than indicators on other blocks. Based on the results of this processing it can be concluded that the discriminant validity has been fulfilled.

#### *Composite Reliability Test*

Reliability testing in PLS can use two methods, namely Cronbach's alpha and Composite reliability. The Rule of thumb value of Cronbach's alpha and composite reliability must be greater than 0.7. Based on the test results it can be seen that all constructs have a Cronbach alpha value and composite reliability of more than 0.7. So it can be concluded that the construct of this study is reliable.

#### *Evaluation of the Inner Model*

Structural model test results are evaluated using R<sup>2</sup> values and significance tests through the path coefficient or t-values for each path. The following are the results of the test of the significance of the path coefficient values or t-values for each path.

##### a. R Square Test

The R<sup>2</sup> (R square) test analysis is used to assess the influence between variables, namely the independent latent variable on the dependent latent variable. The parameter R<sup>2</sup> (R square) has a value close to 1, giving a large percentage of influence. Conversely, if R<sup>2</sup> (R squared) is 0, then it cannot explain the slightest variance of the dependent variable. The results of data processing showed the value of R<sup>2</sup> (R square) was 0.32. It explains that the construct of ease of use, perceived usefulness and credibility is able to explain the construct of behavioral interest by 32%, the remaining 68% is explained through other variables outside the proposed model.

##### b. Path Coefficient Results

Hypothesis testing assesses the effect of a construct on other constructs by looking at parameter coefficients and t-statistics values. The results of the proposed hypothesis can be seen from the magnitude of the t-statistic value compared to the t-table value. The hypothesis developed in this study uses one-tailed hypothesis testing. The T-table for the one-tailed hypothesis is > 1,645. Based on Table 1, it can be concluded that H1, H2, and H3 are accepted.

Table 1 – Output Bootstrapping

Hypothesis	Mean	Standard Deviation	T-Statistics	P Values	Result
(H1) Ease of use -> Interest	0.156	0.075	1.841	0.000	Accepted
(H2) Usability perception -> interest	0.394	0.086	4.440	0.066	Accepted
(H3) Credibility -> interest	0.184	0.108	1.674	0.095	Accepted

\*) significance 10%.

## **Evaluation Model 2**

### *Classical Assumption Test*

To find out the resulting regression model is a regression model that produces a linear estimator that is not biased (Best Linear Unlimited Estimation), then testing the symptoms of the assumption of classical model assumptions. The classic assumption test in this study was conducted on the first regression equation, namely multiple linear regression analysis that examines the influence between providing information and outreach, the latest education, business size and company length of time with the understanding of MSMEs involved in the application of SI APIK. Classic assumptions that must be met include normality, non-multicollinearity, and homoscedasticity.

#### a. Normality test

Normality Test using the Kolmogorov-Smirnov (K-S) test. This test has the aim to test whether, in the regression model, confounding or residual variables have a normal

distribution. Kolmogorov-Smirnov (K-S) test results are normal when the significance value is greater than 0.1. Statistical test results show the data are normally distributed because the test results show the number 1130 which is more than 0.1.

#### b. Multicollinearity Test

Multicollinearity means the existence of a perfect or certain linear relationship, among some or all the variables that explain the regression model. To detect the presence of multicollinearity symptoms in the regression model was tested using the Variance Inflation Factor (VIF). Multicollinearity occurs when the VIF value  $\geq 10$  and the tolerance value  $\leq 0.1$ . From the two values, it can be concluded that the regression model does not occur multicollinearity symptoms.

The results of multicollinearity testing in this study are shown in Table 2.

Table 2 – Multicollinearity Results

Variable	Collinearity Statistics	
	Tolerance	VIF
LI	.983	1.017
EDU	.808	1.238
SIZE	.979	1.021
LL	.815	1.228

#### c. Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. If the variance from one observation residual to another observation is different is called heteroscedasticity. The Glejser Test is carried out by regressing the independent variable with its absolute residual value. If the significance value between the independent variables and absolute residuals is more than 0.05 then there is no heteroscedasticity problem. Test results show that the significance value of the four variables is 0.939, 0.161, 0.062, 0.063, which is higher than 0.05.

### Analysis of the Multiple Linear Regression Model

Table 3 shows the results of multiple linear regression tests that examine the effect of independent variables consisting of information provision and outreach (LI), recent education (EDU), company size (SIZE), and length of business standing (LL) on the understanding of entrepreneurs related to the use of SI APIK applications.

Table 3 - Multiple Linear Regression Model Result

Variable	B	T	Sig.
(Constant)	.193	3.760	.000
LI	-.845	13.226	.000
EDU	-.009	-.729	.468
SIZE	-.002	-.344	.797
LL	.159	-2.234	.028
R	0.831		
R <sup>2</sup>	0.691		
F	52.010		
Sig. (F)	0.000		

### The Research Discussion

#### 1. The Effect of Ease of Use on Interest in Use of SI APIK

Perceived ease of use in this study is interpreted as to what extent MSME actors believe that the application of SI APIK can help facilitate the preparation of a financial report compared to when done manually. Information systems must be easy to learn and easy to use. The results of testing the hypothesis for this study are the construct of the perceived usefulness has a positive effect on people's interest in using the APIK SI application from Bank Indonesia. Perceived ease is one of the variables in TAM that plays an important role in influencing individual interest in using a system. In this study, perceived ease explains 14% of the constructs of someone's behavioral interest in using the SI APIK application from Bank

Indonesia. The results of this study support the results of studies (Wang, 2002; Noviandini, 2010) that the construct of perceived usefulness influences the construct of behavioral interest.

#### 2. The Effect of Perception of Use on Interest in Use of SI APIK Applications

Usability perception is a person's level of confidence that using a particular system will improve performance (Davis, 1989). The perception of usefulness in this study is a measure by which MSME practitioners believe that the use of the APIK SI application can make the process of preparing financial statements faster and more effective and can improve performance. The results of testing the hypothesis for this study are the construct of the perceived usefulness has a positive effect on people's interest in using the APIK SI application from Bank Indonesia. In this study, perceived usefulness explained 38% of the constructs of someone's behavioral interest in using the SI APIK application from Bank Indonesia. The results of this study support the results of studies (Venkatesh *et al*, 2000; Lee *et al*, 2005) that the construct of perceived usefulness influences the construct of behavioral interest. This study proves that the relationship between perceived usefulness and behavioral interest in the TAM model can explain the phenomenon of why someone accepts or refuses to use the SI APIK application from Bank Indonesia.

#### 3. The Effect of Credibility on Behavior Interest in Use of APIK SI Applications

Research reveals that in addition to ease of use and confidence in usability, interest in using information technology can be influenced by user perceptions regarding credibility regarding security and privacy issues (Wang, 2002). If someone already feels that he has gained security from using a system, the interest in using it will increase. The results of hypothesis testing for this study are that the construct of credibility has a positive effect on a person's interest in behavior to use the SI APIK application from Bank Indonesia. In this study, credibility explains the 18% construct of someone's behavioral interest in using the SI APIK application from Bank Indonesia. The results of this study support the research (Wibisono and Toly, 2014). Security and confidentiality are free from existing risks, namely outsiders (hackers), data storage related to risks to insiders (Bank Indonesia employees), and the ability of applications or systems to anticipate data-related problems (Wibisono and Toly, 2014). Security and confidentiality can keep user data stored securely, so it will minimize the other party's opportunity to misuse system user data (Rahayu, 2016).

#### 4. The Effect of Information Giving and Socialization on employers' understanding of the use of the APIK SI application

The provision of information and outreach is the level of information and outreach received by MSME actors related to the use of the SI APIK application. The most important thing about implementing an application is a good understanding of the application. Understanding related to the application is closely related to the process of providing information and socialization (Rudiantoro and Siregar, 2011). Test results Variable Information and Dissemination have a level of significance value smaller than 0.05 which is equal to 0,000 so it can be concluded that the provision of information and socialization (LI) has a positive and significant effect on the understanding of entrepreneurs related to the use of the application of APIK SI from Bank Indonesia. The results of this study support the research (Rudiantoro and Siregar, 2011). All respondents claimed to have received information and information about accounting information technology that could facilitate them in preparing financial reports, one of which had been socialized was the application of SI APIK from Bank Indonesia. Respondents said that they felt helped by some of the information technology that was introduced and quite understood its use. It's just that often the socialization given is only in the form of one or half-day training and lacks in practice so that it is felt less able to make them use the information technology for some transactions that are not exemplified in training.

#### 5. The Effect of the education on the understanding of entrepreneurs related to the use of the application APIK SI

The last education is the level of education or the level or stages of education that must be taken based on the level of development of students, the objectives to be achieved, and the abilities to be developed. Education can be obtained through formal, non-formal and

informal channels (Wahyono, 2012). The results of testing the latest education variable have a level of significance greater than 0.05 which is equal to 0.468 so it can be concluded that the last education (EDU) does not significantly influence the understanding of employers related to the use of SI APIK applications from Bank Indonesia. The results of this study support the research (Rudiantoro and Siregar, 2011). The underlying reason is by following with what was stated by (Noviandini, 2012) that the need for soft skills in running a business is considered more important, whereas education obtained in school is only hard skill education. Research from Harvard University in the United States even reveals success is only determined around 20% with hard skills and the remaining 80% with soft skills (Venkatesh *et al*, 2000).

6. The Effect of business size on the understanding of entrepreneurs related to the use of the SI APIK application

Business size is a scale that shows the size or size of an organization or company that can be measured using several methods. Ways that can be used to measure a company, according to (Das and Dey, 2005) seen from the number of employees, sales volume and value of assets of the company. Test results Variable business size has a level of significance value greater than 0.05 which is 0.797 so it can be concluded that business size (SIZE) does not significantly influence the entrepreneur's understanding related to the use of the SI APIK application from Bank Indonesia. The results of this study support research (Rudiantoro and Siregar, 2011) which also states that companies with a larger size may not necessarily have a better understanding compared to companies with a smaller scale.

7. The Influence of business establishment length on the understanding of entrepreneurs related to the use of the application APIK SI

Business life is the time needed by a company to live which shows that the company exists and can compete in the market so that it can maintain its business and achieve the desired goals (Kusnia, 2013). Test results The business standing variable has a level of significance value less than 0.05 which is 0.028 so it can be concluded that the business standing period (LI) significantly influences the entrepreneur's understanding related to the use of the SI APIK application from Bank Indonesia, but with a negative effect. The results of this study support the research (Rudiantoro and Siregar, 2011). Larger and longer-established companies may not necessarily have a good understanding (Rudiantoro and Siregar, 2011). The negative direction provides evidence that understanding an information technology is more easily achieved by a new company, where the owner feels that he must be more active in finding information and ways to be able to develop his business (Rudiantoro and Siregar, 2011).

## CONCLUSION

Business financial reporting is still a barrier for most MSMEs. No accounting background and an assumption that accounting is complicated causes the recording of transactions and the financial reporting is not done. Information technology is growing rapidly and became a solution to the problems that occur in MSMEs. Bank Indonesia has sought an Accounting Application for Android-based Micro Small Business. This application is very easy to use and has met the Small and Medium Micro Entity Accounting Standards (SAK EMKM) that has just been released by the Indonesian Institute of Accountants so that in this study will look at how the adoption of android smartphone-based financial reporting information technology on MSMEs. This research focuses on the construct of MSME actors' interests as well as finding out the prospects of using this application going forward and at the same time can identify the difficulties experienced by MSME actors in using the application so that it can become a recommendation and evaluation to software developers from Bank Indonesia. The conclusion was obtained from the results of the distribution of questionnaires and in-depth interviews from MSME actors. The results showed that perceived ease of use, perceived usefulness, and perceived credibility influenced the interest in entrepreneurial behavior, and the prospects for the implementation of SI APIK were very good. The regulator must continue to increase the amount of socialization and training to

MSMEs in Gresik Regency. The implications of this study are that the regulator or academics must increase the socialization and training about SI APIK to MSME actors, because SI APIK seems have a good prospect to be implemented in Gresik.

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PAGE 1

PAGE 2

PAGE 3

PAGE 4

PAGE 5

PAGE 6

PAGE 7

PAGE 8

PAGE 9