



**THE IMPACT OF CLOUD-BASED POINT-OF-SALE (POS)
TECHNOLOGY ON THE QUALITY OF FINANCIAL REPORTS IN
MSMES**

Wahyu Setyawan¹

Universitas Negeri Surabaya, Surabaya, Indonesia

wahyu.22181@mhs.unesa.ac.id

Loggar Bhilawa²

Universitas Negeri Surabaya, Surabaya, Indonesia

loggarbhilawa@unesa.ac.id

Abstract

This study aims to analyze the effect of perceived ease of use and perceived usefulness of cloud-based Point of Sale (POS) technology on the financial report quality of Micro, Small, and Medium Enterprises (MSMEs) in the Food and Beverage sector in Surabaya City. This research method uses a quantitative approach with primary data obtained through a questionnaire using a Likert scale of 1 – 4. The population in the study was all MSMEs in the Food and Beverage sector in Surabaya City. The sample used in this study were MSME owners who have used or understand cloud-based POS systems, selected using purposive sampling. The number of samples used in this study was 397 respondents. Data analysis was carried out using multiple linear regression with the Statistical Product and Service Solution (SPSS) method. The result of the study indicates that perceived ease of use and perceived usefulness have a positive and significant effect both partially and simultaneously on the financial report quality of MSMEs. These findings confirm that easy-to-use and beneficial cloud-based POS systems improve the relevance, reliability, and timeliness of financial reports, implying that local governments should provide practical training and technical assistance to accelerate MSME digital transformation.

Keywords: Cloud-based POS, Perceived Ease of Use, Perceived Usefulness, Financial Report Quality



INTRODUCTION

The rapid development of digital technology over the past decade has transformed the way businesses conduct their operations, including in the Micro, Small, and Medium Enterprises (MSMEs) sector. Amidst increasing demand for efficiency and transparency in financial reporting, many MSMEs in Indonesia still face challenges in managing transaction data and preparing accurate and timely financial reports. Most MSMEs still rely on manual recording, either in cash books or simple spreadsheets such as Excel, which are prone to input errors, data loss, and reporting delays (Ministry of Cooperatives and SMEs, 2023). This condition results in low-quality financial reports, which impacts MSMEs' ability to assess business performance and make strategic decisions.

The development of MSME digitalization in Indonesia has shown a significant upward trend in recent years. According to Antara News (2024) from the Ministry of Cooperatives and SMEs, as many as 25.5 million MSMEs have utilized digital technology in their business activities, approaching the target of 30 million MSMEs going digital set by the Ministry of Communication and Information Technology by 2024.

Furthermore, the INDEF report (2024) noted that approximately 33.6% of the total 65 million MSMEs in Indonesia have transformed to digital platforms. Regarding payment systems, data from the Ministry of Cooperatives and SMEs shows that 95% of the 32 million QRIS merchants are MSMEs, indicating high adoption of digital transactions in the small and medium enterprise sector. Economically, MSMEs also make a significant contribution to the national economy, accounting for approximately 61.07% of Gross Domestic Product (GDP) according to data (BPS, 2024). These facts demonstrate that the phenomenon of digitalization, including the use of technologies such as cloud-based Point of Sale (POS), is not merely a trend but a strategic necessity for MSMEs to improve the efficiency and quality of their financial reports in the digital economy era.

Digital transformation in the MSME sector is growing rapidly through the implementation of technologies such as e-commerce, digital accounting systems, payment gateways, and cloud-based Point of Sale (POS). According to Sari et al. (2024), digital training and mentoring for MSMEs in Surabaya can improve their understanding of information technology and potentially increase sales by up to 25% through digital marketing strategies. The use of digital payment systems such as QRIS and e-wallets is also considered capable of improving transaction efficiency and cash flow transparency (Najib & Fahma, 2020). Furthermore, the implementation of cloud-based POS helps MSMEs with automatic transaction recording, accurate financial reporting,



and real-time data-driven decision-making (Arsal et al., 2024). However, the adoption of digital technology by MSMEs in Indonesia remains relatively low due to limited digital literacy and implementation costs. BRIN (2024) states that the level of digital technology adoption by MSMEs is still limited, while the INDEF report (2024) shows that only around 33.6% of MSMEs have fully implemented digital transformation, while the rest still use manual record-keeping. This condition shows that the perception of ease of use and the perception of the usefulness of technology are important factors in the process of adopting digital technology in MSMEs.

The phenomenon of digitalization and the implementation of cloud-based Point of Sale (POS) technology in MSMEs in Surabaya is growing as an effort to improve operational efficiency and the quality of financial reports. Musyaffi et al. (2025) stated that MSMEs that adopt cloud-based POS technology experience significant improvements in financial management and transparency. Research by Nurhaedah (2025) also shows that the perceived usefulness of cloud POS technology contributes positively to increasing the accuracy and reliability of MSME financial reports. Furthermore, Meilany et al. (2025) explain that the implementation of a cloud-based accounting system can accelerate transaction recording, reduce the risk of errors, and increase transparency and accountability in financial reports. Cloud-based systems also support the automatic and real-time presentation of financial information, resulting in more relevant, accurate, and timely reports to support MSME decision-making (Widjaksono et al., 2025).

Several previous studies have examined the role of digital technology and cloud-based systems in MSMEs. Tiara (2024), entitled "Analysis of MSME Readiness in Undertaking Digital Transformation Using SWOT Analysis," found that MSME digital transformation readiness is still hampered by digital literacy and resources, despite the potential for digital technology to improve business performance. Putera (2024), in his thesis "Analysis of Factors Influencing Interest in Using Mobile Accounting Applications among MSMEs in the Special Region of Yogyakarta," which examined factors influencing interest in using mobile accounting applications, found that performance expectations and business expectations positively influenced interest in using applications, in line with the UTAUT framework, which emphasizes usefulness and convenience as the main drivers of information system adoption. Research by Ilma & Muid (2023) also showed that perceived ease of use and usefulness significantly influenced interest in using cloud-based POS among MSMEs.

However, most of this research focuses more on interest or readiness to adopt technology and the factors influencing intention to use the system,



rather than on its direct implications for the quality of the resulting financial reports. In other words, there is limited research empirically examining the extent to which perceived ease of use and perceived usefulness of cloud-based POS technology influence the quality of MSME financial reports, particularly in the F&B sector in Surabaya. This is the research gap that this study aims to fill.

This research is important because it contributes both theoretically and practically to the development of literature and the practice of technology-based financial management in MSMEs. Theoretically, this study enriches the application of the Technology Acceptance Model (TAM) in the context of technology-based financial management in MSMEs. Practically, the results of this study are expected to help MSMEs understand the importance of perceived benefits and ease of use in adopting cloud-based POS as a tool to improve recording efficiency and the reliability of financial reports. Furthermore, the results of this study can also be used as a consideration by the Surabaya City Cooperatives and MSMEs Office in formulating policies to strengthen digital literacy and support the implementation of financial technology. Given the accelerated post-pandemic digitalization, this research is relevant now to answer fundamental questions regarding the influence of user perceptions on the use of cloud-based POS technology on improving the quality of MSME financial reports.

LITERATURE REVIEW

Technology Acceptance Model (TAM) theory

The Technology Acceptance Model (TAM) proposed by Davis (1989) explains the factors that influence the acceptance of computer technology. This model emphasizes two concepts: Perceived Usefulness and Perceived Ease of Use. The higher the positive perception of these two factors, the greater the likelihood that the technology will be accepted and used by an individual.

Perceived Ease of Use

Perceived Usefulness was first introduced by Fred D. Davis (1989) in the Technology Acceptance Model (TAM) as one of the key variables influencing user acceptance of technology. According to Davis (1989), perceived usefulness is the extent to which a person believes that using a system can improve their job performance. Usefulness is seen as a subjective perception that encourages someone to adopt technology because of the tangible benefits felt in their activities, such as time efficiency, increased productivity, and ease of completing work.

**Perceived Usefulness**

Perceived Usefulness was first introduced by Davis (1989) as the extent to which a person believes that using a system will improve their job performance. Usefulness is seen as a subjective perception that drives someone to adopt technology because of the perceived tangible benefits, such as time efficiency, increased productivity, and improved quality of work results. According to the DeLone & McLean Information Systems Success Model (2003), perceived usefulness is directly related to use (actual use of the system) and net benefits (benefits received by users).

Quality of Financial Reports

According to the International Accounting Standards Board (IASB) (2021), in its Conceptual Framework for Financial Reporting, the quality of financial reports is determined by the extent to which the information presented can be used by users to make informed economic decisions. The IASB (2021) explains that the main qualitative characteristics of financial reports are relevance and faithful representation. Furthermore, there are enhancing qualitative characteristics, namely comparability, verifiability, timeliness, and understandability.

RESERACH METHOD

This study uses a quantitative method with a causal associative research type to analyze the effect of perceived ease of use (Perceived Ease of Use) and perceived usefulness (Perceived Usefulness) of cloud-based Point of Sale (POS) technology on the quality of MSME financial reports. The data used are quantitative primary data obtained through distributing questionnaires to MSMEs in the Food and Beverage (F&B) sector in Surabaya City who have used or understood cloud-based POS technology. The study population amounted to 55,509 active F&B MSMEs based on data from the Surabaya City Cooperatives and SMEs Office in 2024. The sampling technique used purposive sampling with the determination of the number of samples through the Slovin formula at a 5% error rate, resulting in 397 respondents. The study was conducted in Surabaya City because it has rapid MSME development and a relatively high adoption rate of cloud-based POS technology, especially in the culinary sector.

The data collection technique in this study was carried out by distributing closed questionnaires to MSMEs in the Food and Beverage (F&B) sector in Surabaya City. The questionnaire was compiled based on the variable indicators of Perceived Ease of Use (X1), Perceived Usefulness (X2), and Quality of Financial Reports (Y) using a four-point Likert scale, namely strongly disagree to strongly agree. The use of a four-point scale aims to avoid



neutral answers so that respondents provide more assertive and objective answers. Data analysis techniques include respondent identification and descriptive statistical analysis to describe the characteristics of the data through minimum, maximum, mean, and standard deviation values. Furthermore, data quality tests were conducted consisting of validity tests using Pearson Product Moment and reliability tests using Cronbach's Alpha. This study also conducted classical assumption tests that include normality, multicollinearity, and heteroscedasticity tests before multiple linear regression analysis was conducted. The regression model was used to analyze the effect of perceived ease of use and perceived usefulness on the quality of MSME financial reports. Hypothesis testing was carried out through the coefficient of determination (R^2) test, a partial t-test, and a simultaneous F-test with the help of the SPSS program version 25.

RESULTS AND DISCUSSION

Respondent Identification

Table 1.
Age Distribution of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 25 years old	58	14,6	14,6	14,6
25 - 35 years old	247	62,2	62,2	76,8
36 - 45 years old	62	15,6	15,6	92,4
> 45 years old	30	7,6	7,6	100,0
Total	397	100,0	100,0	

Based on the table, it was concluded that the majority of respondents were 25–35 years old, namely 247 people (62.2%), while the remaining 58 people (14.6%) were under 25 years old, 62 people (15.6%) were 36–45 years old, and only 30 people (7.6%) were over 45 years old. Thus, the age group of 25–35 years is the group with the largest number of respondents in this study.

**Length of Business Operation**

Table 2.
Distribution of Long Business Operating

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 year	4	1,0	1,0	1,0
	1 - 3 years	103	25,9	25,9	27,0
	4 - 6 years	193	48,6	48,6	75,6
	> 6 years old	97	24,4	24,4	100,0
	Total	397	100,0	100,0	

Based on the table, it was concluded that the majority of respondents had a business period of 4-6 years, namely 193 people (48.6%), while the remaining 103 people (25.9%) had a business period of 1-3 years, 97 people (24.4%) had a business period of more than 6 years, and only 4 people (1.0%) had a business period of 1 year. Thus, the group with a business age of 4-6 years is the group with the largest number of respondents in this study.

Long Use of POS System

Table 3.
Legacy Distribution Using POS Systems

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 2 years	113	28,5	28,5	28,5
	2 - 4 years	178	44,8	44,8	73,3
	> 4 years	106	26,7	26,7	100,0
	Total	397	100,0	100,0	

Based on the table, it was concluded that the majority of respondents had used the POS system for 2-4 years, namely 178 people (44.8%), while the remaining 113 people (28.5%) had used the POS system for less than 2 years, and 106 people (26.7%) had used the POS system for more than 4 years. Thus, the group with the long-term use of the POS system of 2–4 years is the group with the highest number of respondents in this study.

**Annual Turnover****Table 4.**
Business Turnover Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	50 million - 300 million	204	51,4	51,4	51,4
	> 300 million - 500 million	135	34,0	34,0	85,4
	> 500 million - 10 M	58	14,6	14,6	100,0
	Total	397	100,0	100,0	

Based on the table, it was concluded that the majority of respondents had an annual turnover of IDR 50 million – IDR 300 million, namely 204 people (51.4%), while the remaining 135 people (34.0%) had an annual turnover of more than IDR 300 million – IDR 500 million, and 58 people (14.6%) had an annual turnover of more than IDR 500 million – IDR 10 billion. Thus, the annual turnover group of IDR 50 million – IDR 300 million is the group with the largest number of respondents in this study.

Descriptive Analysis**Table 5**
Descriptive Analysis

	N	Minimum	Maximum	Red	Std. Deviation
<i>Perceived Ease of Use</i>	397	4	16	13,37	1,960
<i>Perceived Usefulness</i>	397	4	16	13,34	2,163
Quality of Financial Statements	397	4	16	13,28	1,986
Valid N (<i>listwise</i>)	397				

Based on the descriptive statistical table above, it is known that the number of valid respondents (N) for the three variables is 397 people, which is the entire research sample. All variables in this study were measured using a Likert scale of 1–4 with a total of 4 statement items for each of the *variables Perceived Ease of Use, Perceived Usefulness, and Quality of Financial Statements*, so that the theoretical minimum score that could be obtained was 4 and the theoretical maximum score was 16.



The *Perceived Ease of Use* variable has an empirical minimum value of 4, an empirical maximum value of 16, with a mean value of 13.37 and a standard deviation of 1.960. An average score close to the maximum value (16) indicates that in general respondents have a high perception of ease of use of cloud-based POS systems. A fairly small standard deviation (1,960) suggests that the data tends to cluster around the mean, meaning that there is not too large a variation in the perception of ease among respondents.

The *Perceived Usefulness* variable has a minimum value of 4, a maximum value of 16, an average of 13.34, and a standard deviation of 2.163. Similar to the previous variable, the fairly high average (13.34 out of a maximum score of 16) shows that respondents also benefit greatly from the use of cloud-based POS. However, the standard deviation of this variable (2.163) was slightly larger than the *Perceived Ease of Use* variable, indicating that the level of perceived usefulness varied slightly more widely between respondents.

The *Financial Statement Quality* variable has a minimum value of 4, a maximum value of 16, an average of 13.28, and a standard deviation of 1.986. The average score (13.28) indicates that respondents assess the quality of financial statements resulting from the use of cloud-based POS to be good. The standard deviation of 1.986 indicates a relatively moderate level of data dissemination, which means that most respondents have a uniform assessment of the quality of financial statements.

Overall, the three variables had relatively high and adjacent average values, ranging from 13.28 to 13.37. This shows that respondents to MSMEs in the *Food and Beverage* sector in the city of Surabaya who use cloud-based POS tend to give a positive response to the convenience, usefulness, and quality of the financial reports produced. Thus, the data of this study deserves further analysis because it has fulfilled the assumption that there are no respondents with extreme answers that can interfere with the results of hypothesis testing.

Validity Test

Table 6
Validity Test

Variable	Item	R count	R Table	Description
Perception of Ease of Use	PE1	0,747	0,098	Valid
	PE2	0,764	0,098	Valid
	PE3	0,735	0,098	Valid
	PE4	0,792	0,098	Valid
Perception of Usefulness	PU1	0,794	0,098	Valid
	PU2	0,812	0,098	Valid



Quality of Financial Statements	PU3	0,786	0,098	Valid
	PU4	0,806	0,098	Valid
	LK1	0,81	0,098	Valid
	LK2	0,745	0,098	Valid
	LK3	0,756	0,098	Valid
	LK4	0,806	0,098	Valid

Based on the results of the validity test on the three research variables, namely Perception of Ease of Use, Perception of Usefulness, and Quality of Financial Statements, it was concluded that all statement items were declared valid. The criteria used was to compare the calculated r value with the r of the table of 0.098. In the Ease of Use Perception variable, the four items (PE1 to PE4) had r -values calculated as 0.747, 0.764, 0.735, and 0.792. All of these values have exceeded the threshold of 0.098, so it can be concluded that the statement on this variable is able to measure the ease of use construct consistently and significantly.

Similar results were shown in the Perception of Usefulness variable. The four items (PU1 to PU4) produced calculated r values of 0.794, 0.812, 0.786, and 0.806. These values are at the top of the r table and show a very strong correlation. Similarly, in the Financial Report Quality variable, items LK1 to LK4 have a calculated r of 0.810, 0.745, 0.756, and 0.806, respectively so that the item is still declared valid.

This means that most of the r -value ranges calculated from 0.735 to 0.812 indicate that all instrument items have a strong correlation to the total score of their respective variables. Thus, this research instrument meets the requirements for good construct validity and is suitable for use to proceed to the next stage of data analysis.

Reliability Test

Table 7.
Reliability Test

Variable	Number of Items	Alpha Cronbach	Description
Perception of Ease of Use	4	0,754	Reliable
Perception of Usefulness	4	0,812	Reliable



Quality of Financial Statements	4	0,784	Reliable
---------------------------------------	---	-------	----------

The results of the reliability test on the three research variables showed that all instruments were declared reliable or consistent. This reliability test aims to measure the extent to which the measuring tool (questionnaire) provides stable and consistent results when used repeatedly on the same subject. The criterion used is *Cronbach's Alpha* value, where an instrument is considered reliable if its alpha value is greater than 0.7. In the Ease of Use Perception variable consisting of 4 items, a *Cronbach's Alpha* value of 0.754 was obtained. This figure has exceeded the minimum limit of 0.7, so it can be concluded that the statement items on the variable have good internal consistency.

Then in the Perception of Usefulness variable, which consists of 4 items, the value of *Cronbach's Alpha* obtained is 0.812. This value is included in the high category and indicates that the four items in the variable are strongly and consistently correlated with each other in measuring the utility construct. Meanwhile, in the Financial Report Quality variable with a total of 4 items, *Cronbach's Alpha* value was obtained of 0.784. This value is also above the threshold of 0.7, so the variable also meets the reliability requirements even though the number is slightly lower than the Perception of Usefulness variable.

This means that the three variables Perception of Ease of Use (0.754), Perception of Usefulness (0.812), and Quality of Financial Statements (0.784) show a value of *Cronbach's Alpha* above 0.7. Thus, it can be stated that all of these research instruments are reliable and suitable for data collection.

Normality Test

Table 8.
Normality Test

<i>One-Sample Kolmogorov-Smirnov Test</i>		
<i>Unstandardized Residual</i>		
<i>N</i>		397
<i>Normal Parameters, Red b</i>		0,0000000
<i>Std. Deviation</i>		1,01590954
<i>Absolute</i>		0,044



<i>Most</i>	<i>Extreme</i>	<i>Positive</i>	0,043
<i>Differences</i>		<i>Negative</i>	-0,044
<i>Test Statistic</i>			0,044
<i>Asymp. Sig. (2-tailed)</i>			.068c

The results of the data normality test in this study were carried out using the *Kolmogorov-Smirnov One-Sample* method on residual values. Based on the outputs obtained, the statistical value of the *Kolmogorov-Smirnov* test is 0.044 with the significance value of *Asymp. Sig. (2-tailed)* of 0.068. The significance value is then compared to the significance level of α set at 0.05. Because of the value of *Asymp. Sig. (0.068)* is greater than 0.05, hence the null hypothesis that the normally distributed residual data cannot be rejected. Thus, it can be concluded that the residual data in this study is normally distributed.

Multicollinearity Test

Table 9.
Multicollinearity Test

Models	Collinearity Statistics	
	Tolerance	VIVID
1		
	(Constant)	
	<i>Perceived Ease of Use</i>	0,425 2,351
	<i>Perceived Usefulness</i>	0,425 2,351

Based on the test results, the variables Ease of Use Perception and Utility Perception had a Tolerance value of 0.425 and a VIF value of 2.351. Both values met the set criteria, namely $\text{Tolerance} > 0.1$ and $\text{VIF} < 10$. Thus, it can be concluded that there are no symptoms of multicollinearity between the two independent variables, so the regression model is feasible to use for further analysis.

Heteroskedasticity Test

Table 10.
Heteroscedasticity Test Results

Unstandardized Coefficients	Standardized Coefficients
-----------------------------	---------------------------



Models		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,540	0,222		6,941	0,000
	<i>Perceived Ease of Use</i>	-0,031	0,025	-0,097	-1,274	0,203
	<i>Perceived Usefulness</i>	-0,025	0,022	-0,084	-1,103	0,271

Based on Table 10 of the results of the Heteroscedasticity Test using the Glejser method, the Perceived Ease of Use variable obtained a significance value of 0.203, while the Perceived Usefulness variable obtained a significance value of 0.271. Both significance values are well above the 0.05 limit. Thus, statistically it can be concluded that there are no symptoms of heteroscedasticity in the regression model of this study, or in other words, the regression model meets the assumption of homoscedasticity.

However, the negative regression coefficient that appears in both variables (-0.031 and -0.025). The negative coefficient indicates that the higher the user's perception of convenience and utility, the smaller the residual absolute value. Substantively, this indicates that respondents who have a high positive perception tend to give more consistent answers, while respondents with low or moderate perception tend to have more varied answers. However, because the two coefficients are not statistically significant ($p > 0.05$), this negative pattern is just a fluctuation of the sample and there is insufficient evidence to state that heteroscedasticity exists. Thus, the main interpretation still refers to the significance value that confirms the fulfillment of the homocedasticity assumption.

Multiple Linear Regression Test

Table 11.
Multiple Linear Regression Test

Models		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	1,349	0,361		3,733	0,000
	<i>Perceived Ease of Use</i>	0,615	0,040	0,607	15,366	0,000
	<i>Perceived Usefulness</i>	0,278	0,036	0,302	7,654	0,000



Based on Table 11 and the multiple linear regression test model, the following equations are obtained:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 1.349 + 0.615 X_1 + 0.278 X_2$$

Based on the results of multiple linear regression analysis, a constant value of 1.349 was obtained, which shows that if the variables Perception of Ease of Use (X1) and Perception of Usefulness (X2) are zero or constant, then the value of Financial Statement Quality (Y) is estimated to be 1.349. The regression coefficient of the Ease of Use (X1) variable is 0.615 and has a positive value, which means that every one unit increase in the Perception of Ease of Use will increase the Quality of Financial Statements by 0.615 assuming other variables are fixed. Meanwhile, the regression coefficient of the Perceived Usefulness variable (X2) is 0.278 and is also positive, which indicates that every one unit increase in the Perception of Usefulness will increase the Quality of Financial Statements by 0.278 assuming the variable Perception of Ease of Use is fixed. These results indicate that the two independent variables have a positive influence on the quality of MSME financial statements.

Hypothesis Test

T Test

Table 12.
T Test Results

Models		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,349	0,361		3,733	0,000
	Perceived Ease of Use	0,615	0,040	0,607	15,366	0,000
	Perceived Usefulness	0,278	0,036	0,302	7,654	0,000

Based on table 12 of the results of the T-test, results were obtained that showed that the *Perceived Ease of Use* variable had a significant effect on the Quality of Financial Statements. This is shown by a calculated t-value of 15.366 which is larger than the t table (1.966), as well as a significance value of 0.000 which is smaller than 0.05. Thus, it can be concluded that the hypothesis that the Perception of Ease of Use has a significant effect on the Quality of Financial Statements is accepted.



Meanwhile, the *Perceived Usefulness* variable was also found to have a significant effect on the Quality of Financial Statements. This is shown by a calculated t value of 7.654 which is larger than the t table (1.966), as well as a significance value of 0.000 which is smaller than 0.05. Therefore, it can be concluded that the hypothesis that the perception of Usefulness has a significant effect on the Quality of Financial Statements is also accepted.

Test F

Table 13.
F Test Results

Models		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1153,702	2	576,851	556,102	.000b
	Residual	408,701	394	1,037		
	Total	1562,403	396			

Based on table 13 of the results of the F test, the F value was obtained with a significance value of 0.000. The significance value is smaller than 0.05, and the calculated F-value is much larger than the F of the table (3.02). Thus, it can be concluded that the variables of *Perceived Ease of Use* and *Perceived Usefulness* together (simultaneously) have a significant effect on the Quality of Financial Statements.

Coefficient of Determination (R²)

Table 14.
Result Coefficient of Determination (R²)

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.859a	0,738	0,737	1,018

Based on the Model Summary table of the determination coefficient (R²), the R Square value was 0.738 and the Adjusted R Square value was 0.737. This shows that the variation in the Quality of Financial Statements can be explained by independent variables, namely Perception of Ease of Use and Perception of Usefulness, together of 73.7% (seen from Adjusted R Square), while the remaining 26.3% is explained by other variables outside this research model.

The Effect of Perceived Ease of Use on Financial Report Quality

Based on the results of the hypothesis test, it was found that the variable Perceived Ease of Use (PET) has a positive and significant effect on Financial Report Quality. This is indicated by the calculated t-value of 15.366 > t-table



(1.966), with a significance value of 0.000 (<0.05), and a regression coefficient of 0.615. Therefore, the hypothesis stating that Perceived Ease of Use influences Financial Report Quality is accepted.

This finding indicates that the higher the level of ease perceived by users in operating a financial system or application, the higher the quality of the resulting financial reports. From the perspective of the Technology Acceptance Model (TAM) developed by Davis & Davis (1989), perceived ease of use is an individual's belief that using a technology does not require significant effort. When users perceive that an accounting information system is easy to understand and operate, they tend to be more consistent in inputting data, performing reconciliations, and preparing financial reports in a timely manner. This ultimately impacts the quality of financial reports in terms of relevance, reliability, and timeliness.

The results of this study indicate that perceived ease of use has a positive effect on financial report quality. This finding aligns with Afifa et al. (2023), who stated that perceived ease of use influences ERP system adoption and improves the quality of accounting information in Jordanian companies. However, Afifa's research context was large companies with high levels of complexity, while my research focused on MSMEs using POS with simpler operational structures. Nevertheless, this comparison remains relevant because the ease of use construct is universal in the Technology Acceptance Model (TAM) and applies across contexts. In large companies, ERP ease influences report quality through the overall system adoption pathway, while in MSMEs, POS ease directly impacts daily transaction recording, a process often overlooked. Thus, my research complements Afifa's findings by demonstrating that TAM theory also applies in small-scale environments. A similar finding was also found by Ramayanti et al. (2024) in Indonesian MSMEs, strengthening the contextual validity of my study.

The Influence of Perceived Usefulness on Financial Report Quality

Based on the results of the hypothesis test, the variable Perceived Usefulness was also found to have a positive and significant effect on Financial Report Quality. This is evidenced by the calculated t-value of $7.654 > t\text{-table}$ (1.966) and a significance value of 0.000 (<0.05), with a regression coefficient of 0.278. Thus, the hypothesis stating that Perceived Usefulness influences Financial Report Quality is accepted.

These findings indicate that the higher the level of usefulness perceived by users from the implementation of an accounting information system, the better the quality of the resulting financial reports. According to the Technology Acceptance Model (TAM), perceived usefulness is defined as the extent to which a person believes that using a technology will improve their



job performance. In the context of financial reporting, when users perceive that an accounting information system helps them complete tasks more quickly, more accurately, and produces more useful information for decision-making, they will be more motivated to utilize the system optimally. Consequently, the resulting financial reports will have a higher level of quality because they are supported by accurate and accountable data processing.

The results of this study indicate that perceived usefulness has a positive effect on the quality of financial reports. This finding is consistent with the previously discussed findings of Afifa et al. (2023), which found that perceived usefulness is an important determinant in improving the quality of financial reporting. Furthermore, findings developed by Sumail et al. (2024) found interesting results, albeit in a different direction. In the context of the mandatory (government) SAKTI application, perceived usefulness actually had a negative effect on user satisfaction. This difference occurs because MSMEs use the POS system optionally, so perceived usefulness is truly the primary driver. Conversely, with the mandatory system, users continue to use it despite perceived lack of usefulness due to compliance requirements. Meanwhile, research by Asqolani & Hadi (2024) on Village-Owned Enterprises (BUMDes), which have characteristics similar to MSMEs, supports my finding that perceived usefulness plays a significant role in the acceptance of financial reporting technology. Thus, my research strengthens the evidence that perceived usefulness is relevant and has a positive effect in the MSME context.

The Simultaneous Effect of Perceived Ease of Use and Perceived Usefulness on Financial Report Quality

The F-test results indicate that simultaneously (together), the variables Perceived Ease of Use and Perceived Usefulness have a significant effect on Financial Report Quality. This is evidenced by the calculated F-value of $556.102 > F\text{-table} (3.02)$ and a significance value of $0.000 (<0.05)$. This finding indicates that both independent variables together can explain variation in Financial Report Quality. Based on the coefficient of determination (Adjusted R-Square) of 0.737, it is known that 73.7% of the variation in Financial Report Quality can be explained by these two perception variables, while the remaining 26.3% is explained by other variables outside the research model, such as system quality, information quality, user competence, and other organizational factors.

The relatively high Adjusted R-Square value (73.7%) indicates that the regression model used has good predictive ability. This confirms that perceived ease of use and perceived usefulness are two key constructs that substantially influence the quality of financial reports. These results align with



the Technology Acceptance Model (TAM) framework, which states that these two perceptions are the primary determinants of the acceptance and use of information technology. In the context of preparing financial reports, the more user-friendly and useful an accounting information system is, the more likely users are to adopt and utilize it optimally, ultimately improving the quality of the resulting financial reports.

This finding is supported by research by Afifa et al. (2023), which shows that perceived usefulness and perceived ease of use simultaneously influence ERP system adoption, which in turn impacts the quality of accounting information. Although the context of this study was large companies, the simultaneous principle of TAM also applies to MSMEs. This finding is reinforced by Putri (2024), who specifically studied 200 MSMEs in Medan and demonstrated that perceived ease of use and perceived usefulness had a positive and significant influence on the actual use of POS applications. The researchers believe that this study constitutes highly relevant empirical evidence because it shares a similar context to this study, namely MSME POS users. Thus, the findings of this study strengthen the empirical evidence that perceived ease of use and perceived usefulness are key factors that simultaneously determine the success of implementing an accounting information system in producing quality financial reports.

CONCLUSION

This study aims to analyze the influence of Perceived Ease of Use and Perceived Usefulness on the Quality of Financial Reports for Food and Beverage MSMEs in Surabaya that use cloud-based Point of Sale (POS) technology. The study population was F&B MSMEs in Surabaya. Based on the research problem formulation, this study concludes that perceived ease of use has a positive and significant effect on the quality of financial reports for Food and Beverage MSMEs in Surabaya using cloud-based POS. Conceptually, the easier the system is to understand and operate, the better the quality of the resulting financial reports.

Similarly, perceived usefulness also proved to have a positive and significant effect. This means that the greater the tangible benefits perceived by MSMEs from using cloud-based POS, such as time efficiency and ease of report preparation, the higher the quality of their financial reports.

Simultaneously, these two variables significantly influence the quality of financial reports. These findings confirm that the application of the Technology Acceptance Model (TAM) in the context of MSMEs is not only relevant for explaining technology acceptance but also capable of predicting the quality of financial reports as an output of an accounting information



system. Convenience and usefulness are two complementary factors; without convenience, benefits are difficult to perceive, and without benefits, convenience will not encourage improved report quality. Therefore, for MSMEs in the F&B sector in Surabaya, ensuring these two aspects are met is key to producing quality financial reports.

REFERENCES

- Afifa, M. A., Saleh, I., & Van, H. V. (2023). *Accounting information quality in the digital era – a perspective from ERP system adoption?* 74. <https://doi.org/https://doi.org/10.1108/GKMC-03-2023-0101>
- Antara News, A. (2024). *Kemenkop UKM: 25,5 juta UMKM telah “go digital.”* <https://www.antaranews.com/berita/4397157/kemenkop-ukm-255-juta-umkm-telah-go-digital>
- Arsal, M., Aulia, R., Atriani, E., Wahyuni, S., & Makassar, U. M. (2024). *Peran teknologi cloud dalam transparansi pelaporan keuangan pada umkm.* 29–37.
- Asqolani, A., & Hadi, M. (2024). *Analisis Kesiapan Dan Penerimaan Teknologi Dalam Penyusunan Laporan Keuangan Bumdesa.* 16(2), 269–288.
- BPS. (2024). *Penyampaian Hasil Penghitungan Data Makro Ekonomi UMKM.* <https://www.bps.go.id/id/news/2024/04/04/560/penyampaian-hasil-penghitungan-data-makro-ekonomi-umkm.html>
- BRIN. (2024). *BRIN Soroti Rendahnya Adopsi Teknologi Digital oleh UMKM Indonesia.* <https://brin.go.id/news/124058/brin-soroti-rendahnya-adopsi-teknologi-digital-oleh-umkm-indonesia>
- Davis. (1989). *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology.* 13(3), 319–340.
- Davis, F. D., & Davis, F. (1989). *Perceived Usefulness , Perceived Ease of Use , and User Acceptance of Information Technology.* January. <https://doi.org/10.2307/249008>
- DeLone, & McLean. (2003). *The DeLone and McLean Model of Information Systems Success : A Ten-Year Update.* 19(4), 9–30.
- Ilma, R., & Muid, D. (2023). *Analisis Faktor-Faktor Yang Memengaruhi Minat (Point Of Sale) Berbasis Cloud Pada Umkm Di Kota Semarang Dengan Menggunakan Model Unified Theory Of Acceptance And Use Of Technology (Utaut).* 12, 1–15.
- INDEF. (2024). *Peran platform digital terhadap pengembangan umkm di indonesia.*
- International Accounting Standards Board. (2021). *Conceptual Framework for Financial Reporting.* In. *United Kingdom: IFRS Foundation.* December 2021, 1–62. www.ifrs.org.
- Kementerian Koperasi dan UKM. (2023). *Laporan Tahunan UMKM Indonesia 2023: Transformasi Digital UMKM Menuju Ekonomi Berkelanjutan.*



- Meilany, L. H., Prananda, N., Siahaan, S. A., Efendi, D., & Info, A. (2025). *Studi Literatur Pemanfaatan Sistem Informasi Akuntansi Berbasis Cloud pada UMKM dalam Meningkatkan Efisiensi Pencatatan Keuangan*. 3(2), 1–7.
- Musyaffi, A. M., Johari, R. J., Hendrayati, H., Wolor, C. W., Armeliza, D., Mukhibad, H., Surya, H., & Izwandi, C. (2025). *Exploring Technological Factors and Cloud Accounting Adoption in MSMEs : A Comprehensive TAM Framework*. 15(1), 283–292.
- Najib, M., & Fahma, F. (2020). *Investigating the Adoption of Digital Payment System through an Extended Technology Acceptance Model : an Insight from the Indonesian Small and Medium Enterprises*. 10(4), 1702–1708.
- Nurhaedah. (2025). *The Role of Digital Technology in Improving the Efficiency of Financial Management of Micro, Small and Medium Enterprises and Its Impact on Business Development*. 8(2), 7–12.
- Putera, Y. A. T. (2024). *Analisis Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Aplikasi Akuntansi Mobile Pada Umkm Di Daerah Istimewa Yogyakarta*.
- Putri, B. D. A. (2024). *Analisis Penggunaan Aplikasi Point of Sale dengan Pendekatan Theory Acceptance Model (TAM) pada Umkm di Kota Medan*.
- Ramayanti, R., Rachmawati, N. A., Setiawan, R., & Azhar, Z. (2024). *Driving Sustainable Financial Management : An Investigation Of Factors Influencing The Use Of Digitals Technologies By Msmes*. 13(2), 76–85. <https://doi.org/10.22495/jgrv13i2art7>
- Sari, A. P., Widoretno, A. A., Aditiawan, F. P., & Rizki, A. M. (2024). *Peningkatan Ekonomi Digital pada Usaha Kerajinan Kulit melalui Optimalisasi Teknologi Informasi*. 6, 397–402.
- Sumail, L. O., Ridjal, S., & Deni. (2024). *Memahami Faktor-Faktor Kepuasan Pengguna SAKTI Terhadap Kualitas Laporan Keuangan: Perspektif Model Delone dan McLean*. 6(2), 288–304.
- Tiara, M. A. (2024). *Analisis Kesiapan Umkm Dalam Melakukan Transformasi Digital Menggunakan Analisis Swot*.
- Widjaksono, B. P., Sukmawati, D., Ritonga, K. B., & Tania, R. (2025). *Pengaruh Sistem Informasi Akuntansi Berbasis Cloud Terhadap Kualitas Laporan Keuangan Umkm*. 1(2024), 2092–2097.