# The Influence of Perceived Usefulness and Perceived Ease of Use on the Effectiveness of Utilizing the Bon-App Application as an Integrated POS Service (A Case Study on MSMEs at Teras Malioboro 1, Yogyakarta)

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**Abstract**
*The development of financial technology (fintech) has encouraged the adoption of Point of Sale (POS) systems by Micro, Small, and Medium Enterprises (MSMEs) with the aim of improving operational efficiency and accuracy in record-keeping. At Teras Malioboro 1 Yogyakarta, the Integrated Business Service Center (BLUT) introduced the Bon-App POS application as an integrated, real-time transaction recording tool. The success of its implementation depends on user acceptance, which, within the framework of the Technology Acceptance Model (TAM), is determined by perceptions of usefulness and ease of use. This study focuses on assessing the influence of perceived usefulness and perceived ease of use on the effectiveness of utilizing the Bon-App application by MSMEs at Teras Malioboro 1, Yogyakarta. A quantitative approach was applied using a survey method with TAM as the theoretical foundation. A Likert-scale (1–5) questionnaire was employed as the primary data collection instrument. The questionnaire was distributed to 47 tenants, representing the saturated sample of active Bon-App users at Teras Malioboro 1. The findings demonstrate a positive and significant relationship between perceived usefulness and perceived ease of use with the effectiveness of Bon-App utilization. These results highlight that the combination of both variables serves as a critical factor in enhancing the effectiveness of the integrated POS application. Furthermore, this research is expected to provide insights for Bon-App managers and developers in formulating technology adoption strategies and improving its utilization among MSMEs, particularly in the tourism sector.*

***Keywords****—Bon-App, effectiveness, perceived ease of use, perceived usefulness, Point of Sale (POS), Technology Acceptance Model (TAM), MSMEs.*

**Abstrak**
Perkembangan teknologi keuangan *(financial technology)* telah mendorong pemanfaatan sistem *Point of Sale* (POS) oleh pelaku UMKM dengan tujuan memperbaiki efisiensi kerja operasional serta ketepatan pencatatan. Di Teras Malioboro 1 Yogyakarta, Balai Layanan Usaha Terpadu (BLUT) memperkenalkan aplikasi POS Bon-App sebagai sarana pencatatan transaksi yang terintegrasi dan *real-time*. Tingkat keberhasilan penerapannya bergantung pada penerimaan pengguna yang dalam kerangka teori TAM (*Technology Acceptance Model)* yang didasarkan pada pandangan terkait aspek manfaat (*perceived usefulness*) maupun aspek kemudahan penggunaan (*perceived ease of use*). Fokus penelitian ini adalah menilai pengaruh persepsi manfaat serta kemudahan penggunaan terhadap efektivitas aplikasi dalam pemanfaatan Bon-App oleh UMKM di Teras Malioboro 1, Yogyakarta. Penelitian yang dilakukan ini memakai pendekatan kuantitatif melalui metode survei dengan merujuk pada teori TAM sebagai landasan analisis. Instrumen kuesioner dengan *skala likert* (1-5) digunakan sebagai alat untuk memperoleh data primer. Kuesioner akan dibagikan kepada 47 tenant sebagai populasi pengguna aktif Bon-App di Teras Malioboro 1, sebagai sampel jenuh. Penelitian ini menunjukkan bukti adanya hubungan positif dan signifikan antara persepsi manfaat dan persepsi kemudahan penggunaan terhadap efektivitas pemanfaatan Bon-App. Temuan ini menegaskan bahwa kombinasi kedua variabel tersebut dapat menjadi faktor penting dalam meningkatkan efektivitas pemanfaatan aplikasi POS Terpadu Bon-App. Sebagai tindak lanjut, penelitian ini diharapkan dapat memberikan pijakan bagi pengelola dan pengembang Bon-App dalam menyusun strategi adopsi teknologi serta meningkatkan pemanfaatannya oleh para pelaku UMKM khususnya pada sektor wisata.

**Kata kunci**—Bon-App, efektivitas, persepsi kemudahan penggunaan, persepsi manfaat, *Point of Sale* (POS), *Technology Acceptance Model* (TAM), UMKM.

## I. INTRODUCTION

The development of financial technology (fintech) has become a key driver of digital transformation, increasingly adopted within the scope of micro, small, and medium enterprises (MSMEs). Fintech is designed to facilitate public access to various financial services in an efficient, transparent, and user-friendly manner (Haidah & Herlina, 2025). The rapid growth of fintech in Indonesia, which now includes more than 100 companies, highlights its vast market potential. One form of fintech that has become increasingly relevant for MSMEs is the Point of Sale (POS) system (fintechnews.sg, 2025). POS represents a fintech innovation that helps business actors record and manage sales transactions practically and efficiently (Primasari & Wibisono, 2022). Web-based modern POS allows usage across simple devices such as computers, tablets, and smartphones, supported by advantages in speed, accuracy, and additional features such as inventory management (Khafidloh, Hermuningsih, & Maulida, 2021).

Nevertheless, the adoption of POS among MSMEs still faces challenges, particularly the reliance on manual record-keeping, which is prone to errors (Wardani & Darmawan, 2020). This condition is also found at Teras Malioboro 1 Yogyakarta, a center for souvenirs and MSMEs under the guidance of the Integrated Business Service Center (BLUT). Preliminary observations revealed that most tenants still record transactions manually, making them vulnerable to data loss, requiring longer time for transaction searches, and lacking structured sales reports. In response, BLUT introduced the Bon-App application as an integrated POS solution, accessible both online and offline, to facilitate transactions, financial management, and sales recording.

According to Davis (1989), who introduced the Technology Acceptance Model (TAM), perceived usefulness and perceived ease of use are critical factors that influence user acceptance of technology. Perceived usefulness refers to the belief that a technology can enhance performance and operational effectiveness (Sylvie & Pascal, 2021), while perceived ease of use reflects the belief that a technology can be operated practically without requiring excessive effort.

Preliminary observations indicate that many tenants at Teras Malioboro 1 have not fully recognized the benefits and ease of using Bon-App, resulting in limited utilization of its features. This condition suggests a gap between the technological potential of Bon-App and its actual acceptance and use. Therefore, this research focuses on examining the influence of perceived usefulness and perceived ease of use on the effectiveness of Bon-App utilization among MSMEs at Teras Malioboro 1. This study is expected to contribute empirical evidence to support the development of more effective fintech-based POS adoption strategies.

## II. LITERATURE REVIEW

Davis introduced the Technology Acceptance Model (TAM) in 1989 through his dissertation as a development of the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen (1975). This theory of technology acceptance assumes that an individual will use a technology if they believe it offers benefits and ease of use (Pibriana, 2020). Within the TAM framework, behavioral intention is considered an important factor influencing actual system usage. The model emphasizes that behavioral intention is shaped by two main elements: perceived usefulness and perceived ease of use.

Perceived usefulness refers to the belief that using a system can improve performance, while perceived ease of use relates to the belief that the system can be used with minimal physical or mental effort (Suyanto & Kurniawan, 2019). Furthermore, TAM indicates that behavioral intention is determined by an individual's attitude toward using the technology. Ultimately, behavioral intention leads directly to actual system use. Thus, these two perceptions—usefulness and ease of use—are key aspects that influence behavioral intention, which in turn affects a person's decision to adopt a technology.

Specifically, perceived usefulness is associated with the belief that using the technology will provide tangible benefits, particularly in enhancing performance. Meanwhile, perceived ease of use emphasizes the belief that the technology can be operated without requiring excessive effort. These two aspects form the basis of individual beliefs and attitudes in the technology adoption process. These views influence one's attitude toward utilization, which then develops into real behavioral intention to use the system. At this stage, effectiveness can be measured by the extent to which the technology helps achieve operational goals, improve efficiency, reduce errors, and support user productivity.

Through TAM, it is assumed that when users are about to use the Bon-App application, there are two important aspects influencing user attitudes and behavioral intention, namely perceived usefulness and perceived ease of use. These factors ultimately contribute to the level of actual utilization, which then determines the effectiveness of using the application.

**A. Perceived Usefulness**

Perceived usefulness is one of the main components in the Technology Acceptance Model (TAM). This technology acceptance model proposes that the constructs of perceived usefulness and perceived ease of use are two significant factors that determine the acceptance of new technologies or applications (Meyrilliana & Samsir, 2020). When users believe that an information system is useful, they will use it. Conversely, if they do not believe the system is useful, they will not use it (Faizal, 2020). The use of new technology with significant benefits influences a person's attitude toward the presence of that technology (Krisnaresanti et al., 2022). Perceived usefulness plays a crucial role in fostering a positive user attitude toward a technology. The higher the individual's belief that the technology can provide real contributions to improving performance or work efficiency, the greater the potential for the technology to be accepted and applied sustainably.

**B. Perceived Ease of Use**

Perceived ease of use is the degree to which a person finds it easy or difficult to understand and use a technology (David, 2018). Perceived ease of use is the consumer's view of the ease of use and operation of an application system designed so that consumers do not feel difficulties during transactions (Wakhida & Sanaji, 2020). Thus, it can be seen that perceived ease of use is a belief that when a person feels that a system can be used easily, an intention to use it again will emerge.

**C. Effectiveness of Utilization**

Effectiveness can be interpreted as one of the important indicators in organizations to measure their success in achieving predetermined goals (Latifa, 2020). If a task is well-planned in terms of time, cost, and quality, it can be said to be effective. Effectiveness can also be defined as a certain condition that occurs as a result of what has been planned (Wati & Adiputra, 2021). This implies that the effectiveness of utilization refers to the extent to which a system or application is optimally used by users to achieve expected goals with maximum results. In the context of technology implementation, effectiveness not only includes the user's success in operating the main functions of the system but also how the system has a tangible impact on improving performance, efficiency, and work quality. The higher the effectiveness of utilization, the greater the system's contribution to continuously supporting user activities in a way that is relevant to their needs.

The TAM framework is highly relevant in this study because it provides a theoretical basis to assess how MSME actors perceive the Bon-App application both in terms of its usefulness and its ease of use and how these perceptions influence their decision to adopt and utilize Bon-App effectively in daily operational activities. Referring to the structural relationship between variables in TAM, this study evaluates empirically the degree to which Bon-App is accepted and used by MSME tenants at Teras Malioboro 1. Based on the TAM theory, this research focuses on two independent variables Perceived Usefulness ($X_1$) and Perceived Ease of Use ($X_2$) and one dependent variable Effectiveness of Utilization (Y).

Accordingly, it is assumed that beliefs regarding usefulness and ease of use influence the effectiveness of Bon-App utilization, both individually and jointly. These relationships are hypothesized as follows:

- $\mathbf{H_1}$**:** There is a partial effect of perceived usefulness on the effectiveness of Bon-App utilization.
- $\mathbf{H_2}$**:** There is a partial effect of perceived ease of use on the effectiveness of Bon-App utilization.
- $\mathbf{H_3}$**:** There is a simultaneous effect of perceived usefulness and perceived ease of use on theeffectiveness of Bon-App utilization.

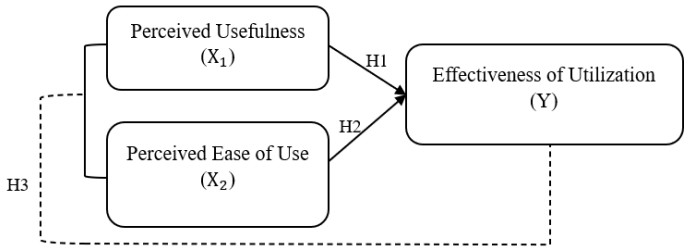


Fig. 2. 1 Conceptual Framework
*(Source: Researcher, 2025)*

## III. RESEARCH METHODOLOGY

A quantitative approach was applied in this study to identify and examine the relationship between perceived usefulness and perceived ease of use of the Bon-App application as independent variables, and the effectiveness of application utilization by MSME actors and visitors at Teras Malioboro as the dependent variable.

1. Populasi
   The population comprises MSMEs at Teras Malioboro 1 engaged in the food and beverage (F&B) sector that had adopted the integrated POS Bon-App application during the research period. In total, there were 94 culinary tenants at Teras Malioboro 1, Yogyakarta. Among them, 47 tenants were recorded as active users of the integrated Bon-App POS. Therefore, the population in this study consisted of 47 tenants who actively used the Bon-App integrated POS application, representing all subjects that met the specified criteria.
2. Sample
   This study employed a non-probability sampling technique. The sampling method used was saturated sampling, in which all members of the population were included as the sample because adding more respondents would not increase representativeness. Saturated sampling is applied when the population size is relatively small, and all eligible members can be studied. The criteria for respondents included as samples in this study are as follows:
   - Culinary tenants/MSMEs officially registered at Teras Malioboro, Yogyakarta.
   - Possessing a mico/small business license.
   - Having operated for at least six months and adopted the Bon-App integrated POS service.
   - Willing to participate in the survey.

### A. Operationalization of Research Variables

In this study, the variables analyzed include the following:

- Perceived Usefulness ($X_1$)
  Adapted from Davis in Sylvie & Pascal (2021), with indicators covering: speed of task completion, ease of work, performance improvement, productivity, effectiveness, and overall usefulness.
- Perceived Ease of Use ($X_2$)
  Referring to Davis in Niko (2019), with indicators including: ease of learning, ease of operation, and the level of skills required.
- Effectiveness of Utilization (Y)
  Referring to Latifa (2020), with indicators including: data security and accuracy, completeness and variation of reports, and information quality.

Interpretation of hypothesis testing results will be based on the correlation coefficient values, as follows:

Table. 3. 1 Correlation Coefficient Criteria

| Coefficient Interval | Relationship Level |
|---|---|
| 0,800 – 1,00 | Very Strong |
| 0,600 – 0,799 | Strong |
| 0,400 – 0,599 | Moderate |
| 0,200 – 0,399 | Weak |
| 0,000 – 0,199 | Very Weak |

*(Source: Sugiyono, 2019)*

## IV. RESULT/FINDING

### A. Validity Test

Based on the SPSS output presented in the Validity Test Table, all items in the research instrument show a Corrected Item-Total Correlation value greater than the minimum threshold (r table = 0.288 or > 0.3), indicating that each item has a sufficient correlation with the total scale. For the Perceived Usefulness variable ($X_1$) consisting of 10 items, the correlation coefficients range from 0.611 to 0.836. For the Perceived Ease of Use variable ($X_2$) with 3 items, the values range from 0.779 to 0.923. Meanwhile, for the Utilization Effectiveness variable (Y) with 13 items, the correlation coefficients range from 0.587 to 0.873. All values are higher than the r table of 0.288. Therefore, it can be concluded that all items in the research instrument are valid and appropriate for data collection, as they meet the minimum correlation requirements.

### B. Reliability Test

The reliability test results indicate that each research variable has a Cronbach's Alpha value above 0.90. Perceived Usefulness obtained a value of 0.907, Perceived Ease of Use scored 0.921, and Utilization Effectiveness reached 0.933. These results demonstrate that the reliability values of all research variables exceed the minimum threshold of 0.70. Consequently, the entire instrument employed in this study can be declared reliable and consistent for use in data collection.

### C. Classical Assumption Test

- **Normality Test**

Based on the test results, the significance value (Asymp. Sig. 2-tailed) was obtained at 0.051, which is greater than the significance level of 0.05. This indicates that the residuals in the regression model follow a normal distribution, thereby fulfilling the normality assumption.

Table. 4. 1 Result of the Normality Test

| *Kolmogrov-Smirnov* | *Asymp.Sig* | Criteria | Description |
|---|---|---|---|
| 0.128 | 0.051 | > 0.05 | Normally distributed |

*(Source: Processed Data by Researcher, 2025)*

- **Multicollinearity Test**

Based on the test results, the Tolerance value for variables $X_1$ and $X_2$ was 0.254, while the Variance Inflation Factor (VIF) values for both were 3.930. These values fall within the acceptable thresholds, namely tolerance > 0.10 and VIF < 10. Thus, it can be concluded that no multicollinearity exists among the independent variables in this regression model, meaning that each independent variable does not exhibit an excessively strong correlation with one another, and therefore remains appropriate for use in the analysis.

Table. 4. 2 Result of the Multicollinearity Test

| Variable | *Tolerance* | VIF | Keterangan |
|---|---|---|---|
| Perceived Usefulness | 0.254 | 3.930 | No Multicollinearity |
| Perceived Ease of Use | 0.254 | 3.930 | No Multicollinearity |

*(Source: Processed Data by Researcher, 2025)*

- **Autocorrelation Test**

Based on the test results, the Durbin-Watson Watson (DW) statistic was obtained at 2.070. Referring to the Durbin-Watson table for the number of respondents (n) = 47 and the number of independent variables (k) = 2, the lower bound (dL) is 1.4435 and the upper bound (dU) is 1.6204. according to the criteria, no autocorrelation is present when the DW value falls within the range of dU to (4 − dU). the DW value falls within the range of dU to (4 − dU). In this study, the value of (4 – dU) is 2.3796. Since the obtained DW value of 2.070 lies between 1.6204 (dU) and 2.3796 (4 − dU), it can be concluded that there is no evidence of either positive or negative autocorrelation in the regression model.

**D. Hypothesis Test**

- **Determination Analysis *(R Square)***

Table. 4. 3 Result of the Coefficient of Determination Test ($R^2$)

| Model Summary[b] | | | | | |
|---|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .926[a] | .857 | .850 | 2.38349 | 2.070 |
| Predictors (Constant), Perceived Usefulness, Perceived Ease of Use | | | | | |
| Dependent Variable: Utilization Effectiveness | | | | | |

*(Source: Processed Data by Researcher, 2025)*

Based on the analysis results, the Adjusted R Square value of 0.850 indicates that the variables perceived usefulness ($X_1$) and perceived ease of use ($X_2$) simultaneously explain 85.0% of the variance in the effectiveness of utilization. In other words, 85% of the variation in the effectiveness of Bon-App utilization can be predicted by these two independent variables within the regression model, while the remaining 15% is explained by other variables not included in this study.

- **Partial Effect Significance Test**

Table. 4. 4 Result of the t-Test

| Coefficients[a] | | | | | |
|---|---|---|---|---|---|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | B | Std. Error | Beta | | |
| (Constant) | 8.681 | 3.396 | | 2.556 | .014 |
| Perceived Usefulness | .624 | .148 | .476 | 4.209 | .000 |
| Perceived Ease of Use | .808 | .189 | .483 | 4.277 | .000 |

*(Source: Processed Data by Researcher, 2025)*

Referring to the Coefficients table, the constan value is 8.681 with a significance level of 0.014, indicating significance at the 5% level. This means that when both $X_1$ and $X_2$ equal zero, the predicted value of Y is 8.681. The regression coefficient for the variable perceived usefulness ($X_1$) is recorded at 0.624 with a t-value of 4.209. Meanwhile, the variable perceived ease of use ($X_2$) has a regression coefficient of 0.808 with a t-value of 4.277. These results indicate that the influence of perceived usefulness on utilization effectiveness, as well as the influence of perceived ease of use on utilization effectiveness, are both positive and statistically significant when tested individually. Therefore, both hypotheses ($H_1$ and $H_2$) are accepted.

- **Simultaneous Hypothesis Test**

Table. 4. 5 Result of the F-Test

| ANOVA[a] | | | | | |
|---|---|---|---|---|---|
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| Regressesion | 1497.906 | 2 | 748.953 | 131.834 | .000[b] |
| Residual | 249.966 | 44 | 5.681 | | |
| Total | 1747.872 | 46 | | | |
| Dependent Variabel: Utilization Effectiveness | | | | | |
| Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use | | | | | |

*(Source: Processed Data by Researcher, 2025)*

Based on the ANOVA output, the calculated F-value is 131.834, which is greater than the F-table value of 3.21, with a significance level of 0.000. Since this significance value is smaller than the 0.05 threshold (α = 5%), it can be concluded that the regression model is statistically significant. In other words, perceived usefulness ($X_1$) and perceived ease of use ($X_2$), as independent variables, jointly have a significant influence on the effectiveness of utilization (Y) as the dependent variable. Therefore, the third alternative hypothesis ($H_3$) is accepted.

**E. Multiple Linier Regression Analysis**

The results of the multiple linear regression analysis indicate the following regression equation:

$$Y = 8{,}681 + 0{,}624X_1 + 0{,}808X_2$$

The explanation of the equation is as follows:

- Constant (α = 8,681)
  The constant value of 8.681 indicates that if the values of perceived usefulness ($X_1$) and perceived ease of use ($X_2$) are equal to zero, then the predicted value of utilization effectiveness (Y) is 8.681 units.
- Regression Coefficient of Perceived Usefulness ($b_1$ = 0,624)
  The regression coefficient of perceived usefulness (X1) is 0.624 with a standard error of 0.148. This shows that perceived usefulness has a positive effect, meaning that for every additional one unit of perceived usefulness, the effectiveness of utilization is expected to increase by 0.624 units, assuming other variables remain constant.
- Regression Coefficient of Perceived Ease of Use ($b_2$ = 0,808)
  The regression coefficient of perceived ease of use ($X_2$) is 0.808 with a standard error of 0.189. This indicates that perceived ease of use has a positive effect, meaning that for every additional one unit of perceived ease of use, the effectiveness of utilization is expected to increase by 0.808 units, assuming other variables remain constant.

Based on the regression analysis results, the regression coefficient of perceived ease of use (0.808) is greater than that of perceived usefulness (0.624). This indicates that perceived ease of use has a stronger influence on the effectiveness of Bon-App utilization compared to perceived usefulness. Therefore, it can be concluded that perceived ease of use is a more influential factor in enhancing the effectiveness of the application's utilization.

## V. DISCUSSION

**A. The influence of Perceived Usefulness ($X_1$) on Utilization Effectiveness (Y)**

Aligned with the Technology Acceptance Model (TAM), perceived usefulness is a key determinant of system adoption and actual use. This study confirms that perceived usefulness significantly influences the effectiveness of POS Bon-App utilization among MSMEs at Teras Malioboro. The higher the perceived benefits, the more intensively and effectively the application is used in business operations. These findings, consistent with TAM and supported by prior studies (Meyrilliana & Samsir, 2020; Nendi et al., 2024), emphasize that perceived usefulness plays a vital role in enhancing the effective adoption of Bon-App by MSMEs.

**B. The influence of Perceived Ease of Use ($X_2$) on Utilization Effectiveness (Y)**

Consistent with the Technology Acceptance Model (TAM), perceived ease of use not only shapes perceived usefulness but also influences user attitudes, behavioral intention, and actual system usage. This study shows that MSMEs at Teras Malioboro 1 who perceive Bon-App as easy to use are more adaptive and effective in applying it to their business operations. Hence, perceived ease of use emerges as a key factor in driving utilization effectiveness, particularly among users with limited digital literacy. Supported by Wafiq & Saida (2023), these findings highlight that accessibility and a simple interface are crucial for technology acceptance and optimal utilization within MSMEs.

**C. The influence of Perceived Usefulness and Perceived Ease of Use on Utilization Effectiveness**

The findings are consistent with TAM, which identifies perceived usefulness and perceived ease of use as key determinants of behavioral intention and actual system adoption. In this study, utilization effectiveness reflects successful system use, strengthened by positive perceptions of both constructs. The results extend TAM by emphasizing not only intention but also optimal usage in MSME operations at Teras Malioboro 1. Overall, Bon-App's perceived benefits and ease of use significantly and simultaneously enhance its effectiveness in supporting business activities.

## VI. CONCLUSION

The results of this study demonstrate that perceived usefulness and perceived ease of use exert a positive and significant influence on the effectiveness of Bon-App utilization, both individually and simultaneously. Together, these variables account for 85% of the variance in utilization effectiveness, indicating that the successful implementation of Bon-App among MSMEs at Teras Malioboro 1 largely depends on the perceived benefits and the level of ease in using the application.

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