ABSTRACT

MSMEs have a contribution 60.3% of GDP in Indonesia. The existence of Covid-19 has made 88% of MSMEs no cash and almost 50% of MSMEs closed. The government implementing a digitization strategy for MSMEs to survive the Covid-19 pandemic. One of the government's strategies is to digitize financial records. The lamikro application is an application established by the ministry of cooperatives and SMEs with the aim of facilitating financial recording for MSMEs. Unfortunately the number of lamicro users only reached 27,000 and user active only 3.000, this is still minimal when compared to the total number of MSMEs is 64 million.

The purpose of this study is to find out what factors influence MSMEs to continue using lamikro. The model used is a modified UTAUT 2 model consisting of performance expectancy, effort expectancy, social influence, facilitating condition, trust, and perceived security & risk variables on continuance intention. and adding age and revenue variables as moderator variables.

The data collection for this research was through distributing online questionnaires assisted by the Ministry of Cooperatives and SMEs using the Google form. The number of respondents in this study is 385 MSME respondents who were active users of lamikro. The data collection instrument consisted of 29 statement items and the data analysis technique used was SEM-PLS using SmartPLS 3.3.3 software.

The results of this study show that there are five variables that influence lamicro adoption, namely performance expectancy, trust, effort expectancy, social influence, and facilitating conditions which have a positive and significant effect on continuance intention. Meanwhile, perceived security & risk has no positive and significant effect on continuance intention. From this study it is also known that turnover moderates the trust relationship with continuance intention. In addition, this model can explain the continuance intention of 68.9%.

This study found that the most significant factor of the modified UTAUT 2 model that influences continuance intention is performance expectancy. The application manager must add complete accounting information. So that the performance expectancy increase. This model only explains 68.9% continuance intention and is expected to be carried out on other variables.

Keywords: Lamikro, UTAUT 2, continuance intention, trust