Enhancing MSME Financial Access through System Usage: The Impact of User Decisions, Information Technology, and Information Quality

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Abstract **– This study explores the impact of end-user decisions, information quality, and information technology on the system usage behavior (Use Behavior) of micro, small, and medium enterprises (MSMEs) in Indonesia and its subsequent effect on access to financing. Using a quantitative research approach, data were collected from 300 MSMEs in the Jakarta, Bogor, Depok, Tangerang, Bekasi (JABODETABEK) region. The research utilized partial least squares structural equation modeling (PLS-SEM) to analyze relationships among the variables. Results show that end-user decisions, information quality, and information technology significantly influence use behavior, which in turn positively affects MSMEs' access to financing, with a path coefficient of 0.682. This indicates that MSMEs that adopt and regularly use accounting systems generate transparent and accurate financial reports, improving the chances of obtaining credit from financial institutions. The study highlights the importance of technology adoption in enhancing financial management practices, which ultimately leads to better financial accessibility for MSMEs. It also emphasizes the need for future research to include additional variables, such as managerial support and regulatory frameworks, for a more comprehensive understanding of system usage and financial access.**

Keywords **– MSMEs, information quality, information technology, end-user decisions, use behaviour, access to financing.**

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1. Introduction

Within the decade, micro, small, and medium enterprises (MSMEs) have grown to be one of the most prominent drivers of Indonesia's economic growth. The Ministry of Cooperatives and small medium enterprises (SMEs) reported that MSMEs contribute over 60% to the national gross domestic product and provide over 97% of job opportunities in the country [1]. On the other side, despite such an important role, MSMEs still face the big challenge of acquiring formal financing from financial institutions. This can be mainly attributed to the failure or inability of many MSMEs to generate sufficient and transparent financial statements, which are usually required by such financial institutions when granting credit [2]. Proper financial statements can provide a great insight into a business's feasibility and its associated financial risks, both critical factors in the credit evaluation process undertaken by a bank and other financial entities [3]. Information quality is about how accurate, relevant, timely, and complete information produced by a system for decision-making and performance.

Accounting systems are based on quality information that users can rely on to draw the correct financial reports, which in turn may affect financing decisions from banks and financial institutions. Based on the DeLone and McLean Information Systems Success Model of 1992, information quality is among the dimensions determining system use and user satisfaction. This is further reinforced by the more recent study of [4] who identified information quality as a critical factor in organizational systems use and the development of better financial reporting and decision-making. In the MSME context, a study by [5] found that MSMEs that perceive their accounting systems as delivering high-quality information tend to use them consistently.

This is because the accuracy and relevance of financial data are crucial in the process of obtaining finance. This suggests that the quality of information is an important variable to utilize in predicting system use behavior, especially determining whether MSMEs can produce financial reports effectively to meet the requirements of financial institutions.

Information technology (IT) involves the hardware and software tools used to store, retrieve, and process information. IT plays a critical role in the adoption and effective use of accounting systems, enabling MSMEs to improve efficiency in financial management. The Technology Acceptance Model (TAM), proposed by Davis (1989), provides a theoretical foundation for understanding IT adoption. The model suggests that perceived ease of use and perceived usefulness are key determinants of technology acceptance and usage. MSMEs that perceive IT systems, including accounting software, as easy to use and beneficial for their operations are more likely to adopt and continue using these technologies. Recent research by [6] found that the successful adoption of IT in MSMEs was significantly influenced by the perceived ease of use and perceived benefits, aligning with TAM's core propositions. In line with this, [4] emphasized that MSMEs whicheffectively utilize accounting technologies experience better financial management, which enhances their financial transparency and boosts their chances of obtaining financing.

End-user decisions pertain to the choices made by individuals or organizations regarding the adoption and continued use of a system. These decisions are often influenced by the user's satisfaction with the system, the perceived value it brings, and how well it aligns with the user's needs. The expectation confirmation theory (ECT), proposed by Oliver (1980), supports this concept explaining that continued use of a system is influenced by user satisfaction and the perceived performance of the system compared to initial expectations. According to [7], it was found that MSMEs' end-users who were satisfied with the performance of their accounting systems were more likely to adopt the systems regularly and sustain their use over time [8]. Similarly, [9] highlighted that end-user decisions are crucial in shaping the use behavior of MSMEs, particularly when the users believe the system improves operational efficiency and meets their financial management needs. These decisions play a pivotal role in determining the success of accounting system implementation and its impact on the business's financial transparency.

In this context, the use of information technology, especially technology-based accounting systems, is considered one of the potential solutions to improve MSMEs' financial transparency and access to financing.

By utilizing these systems, MSMEs can manage the financial transactions more efficiently, thereby producing reliable financial statements that increase the likelihood of securing funding from banks and financial institutions [5]. However, despite the availability and accessibility of these technologies, many MSMEs are not optimizing their use due to factors such as limited technological knowledge, inadequate infrastructure, and perceptions about the system's usability [6]. This situation raises key questions about the factors that influence use behavior among MSMEs. Previous studies have shown that end-user decisions, information quality, and support from information technology are all important in determining how often and effectively accounting systems are used [7], [8]. As [7] found that users who were satisfied with their accounting systems were more likely to adopt them in daily operations. Those who believed that the system improved operational efficiency and met their business needs were more likely to use it consistently.

Nevertheless, there remains a gap in the literature concerning studies that specifically investigate the relationship between information quality, information technology, and end-user decisions with the behavior of using accounting systems—particularly in the context of MSMEs in Indonesia. Most prior research has concentrated on larger corporate sectors or on general technology adoption trends. Few studies have explored how these factors, when considered together, impact MSMEs' access to financing [10], [11]. While past studies have primarily focused on how information technology improves operational efficiency, limited attention has been given to the impact of optimal utilization of accounting systems on the ability of MSMEs to obtain credit from financial institutions [12]. Consequently, there is an urgent need for further exploration of how these factors influence accounting system usage behavior, and, ultimately, how it is possible to improve access to financing for MSMEs.

This study focuses on the micro, small, and medium enterprises (MSMEs) in Jakarta region and their access to financial resources. This research aims to investigate the impact of information quality, information technology, and end-user decisions on the behavior of MSMEs in using accounting systems, as well as the effect of such behavior on their ability to access financing.

2. Methodology

The population of this research contains of 243.972 micro and small firms officially registered with Jakpreneur in DKI Jakarta. A random selection technique and the Slovin formula were used to pick a sample of 300 micro, small, mediun enterprises MSMEs.

Key variables measured include technology use, quality of information, user behavior, and system adoption, with each variable measured on a Likert scale from 1 to 5.

The data analysis was performed using SmartPLS, a framework that utilises partial least squares - structural equation modelling (PLS-SEM) without the need for classical assumption checks and the references cited are [13], [14], [15], [16], .The intention of this study is to explore the impact of end user decision (X1), information quality (X2), information technology (X3) and use behaviour using system utilization (Z) on the access to financing of small and medium-sized enterprises (SMEs) in West Jakarta, Indonesia. An analytical quantitative method with a causal approach is employed to examine the correlation between the independent variables (information quality, information technology, end user decisions and used behaviour) and the dependent variable (access of finance on small and medium-sized enterprises). The data were gathered from small and medium-sized enterprises (SMEs) in West Jakarta via online surveys distributed through utilizing social media channels like Instagram and WhatsApp for broader reach.

3. Results

The descriptive analysis revealed key trends in the demographic and business profiles of the micro, small, medium enterprises MSME respondents. For instance, 61% of respondents were women, and 48% of businesses had been operating for 3-5 years. In terms of access to financial resources, 44% preferred conventional banks, while 48% used a hybrid online-offline business model. The structural equation modeling SEM analysis demonstrated that user behavior and system use had a strong positive effect on access to financial capital, with a path coefficient of 0.682. Additionally, technology use and quality of information were significant predictors of system use behavior.

The results underscore the importance of technological adoption and information quality in improving access to financial resources for MSMEs. Businesses that effectively use technology, particularly accounting software, showed higher levels of financial access. However, there remain challenges, such as gaps in financial literacy and awareness of available credit options. This highlights the need for further education and system enhancements to support MSMEs, especially in the area of financial decision-making.

Data was gathered from a sample of 100 micro, small and medium enterprises (MSMEs) participants representing several industries including fashion, cuisine, technology, flowers, and excursions.

Approximately 38% of the responders were from the trading industry, while 20% were from the agrobusiness and services sector. Approximately 42% with micro enterprise while the remaining 28% was small enterprise and 30% was medium enterprise. Most of MSMEs prefer access to financing in conventional banks (44%) compared with Shariah (Syariah) banks (18%) or cooperative (19%).

The data from Table 1 indicated that the R square index for the access to financing was 0.46 and for use behaviour using system was 0,59. This implies that 46 % of the variability in MSME access to financing can be accounted for by the independent variables use behaviour using system. For Use Behaviour using system implies that 59% likes information quality, information technology, and end user decision.

Table 1. R square

	R-square	**R-square adjusted**
Access to financing	0.466	0.464
Use behaviour using system utilization	0.596	0.592

Table 2 displays the statistics for the reliability and validity tests. The Cronbach's Alpha value for all variables in the reliability test exceeded 0.70, with financial literacy achieving the highest score of 0.87 and loan use achieving the lowest score of 0.80. These results indicate that the tools employed to quantify these variables exhibit both validity and reliability. The highest score of 0.89 on profitability if compared with composite reliability (CR) of 0.70. This suggests that the construct exhibits robust internal consistency [13].

The average variance extracted (AVE) for all latent variables exceeds the required threshold of 0.50, suggesting that over 50% of the variance in the measured indicators can be accounted for by the corresponding latent variables. An average variance extracted (AVE) value of 0.67 for end user decision suggests that this construct may effectively account for factors such as the division between personal and business finances, comprehension of financial products, and risk management [17].

Table 2. Construct reliability and validity

Variable	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Access to financing	0.925	0.938	0.656
End user Decision	0.879	0.912	0.674
Information Quality	0.902	0.924	0.671
Information Technology	0.913	0.933	0.697
Use Behaviour using system utilization	0.920	0.936	0.676

The Fornell-Larcker Criterion results provide evidence that all correlation values between constructs are below the square root of the (AVE) for each variable. This suggests that the constructs in the model have strong discriminatory validity.

Thus, the constructs of end user decision, information quality, information technology, and Use Behaviour using system may be clearly distinguished from one another, ensuring that there are no overlapping notions among them [14].

Table 3. Fornell Larcker Criterion

	Access to financing	End user decision	Information quality	Information Technology	Use Behaviour using system
Access to financing	0.810				
End user decision	0.674	0.821			
Information Quality	0.652	0.580	0.819		
Information Technology	0.724	0.691	0.585	0.835	
Use Behaviour using system	0.682	0.684	0.646	0.669	0.822

Based on Table 3 the results of the Fornell-Larcker Criterion test, the square root AVE value on the end user decision of 0.821 is greater than the correlation value of the end user decision with access to financing of 0.674, which indicates that the discriminant validity value requirements have been met and can be accepted. Then, the square root AVE value on information quality of 0.819 is greater than the correlation value of the end user decision of 0.580, in addition the correlation value on information quality is also greater than the correlation value of access to financing of 0.652. Furthermore, the AVE value on information technology of 0.835 is greater than the correlation value of information quality of 0.585, in addition the end user decision value of 0.691 is smaller than the correlation value of access to financing of 0.724.

The AVE value on the use behavior using system of 0.822 is greater than information technology of 0.669. In addition, the end user decision value of 0.684 is greater than the information quality of 0.646 and greater than the access to financing value of 0.682. This shows that the discriminant validity value requirements have been met and can be accepted.

The path coefficient test yields crucial insights into the impact of each latent variable on the Use Behaviour using system and access to financing of micro, small, and medium enterprises (MSMEs). Table 4 presents the findings, specifically:

Table 4. Hypotesis testing

	Hypothesis	Original sample (O)	T Statistics	P values	Information
H1	End user decision -> Use Behaviour using system utilization	0.323	5.192	0.000	Significant affect
H2	Information quality -> Use Behaviour using system utilization	0.301	4.893	0.000	Significant affect
H3	Information technology -> Use Behaviour using system utilization	0.270	4.209	0.000	Significant affect
H4	Use Behaviour using system utilization -> Access to financing	0.682	15.533	0.000	Significant affect

Note: t-statistics are ≥1.96 for the test of a hypothesis at a significance level of p-value ≤ 0.05

Thus, based on the results presented in Table 4, the following results are obtained:

a) The variable End User Decisions impact on Use Behavior using system utilization, has an influence of 0.323 or 32.3%, with a t-statistic value of 4.893 and a p-value of 0.000. This means the End-User Decisions has significant influence on Use Behavior using system.
b) Information quality on Use Behavior using system exerts an influence of 0.301 or 30.1% and the t-statistic value of 5.192 and p-value of 0.000 showing that indeed Information Quality significantly affects Use Behavior using system.
c) Variable Information Technology to Use Behaviour using system has an influence of 0.270 or 27.0%, t-statistic value of 4.209, and a p-value of 0.000; it shows that the Information Technology factor significantly influences the Use Behaviour by using a system.
d) Still on the variable Use Behaviour using system on access to financing, it has a stronger influence at 0.682 or 68.2%, with the t-statistic value of 15.333 and the p-value of 0.000; hence, it shows that Use Behaviour using system significantly influences access to financing.

These results, therefore, imply that all the variables significantly influence the Use Behaviour using the system and the Use Behaviour using the system significantly influences access to financing.

4. Discussion

The role of end-user decisions is indispensable in shaping use behavior with system utilization within micro, small, medium enterprises MSMEs. It has, in fact, been proven from the research that End-User Decisions contributes toward system utilization, having a coefficient of 0.323, t-statistics of 5.192 and a p-value of 0.000, hence significant. This means that 32.3% of the variance in system use behavior will be explained by the end users' decisions. Users who perceive that the accounting system is efficient to handle daily tasks such as reporting and transaction management will be using the system more. Along this line, [7] stated that "psychological attachment to the system ensures users' commitment to the continued system use significantly; hence, it says much about them because these decisions are sparked both by the person and by organizational support, thus driving the consistency of system adoption."

Besides, user satisfaction is the key to any form of long-term accounting system adoption. It is likely that the users would diffuse the usage in the operational and functional routines of the business, provided it serves their needs.

Therefore, the study also found that satisfied users tend to continue using at a higher rate, further confirming that considering user needs during system development and upgrade is very important to improve the continuance of system usage. Systems put in place based on expectations of users provide for wider acceptance in MSMEs which helps owners support financial transparency and operational efficiency.

Besides, technological features and support are the major influencing factors in the decisions of end-users to use the system. Systems that are perceived as user-friendly and feature-rich tend to facilitate both initial adoption and sustained usage, as users are less inclined to explore alternative options. According to [18], ease of use is a significant factor in technology adoption, especially in MSMEs, where time and resource constraints are huge. When the system is perceived as user-friendly and useful for their business operations, users are more likely to increase their usage. The results therefore confirm earlier studies indicating that end-user satisfaction and perceived usefulness have a direct relation to system adoption and continued use. In this regard, systems development with user-friendly interfaces and necessary technological support will ensure frequent use that furthers assists business operations.

4.1. The Influence of Information Quality on Use Behaviour Using System Utilization

Information quality is crucial to influence Use Behavior through system utilization among micro, small, medium enterprises MSMEs. The coefficient stands at 0.301, the t-statistic at 4.893, and the p-value at 0.000. These postulate that IQ significantly influences system use. Users are most likely to continue the use of a system if received timely, accurate, and relevant information. This means that information quality explains 30.1% in the variation of use behavior, thus indicating that reliable data is an important facilitator of system adoption and continued use.

Moreover, good-quality information creates users' trust in the system. According to [6], users who believe that the system can actually provide correct and accurate information will be more willing to use it for data management and decision making. The completeness and clarity of data heighten the capability of users to optimize the use of the system in business activities. It is key, especially when it comes to the financial and operational decisions of MSMEs, where accounting software ensures a more decisive approach.

For example, [4] report that user satisfaction strengthens the intentions to continue using the system by means of quality information. Additionally, [19] also support the findings that information quality will be one of the main determinants for System Use Behavior. Relevant and comprehensible information raises motivation to rely on the system, which leads to intensive and sustained usage. Accurate and timely information of accounts is very important in MSMEs, in making financial decisions. Systems providing this type of information reduce errors, and hence facilitate sustainable business operations.

4.2. The Influence of Information Technology on Use Behaviour Using System Utilization

This kind of Use Behavior, using system utilization among MSMEs, is influenced by the role of information technology. From this research, the contribution of the variable information technology to system usage is 27% with the coefficient of determination = 0.270. From the t-statistic, it is 4.209 with a p-value from the calculation of 0.000. The findings support the fact that availability of computers, access to the internet, and financial software strongly encourages increased adoption of accounting systems in MSMEs. Proper use of technology enhances efficiency and accuracy in financial management, encouraging further adoption of the systems.

The use of technology is greatly driven by operational efficiency in financial transaction management and reporting. According to [18], the perceived ease of use and usefulness are some of the predominant factors affecting technology adoption in MSMEs. Information technology enables decision making and data management that leads to better behavior in system use. In addition, through internet-based software and systems, MSMEs can improve internal processes and competitiveness in the market.

The integration of such accounting software with internet connectivity contributes to enhancing the operational efficiency of the MSMEs. By automating financial transactions, an enterprise is in a position to enhance the effectiveness in terms of timeliness and accuracy of financial reporting. With ease of use, accounting software encourages the user to adopt the system more frequently within business operations, according to [18]. Besides, good technological infrastructure enables MSME to access real-time information, and thus it helps improve the quality of decisions.

On the other hand, although those advantages exist, limited access to the internet and a lack of technological knowledge can be considered real barriers for some MSMEs.

This research has underlined, therefore, the important role played by Information Technology in regard to Use Behavior through system utilization and the need for continuous technological support. This improvement in technology infrastructure will lead to increased systems usage of MSMEs, which in turn will translate into better business outcomes.

4.3. The Influence of Use Behaviour Using System Utilization on Access to Financing

The Behavior Using system utilization is directly affecting the access to finance for MSMEs, especially how the accounting systems contribute in presenting their creditworthiness. This Use Behavior using system utilization is found to affect access to finance significantly, with a coefficient of 0.682, t-statistic of 15.533, p-value of 0.000, hence meaning a strong relationship. All in all, the MSMEs that can utilize accounting systems optimally for financial management enjoy better access to finance, as a well-utilized accounting system provides transparent and accurate financial data, thus making the assessment of MSME creditworthiness easier for the financial institutions.

More important, it was also showed that MSMEs which regularly employ an accounting system can produce more accurate financial reports, especially those considered relevant by financial institutions when granting credit applications. According to [20], it is brought out that financial behavior supported by structured and accountable reporting systems helps MSMEs more easily access funding. In other words, the better an MSME employs an accounting system, the higher its opportunity to gain financial support from banks and other related institutions.

Error-free financial records and complete transparency of accounting systems are also other essential uses of accounting systems for any financial institution. As [10] opine that data-driven behavior-based credit systems derived from accounting software reflect a more accurate picture of the credibility of borrowers. Continuous use of accounting systems develops transparency in financial conditions which contributes to proper credit assessment and makes access to finance easier for MSMEs.

Besides, the use of accounting systems by MSMEs facilitates their access to modern financing schemes, such as fintech and online lending platforms. The digital lenders themselves tend to base creditworthiness ratings on behavioral financial data from these systems. As [6] showed that good financial technology use can extend the access of MSMEs to diversified sources of finance, even in the form of digital platforms, and that good system use enhances not only the traditional avenues of finance but also opens new opportunities in the digital age.

5. Conclusion

Key conclusions based on the findings of this studyinclude: Information Quality, Information Technology, and the End-User Decisions were observed to be the most influential factors in Use Behavior regarding the accounting system usage among MSMEs. When users perceived that the accounting system enhances the efficiency and effectiveness of business operations, consistent and intensive use was most likely achieved. Such perception instigates a positive feedback cycle wherein increased use, both frequent and intensive, reinforces such perception. The loyalty to an adopted system, because of direct experience-based end-user decisions, also improves to eventually ensure sustained usage over time.

Use Behavior using system utilization has a substantial impact on access to financing for micro, small, mediun enterprises MSMEs. Financial reports generated through accounting systems provide the transparency and accuracy required by financial institutions to evaluate creditworthiness. MSMEs that consistently use accounting systems to manage their finances find it easier to secure credit, demonstrating that effective system use significantly contributes to improving MSMEs' access to financing from banks and other financial institutions.

Intensifying the use of the accounting systems strengthens MSMEs' access to financial services. At the core of shaping user behavior in these systems is the quality information. Accurate, relevant, and timely information motivates users to continue with the system as making business decisions. Users who find the information coming from the system as important in their daily business operations will be in a better position to engage with the system actively to foster continued usage.

The quality of the best information and technology enhances the usage of the system for increased access to finance. Availability and access to technology, such as accounting software and reliable internet connections, result in increased system usage. This means that when technology is more accessible and easier to use, it will be more likely for users to include accounting systems into their routines, therefore increasing productivity and enhancing better financial management.

Given the study's findings, the following suggestions can be proposed: Expand the scope of research to more regions in Indonesia to make sure that the generalized population is representative. Additional variables such as managerial support or regulatory environment can be added to give more detailed analysis. Qualitative research involves conducting in-depth interviews with MSME participants about problems associated with information technology implementation.

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