

Factors Affecting the Acceptance of Using StoreHub and Majoo: A Comparative Study between Malaysia and Indonesia

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Abstract. Management information systems can facilitate the work of cafe and restaurant businesses. StoreHub and Majoo are cloud-based systems for Point of Sales (POS) in Malaysia and Indonesia. Both systems provide features that can be used to increase business effectiveness for MSMEs. The purpose of this research is to analyze and compare the acceptance factors of StoreHub and Majoo using the UTAUT modification method. The research was conducted quantitatively by distributing questionnaires using a Google form to 200 restaurant and cafe employees in Selangor, Malaysia and South Tangerang, Indonesia. The construct of modified Unified Theory of Acceptance and Use of Technology (UTAUT) model with extended variables; perceived security and initial trust that will influence behavioral intentions. The findings indicated that facilitating conditions, perceived security and initial trust significantly influence the behavioral intention to use StoreHub and Majoo. In Majoo, social influence and performance expectancy moderating age also significantly influence behavioral intention. Indonesian users are influenced by positive testimonials from other Majoo users and age also affects the performance of using Majoo.

Keywords: UTAUT model, management information system, point of sales system

1. Introduction

Culinary business is one of the most demanded businesses in the world. According to the Central Bureau of Statistics or BPS-Statistics Indonesia released in June 2022, in 2020 there were more than 11,000 culinary businesses in all regions of Indonesia, which were dominated by 71.65% home-based restaurant businesses. According to data contained in Retail Group Malaysia released in March 2022, in the first quarter of 2021 the culinary business decreased by 6.2%, continued to decline until the second quarter of 10.9% and decreased in the third quarter to 0.8%. After the completion of the lockdown in the fourth quarter of 2021, the culinary business has experienced an increase of 30.8% (Lim, Ida. 2022).

Management systems are important for any organization especially to Micro, Small and Medium Enterprises (MSMEs) such as cafe and restaurant businesses to improve their performance. According to Nurcholisha, D. A., & Lucyanda, J. (2022), the use of a system at the cashier or commonly referred to as a Point of Sale (POS) system provides many conveniences in developing small retail stores or MSMEs. One of the cashier transaction management systems in Malaysia that has complete utilities that can be used to process and process data is the StoreHub System (Boey, E. 2022), and Majoo in Indonesia.

StoreHub and Majoo are cloud-based systems consisting of Point of Sales (POS), intelligence investment management, Customer Relationship Management (CRM), and business analytics. All data is stored in the cloud and provides access to real-time reports directly available to business owners, enabling business owners to take a straightforward approach to managing their business.

By using the system, various functions can be used, such as Online store, transactions, products, inventory management, promotions, customers, reports and employees. Based on interviews conducted by the author with cafe/restaurant owners using StoreHub and Majoo management systems. Shows that StoreHub and Majoo have many very useful features that can maximize the performance of the café. Both management systems share common features that are very useful for improving business efficiency.

The results of the interviews with cafes and restaurants presented the problems encountered when using StoreHub and Majoo. First, StoreHub and Majoo only provide basic training for owners and employees, such as managing product menus and logging in and out of the POS system. This brings many problems to the operation of the whole system. Consequently, the use of features on the StoreHub system was not optimally utilized due to the lack of knowledge management by the system provider.

Second, StoreHub and Majoo have features that very useful and easy-to-understand functions for ordinary people, but this makes some business users feel that the provided functions are useless, and the existing functions are not maximized. This is because the system's target audience is MSME entrepreneurs who do not believe that a management system can improve their business.

Third, the systems used for checkout transactions and restaurant management must also gain the trust and security of users. In this study, the authors will also measure the level of user trust and security in StoreHub and Majoo. According to Jin, Z. and Lim, CK (2021), trust factors associated with payment for a service mediate between customer satisfaction and willingness to continue using the service. Therefore, from a company-wide perspective, efforts should be made to enhance customer trust.

Based on the problems faced by several cafe and restaurants, the aim of this study is to create a comparative analysis of acceptance factors for several cafe and restaurants in Selangor, Malaysia and South Tangerang, Indonesia.

In this study, the author will also modify the main variables contained in the UTAUT method with perceived security and trust to create a more comprehensive model for predicting payment adoption, especially given the risky nature of digital transactions in developing countries (Widyanto, H. A., Kusumawardani, K. A., & Yohanes, H. 2022).

2. Literature Review

In this study, the authors extend the traditional UTAUT model by adding variables of initial trust in the system, and the security perceived by the user. In this section the author provides a description of each variable used in research hypotheses and the extended UTAUT model that describe structural relationships.

2.1. UTAUT Model

UTAUT stands for Unified Theory of Acceptance and Use of Technology is a model used to analyze acceptance and success in using technology and the purpose of using information technology (Venkatesh et al, 2003). The UTAUT model is a model developed by Venkatesh, Morris, David, and Davis in a journal entitled "User Acceptance of Information Technology: Toward a Unified View". The UTAUT method is formulated with four core variables that determine intention and is used as a key model and can be tested using eight technology acceptance models, namely Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Action Behavior (TPB), PC Utility Model (MPCU), Social Cognitive Theory (SCT), Combined TAM and TPB (C-TAM-TPB), and Diffusion of Innovation Theory (IDT) (Venkatesh et al, 2003).

The four main variables used in the UTAUT model are effort expectancy, performance expectancy, social influence and facilitation conditions, these variables are moderated by type of age and gender. The use of the UTAUT model has the aim of analyzing user behavior and success in using information systems and subsequent use of information systems.

2.2. Performance Expectancy

Performance expectations can be defined as the extent to which a system user believes that using an information system can help improve job performance (Venkatesh et al, 2003). Performance expectations can also be used as a tool to predict user behavioral intentions when using information technology. Performance expectations consist of five indicators; task suitability, extrinsic motivation, perceived usefulness, task suitability, relative advantage, and expected results.

In this study, performance expectations can be used as an indicator to determine the extent to which users feel efficient in using the system to carry out business processes such as cashier transactions, business management, or other additional features. Performance expectations can be expressed in several ways. Previous research shows that using a system or technology can improve user performance, and technology is expected to increase the desire to use the system (Lin, C. P and Anol, B, 2008).

H1: Performance expectations have a positive influence on behavioral intentions towards users to use the StoreHub and Majoo systems.

2.3. Effort Expectancy

Effort expectation can be defined as an indicator that can analyze the ease of use of a system or technology (Venkatesh et al, 2003). The indicators used to define effort expectations are perceived complexity, and ease of use.

In this study, effort expectation is defined as the operational ease that users feel in using the system to access all the features contained in the system. Similar to the perceived ease of use in the TAM model, Davis, F. D. (1989), explains that the use of systems and technologies provides convenience that can directly influence users to continue to adopt them. Technology acceptance has both pro and contra. Based on various theories of technology acceptance models, systems and technologies can positively affect users' willingness or systems can inhibit users.

H2: Effort expectancy have a positive influence on behavioral intentions towards users to use the StoreHub and Majoo systems.

2.4. Social Influence

Social influence can be defined as individuals who perceive other people as important and believe in the benefits of using new information systems (Venkatesh et al., 2003). The indicators of social influence include subjective norms, social factors and image.

In this study, social influence was defined as people's perceptions and beliefs that a system is important after others exert influence to use it. Social influences may be related to colleagues, friends or family (Venkatesh, V., Thong, J. Y., & Xu, X. 2012). Social influence has a positive impact on users' willingness to use new technologies (Tomić, N at el 2022). This affects users' willingness to continue using the system.

H3: Social influence has a positive influence on behavioral intentions towards users to use the StoreHub and Majoo systems.

2.5. Facilitating Condition

Facilitating conditions can be defined as perceptions in terms of resources, infrastructure, and technology that arise when using information technology to analyze user confidence in the technical capabilities that can support a system (Venkatesh et al., 2003). There are three indicators of facilitation condition; perceived behavioral control, facility condition, and compatibility.

In this study, facilitating conditions are defined as the conditions which users believe they can use the system properly so that the system can support business performance. Users must believe in the capabilities of the system when using it, and the system also provides convenience and knowledge for users to improve the use of the system. In this case, the existence of customer service is very useful to provide the user with the steps that need to be taken to maximize the system, and to solve some problems that may arise during the use of the system.

H4: Facilitating conditions have a positive influence on usage behavior towards users to use the StoreHub and Majoo systems.

2.6. Extension of UTAUT for Perceived Security

Perceived security can be defined as the customer's belief that using systems and technology in payment transactions will make the process run safely. Security issues concern the confidentiality of transaction data so that data can only be seen by certain users, email, and data integrity so that only accurate data is exchanged during transactions. The results of the study (Widyanto, H. A., Kusumawardani, K. A., & Yohanes, H. 2022), show that perceived security has a significant and direct effect on Behavior Intention on mobile payments.

H5: Perceived security has a positive influence on behavioral intentions towards users to use the StoreHub and Majoo systems.

2.7. Extension of UTAUT for Initial Trust

According to Shin, initial trust implies the belief that the platform or system provider will perform some activities in accordance with customer expectations. Based on this definition and the fact that it is a determinant of expectations, it is possible to infer its effect on business expectations. The results of the study (Al-Saedi, K., Al-Emran, M., Ramayah, T., & Abusham, E. 2020), show that trust is one of the factors that significantly influence behavioral intention in the use of mobile payments.

H6: Initial trust has a positive influence on behavioral intentions towards users to use the StoreHub and Majoo systems.

2.8. The Moderating Role of Age and Gender

In this study, authors used 2 factors that were considered to influence behavioral intentions to use systems and technology. The factors used may differ based on gender and age. Gender and age are also one of the drivers of moderation proposed in the UTAUT model (Venkatesh et al, 2003).

H7: Behavioral intention has a positive influence on usage behavior towards users to use the StoreHub and Majoo systems.

H8: Age has a moderating effect on the relationship performance expectations on usage behavior.

H9: Age has a moderating effect on the relationship effort expectations on usage behavior.

H10: Age has a moderating effect on the relationship social influence on usage behavior.

H11: Age has a moderating effect on the relationship facilitating conditions influence on usage behavior.

H12: Gender has a moderating effect on the relationship performance expectations on behavior intention.

H13: Gender has a moderating effect on the relationship effort expectations on behavior intention.

H14: Gender has a moderating effect on the relationship social influence on behavior intention.

3. Research Methodology

This study uses quantitative methods with a total of 200 respondents located in Selangor and South Tangerang. All respondents are café and restaurant employees who use StoreHub and Majoo. Surveys were designed and administered to respondents via Google forms. Respondents need to click and answer the questionnaire provided via the link. The answers given are stored via Google Form technology.

The questionnaires provided will be measured using a Likert Scale, which is a measuring scale commonly used in research with questionnaires. The following table is description of Linkert Scale 1 to 5:

Table 1 Score table

	Value
<i>Very Satisfied</i>	5
<i>Satisfied</i>	4
<i>Quite Satisfied</i>	3
<i>Unsatisfied</i>	2
<i>Very Dissatisfied</i>	1

The method used in this study for data processing and data analysis obtained from the results of the questionnaire in this study used the Structural Equation Model (SEM). The function of SEM in this paper because it can measure the measurement model and the structural model simultaneously. This study will use the SmartPLS application version 4.0.8.5 to analyse the data which includes the stages of validity testing, reliability testing, and hypothesis testing.

3.1. Research Model

The research uses the modified UTAUT method as a measurement of the success of the system. This study still maintains the basic variables contained in the original UTAUT model such as performance expectancy, effort expectancy, facilitating conditions, and social influence contained in the model developed by Venkatesh. The extend variables that add to UTAUT model in this study are perceived security, and initial trust. According to (Tomić, N., Kalinić, Z., and Todorović, V (2022), Leong, M., Kwan, J., & Lai, M. (2021), and Widyanto, H. A., Kusumawardani, K. A., & Yohanes, H. (2022)), the perceived security variable reflects the user's perception that a certain system is safe for conducting transactions and the initial trust variable is used to measure the trust given to the use of the management system.

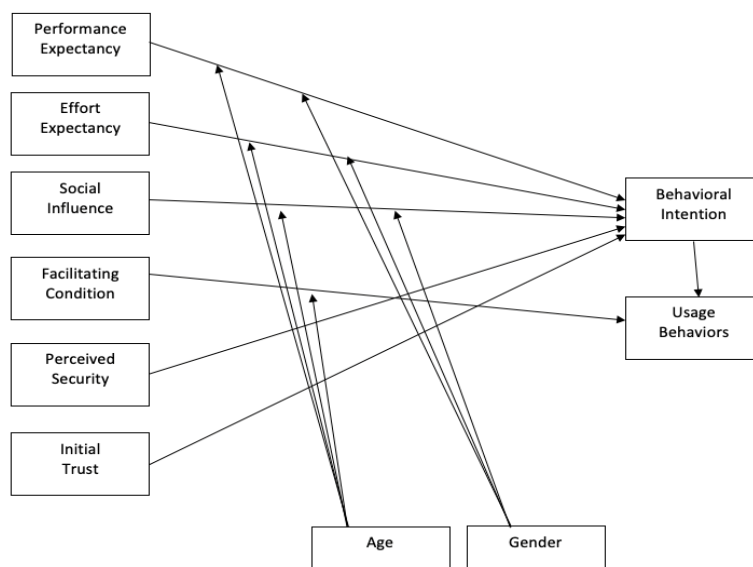


Fig.1 Research Model

Following table is the research variable and indicators to compare acceptance factors at StoreHub and Majoo.

Table 2. Variable and Indicator

Variable	Indicator	Source
Performance Expectation	Provide benefits to users (PE1)	Venkatesh et al, 2003
	Expected to increase user productivity (PE2)	
Effort Expectancy	Easy to understand (EE1)	Venkatesh et al, 2003
	Easy to learning (EE2)	
Facilitating Condition	Provide user knowledge or training (FC1)	Venkatesh et al, 2003
	Provide customer services (FC2)	
Social Influence	Influence by another user (SI1)	Venkatesh et al, 2003
	Recommended to use (SI2)	
Perceived Security	Security in using the system (PS1)	Wang et al., 2003; Erdem & Swait, 2004; Ba & Pavlou,2002
	Security in data usage (PS2)	
Initial Trust	Trust in the system for inventory management (IT1)	Mayer, Davis, & Schoorman, 1995; Kim et al., 2009; Xin, Techatassanasoontorn, & Tan, 2015
	Trust in the system for transactions (IT2)	
Behavioral Intention	Upgrade the system (BI1)	Venkatesh et al., 2003; Sa'idah, 2017; Indrawati, 2017
	Explore the system (BI2)	
	Willing to use system (BI3)	
Usage Behavior	Frequency of using the system (UB1)	Venkatesh et al., 2003; Sa'idah, 2017; Indrawati, 2017
	Frequency of satisfaction in using the system (UB2)	

3.2. Data Gathering Method

In this study, the total of respondents are 200 employees. Based on table 3 and 4, the respondents in StoreHub are dominated by female with 68 users (68%), and the rest are 32 male users (32%). And the respondents in Majoo are dominated by female with 52 users (52%), and the rest are 48 male users (48%). It can be concluded that there are more women working in cafes and restaurants that use StoreHub and Majoo than men. In terms of age on StoreHub, the majority of users are <= 24 years old as many as 50 people (50%), the rest are 25-34 years old (49%) and >= 35 years (1%). And on Majoo, the majority of users are <= 24 years old as many as 63 people (63%), the rest are 25-34 years old (25%) and >= 35 years (12%). We could say that the StoreHub and Majoo have been used by users of all ages.

Table 3. Demographic Data of Respondents in StoreHub

Variable	Data
Age	<=24 years old (Qty=50 -> 50%)
	25-34 years old (Qty=49 -> 49%)
	>=35 years old (Qty=1 -> 1%)
Gender	Male (Qty=32 -> 32%)
	Female (Qty=68 -> 68%)

Table 4. Demographic Data of Respondents in Majoo

Variable	Data
Age	<=24 years old (Qty=63 -> 63%)
	25-34 years old (Qty=25 -> 25%)
	>=35 years old (Qty=12 -> 12%)
Gender	Male (Qty=48 -> 48%)
	Female (Qty=52 -> 52%)

4. Results and Analysis

The outer model is used to evaluate the relationship between indicators and latent variables in order to assess the validity and reliability of each indicator. The convergent validity test in this study was carried out on two systems, StoreHub and Majoo. In convergent validity, the loading factor parameter is used which has a requirement for a confirmatory research evaluation value of more than 0.70, exploratory research more than 0.60, and exploratory research more than 0.50 (Chin, 1998).

Based on the result, the loading factor indicator on StoreHub has one indicator in behavior Intention, namely BI1 which has a value of less than 0.70. So that the BI1 indicator is invalid and will be deleted. The results of loading factor indicators on Majoo, all indicators have a value of more than 0.70. So that all indicators on Majoo are declared valid.

4.1. Validity and Reliability Test

Validity and reliability testing aims to see the consistency and stability of the respondents in answering the questions contained in the questionnaire. The construct results in the study are declared valid if loading factor value of more than 0.05, the Cronbach's alpha value for all constructs is more than 0.07 and the composite reliability (CR) value for all constructs is more than 0.07.

Convergent validity on the outer model is also seen from the Average Variable Extracted (AVE) value. The AVE value describes the magnitude of the diversity of the manifest/indicator variables contained in the construct. The recommended AVE value is at least 0.50.

Table 5. Summary Validity and Reliability Test in StoreHub

Variables	Code	Loading Factor	CR	Cronbach's Alpha	AVE	Status
Behavioral Intention	BI2	0.913	0.918	0.822	0.849	Valid
	BI3	0.929				
Effort Expectancy	EE1	0.932	0.919	0.824	0.850	Valid
	EE2	0.912				
Facility Condition	FC1	0.792	0.784	0.449	0.645	Valid
	FC2	0.814				
Initial Trust	IT1	0.902	0.891	0.755	0.803	Valid
	IT2	0.890				
Performance Expectancy	PE1	0.936	0.922	0.831	0.855	Valid
	PE2	0.913				
Perceived Security	PS1	0.859	0.896	0.776	0.811	Valid
	PS2	0.941				
Social Influence	SI1	0.969	0.838	0.684	0.725	Valid
	SI2	0.716				
Usage Behaviour	UB1	0.840	0.881	0.742	0.789	Valid
	UB2	0.934				

Table 6. Summary Validity and Reliability Test in Majoo

Variables	Code	Loading Factor	CR	Cronbach's Alpha	AVE	Status
Behavioral Intention	BI1	0.907	0.947	0.915	0.855	Valid
	BI2	0.936				
	BI3	0.931				
Effort Expectancy	EE1	0.953	0.936	0.866	0.880	Valid
	EE2	0.924				
Facility Condition	FC1	0.861	0.877	0.722	0.781	Valid
	FC2	0.884				
Initial Trust	IT1	0.906	0.890	0.753	0.801	Valid

	IT2	0.891				
Performance Expectancy	PE1	0.919	0.901	0.781	0.820	Valid
	PE2	0.927				
Perceived Security	PS1	0.871	0.894	0.768	0.809	Valid
	PS2	0.903				
Social Influence	SI1	0.904	0.898	0.774	0.816	Valid
	SI2	0.915				
Usage Behavior	UB1	0.925	0.917	0.818	0.846	Valid
	UB2	0.884				

4.2. Hypothesis Testing

Hypothesis testing is done by analyzing the T Statistics and P value. The hypothesis is accepted if the T statistic is >1.96 and the P value is <0.05 and the hypothesis is rejected if the T statistic is <1.96 and the P value is >0.05.

Table 7. Result of Hypothesis Testing in StoreHub and Majoo

Hypothesis	StoreHub			Majoo		
	Value		Status	Value		Status
	T Statistic	P value		T Statistic	P value	
H1	1.788	0.074	Not Significant	0.155	0.877	Not Significant
H2	1.433	0.152	Not Significant	1.493	0.136	Not Significant
H3	0.141	0.888	Not Significant	2.347	0.019	Significant
H4	4.227	0.000	Significant	3.399	0.001	Significant
H5	3.371	0.001	Significant	2.332	0.020	Significant
H6	1.932	0.053	Not Significant	4.578	0.000	Significant
H7	2.696	0.007	Significant	2.733	0.006	Significant
H8	0.803	0.422	Not Significant	2.600	0.009	Significant
H9	0.017	0.987	Not Significant	0.483	0.630	Not Significant
H10	1.367	0.172	Not Significant	0.507	0.612	Not Significant
H11	0.206	0.837	Not Significant	0.631	0.528	Not Significant
H12	1.685	0.092	Not Significant	0.549	0.583	Not Significant
H13	1.819	0.069	Not Significant	1.459	0.145	Not Significant
H14	0.821	0.411	Not Significant	0.919	0.358	Not Significant

4.3. Result of Research Hypothesis Verification

H1: Performance expectancy has an influence on behavioral intention when using StoreHub and Majoo
 In the analysis results of StoreHub performance expectancy on Behavior Intention, it has a t-statistic value of 1,788 <1.964 (t-table) and a p-value > 0.05 which is equal to 0.074 so that H1 is rejected. In the analysis results of Majoo's performance expectancy on Behavior Intention, it has a t-statistic value of 0.155 <1.964 (t-table) and a p-value > 0.05 which is equal to 0.877 so that H1 is rejected. From these results it can be concluded that user interest is not influenced by the benefits and ease of the system in carrying out activities.
H2: Effort expectancy has an influence on behavioral intention when using StoreHub and Majoo.

In the results of the StoreHub analysis, effort expectancy for Behavior Intention has a t-statistic value of 1,433 <1.964 (t-table) and a p-value > 0.05, which is 0.152, so H2 is rejected. In the analysis results of Majoo effort expectancy on Behavior Intention has a t-statistic value of 1,493 <1.964 (t-table) and a p-value > 0.05 which is equal to 0.136 so that H2 is rejected. From these results it can be concluded that user interest is not influenced use the system because it is easy to use.

H3: Social influence has an influence on behavioral intention in using StoreHub and Majoo.

In the analysis results of StoreHub's social influence on Behavior Intention, it has a t-statistic value of 0.141 <1.964 (t-table) and a p-value > 0.05 which is equal to 0.888 so that H3 is rejected. In the results of the Majoo social influence analysis on Behavior Intention, it has a t-statistic value of 2,347 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.0019 so that H3 is accepted. From these results it can be concluded that in Majoo the intention to use a system is influenced by the environment around the user while in StoreHub it is not.

H4: Facility conditions have an influence on usage behavior when using StoreHub and Majoo.

In the analysis results of the StoreHub facility condition on usage behavior, it has a t-statistic value of 4,227 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.000 so that H4 is accepted. In the analysis results of Majoo facilitating condition on usage behavior, it has a t-statistic value of 3,399 <1.964 (t-table) and a p-value > 0.05 which is equal to 0.001 so that H4 is accepted. From these results it can be concluded that intention to use is influenced by support provided by service providers.

H5: Perceived security has an influence on behavioral intention in using StoreHub and Majoo.

In the results of StoreHub's analysis of perceived security for Behavior Intention, it has a t-statistic value of 3,371 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.001 so that H5 is accepted. In the results of Majoo's analysis of perceived security for Behavior Intention, it has a t-statistic value of 2,332 <1.964 (t-table) and a p-value > 0.05 which is equal to 0.020 so that H5 is rejected. From these results it can be concluded that perceived security affects usage intention in using the system.

H6: Behavioral intention has an influence on usage behavior when using StoreHub and Majoo.

In the analysis results of StoreHub behavioral intention on usage behavior, it has a t-statistic value of 1,932 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.053, so H6 is rejected. In the analysis results of Majoo's behavioral intention to Behavior Intention has a t-statistic value of 4,578 <1.964 (t-table) and a p-value > 0.05 which is equal to 0.000 so that H6 is accepted.

H7: Initial trust has an influence on behavioral intention in using StoreHub and Majoo.

In the results of the StoreHub analysis, initial trust for behavioral intention has a t-statistic value of 2,696 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.007 so that H7 is accepted. In the analysis results of Majoo Initial trust on Behavior Intention has a t-statistic value of 2,733 <1.964 (t-table) and a p-value > 0.05 which is equal to 0.006 so that H7 is accepted. From these results it can be concluded that user interest is influenced by using system because of the initial trust.

H8: Age has a moderating effect that affects performance expectancy on behavioral intention to use the StoreHub management system

In the results of the StoreHub performance expectancy analysis which is influenced by the moderating effect of age on behavioral intention, it has a t-statistic value of 0.803 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.422 so that H8 is rejected. In the results of Majoo's performance expectancy analysis which is influenced by the moderating effect of age on Behavior Intention, it has a t-statistic value of 2,600 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.009 so that H8 is accepted. From these results it can be concluded that user interest is influenced by the benefits and ease of the system in carrying out activities. And it is affected by the age of the user.

H9: Age has a moderating effect that affects effort expectancy on behavioral intention to use StoreHub and Majoo.

In the results of the StoreHub analysis, effort expectancy, which is affected by the moderating effect of age on behavioral intention, has a t-statistic value of 0.017 <1.964 (t-table) and a p-value > 0.05, which is 0.987, so H9 is rejected. In the results of the Majoo effort expectancy analysis which is influenced by the moderating effect of age on Behavior Intention, it has a t-statistic value of 0.483 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.630 so that H9 is rejected.

H10: Age has a moderating effect that influences social influence on behavioral intention to use StoreHub and Majoo.

In the results of the StoreHub social influence analysis, which is influenced by the moderating effect of age on behavioral intention, it has a t-statistic value of 1,367 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.172 so that H10 is rejected. In the analysis results of Majoo social influence which is influenced by the moderating effect of age on Behavior Intention has a t-statistic value of 0.507 <1.964 (t-table) and a p-value > 0.05 which is equal to 0.612 so that H10 is rejected. From these results it can be concluded that user interest is not influenced by using the system because it is easy to use.

H11: Age has a moderating effect that affects facilitating conditions on usage behavior when using StoreHub and Majoo.

In the analysis results of StoreHub facilitating conditions which are influenced by the moderating effect of age on usage behavior, it has a t-statistic value of 0.206 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.837 so that H11 is rejected. In the results of the Majoo facilitating condition analysis which is influenced by the moderating effect of age on usage behavior, it has a t-statistic value of 0.631 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.528 so that H11 is rejected.

H12: Gender has a moderating effect that affects performance expectancy on behavioral intention to use the StoreHub management system.

In the results of the StoreHub analysis, performance expectancy, which is influenced by the moderating effect of gender on behavioral intention, has a t-statistic value of 1,685 <1.964 (t-table) and a p-value > 0.05, which is 0.092, so H12 is rejected. In the results of the Majoo performance expectancy analysis which is influenced by the moderating effect of gender on behavioral intention, it has a t-statistic value of 0.549 <1.964 (t-table) and a p-value of > 0.05, which is equal to 0.583 so that H12 is rejected.

H13: Gender has a moderating effect that affects effort expectancy on behavioral intention to use the StoreHub management system.

In the results of the StoreHub analysis, effort expectancy, which is influenced by the moderating effect of gender on behavioral intention, has a t-statistic value of 1,819 <1.964 (t-table) and a p-value > 0.05, which is 0.0069, so H13 is rejected. In the results of the Majoo effort expectancy analysis which is influenced by the moderating effect of gender on Behavior Intention, it has a t-statistic value of 1,459 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.145 so that H13 is rejected.

H14: Gender has a moderating effect that influences social influence on behavioral intention to use the StoreHub management system.

In the results of the StoreHub social influence analysis, which is influenced by the moderating effect of gender on behavioral intention, it has a t-statistic value of 0.821 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.411 so that H14 is rejected. In the results of the Majoo social influence analysis, which is influenced by the moderating effect of gender on Behavior Intention, it has a t-statistic value of 0.919 <1.964 (t-table) and a p-value > 0.05, which is equal to 0.358 so that H14 is rejected.

4.4. Comparison Implication of Research

Based on the results that have been obtained from the comparison of the analysis of factors that influence the value of behavioral intention in the use of StoreHub and Majoo, there are several significant influences that are seen in both systems, namely perceived security, and initial trust. The factor that influences usage behavior on the use of StoreHub and Majoo is facilitating conditions. Based on these results, it can be interpreted that security and trust are factors that influence user interest, by maximizing security and trust in using StoreHub and Majoo, users will increasingly believe in using and applying for transactions at cafes or restaurants. The facility condition factor also affects the intention to use, so it can be interpreted that users already trust and understand the technology that has been used in cafes and restaurants. Based on a journal developed by Widyanto, H. A., Kusumawardani, K. A., & Yohanes, H. (2022), Facilitating conditions, Perceived security, and trust are several factors that have a significant and direct effect on payment, these findings in the journal are in line with the findings in this study. So it is confirmed that

Facilitating conditions, Perceived security, and trust are factors that can influence users towards StoreHub and Majoo.

In Majoo, social influence factors affect behavioral intention in using the system to make transactions. Based on the results obtained, users are interested in using Majoo because they see and are influenced by positive testimonials by other users who have used Majoo and are using it. Based on a journal developed by Leong, M., Kwan, J., & Lai, M. (2021), social influence has a large significant effect on behavior intention in making payments. This result is different from StoreHub, which is not influenced by the Social Influence factor. This data shows that Indonesian users prefer to socialize and influence people, and Malaysian users are more individualized.

In Majoo, the moderating effect of age to performance expectancy has a significant influence on behavioral intention. Based on journal developed by Merhi, M., Hone, K., Tarhini, A., & Ameen, N. (2021), the purpose to analyzing the factors that influence mobile banking using the moderating effect of age and gender, the results obtained are moderating effect of age also affects the factor of performance expectancy to behavioral intention. This can be a concern that in the performance expectancy factor, age is one of the values that plays a role in influencing the behavioral value of using Majoo. In the age category under 35 years old, the level of performance effectiveness is higher than other age categories because young people can learn faster and understand new technologies.

5. Conclusion

This study aims to analyze the comparizon of acceptance factors in system management StoreHub and Majoo in Malaysia and Indonesia. StoreHub and Majoo are management systems targeted to improve the performance of Micro, Small and Medium Enterprises (MSMEs) businesses. The research was conducted quantitatively by distributing questionnaires using a Google form to 200 restaurant and cafe employees in Selangor, Malaysia and South Tangerang, Indonesia.

The hypothesis was tested and achieved results on StoreHub factors that influence success are facilitating conditions, perceived security and initial trust. In Majoo, the factors that influence success are social influence, facilitating conditions, perceived security, initial trust, and behavioral intention. From the results obtained, it can be understood that in using the system, StoreHub users are more focused on the security provided when making transactions, trust when using the system, and the facilities provided by developers to users. In Majoo also has an additional focus beside trust, secure and facility, because of the influence of appreciation from people who have used the system so that many people want to try using the system for business.

To further advance the use of StoreHub and Majoo in MSME businesses, system developers must maintain user trust, security when making payment transactions, and increase brand awareness of StoreHub and Majoo. And to improve facility conditions, Storehub and Majoo can provide more training on how to maximize the system, and provide more convenience and automation in POS transactions.

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