ABSTRAK

Transformasi digital pada Usaha Mikro, Kecil, dan Menengah (UMKM) menjadi elemen krusial dalam meningkatkan efisiensi operasional dan daya saing usaha. Namun, mayoritas pelaku UMKM di Kota Lhokseumawe masih bergantung pada sistem pencatatan transaksi manual. Penelitian ini bertujuan untuk menganalisis pengaruh Persepsi Kebergunaan (*Perceived Usefulness*) dan Persepsi Kemudahan Penggunaan (*Perceived Ease of Use*) terhadap Niat Adopsi sistem *Point of Sale* (POS) pada UMKM di Kota Lhokseumawe berbasis kerangka *Technology Acceptance Model* (TAM). Penelitian kuantitatif ini menggunakan teknik *non-probability sampling* dengan pendekatan *accidental sampling*, di mana jumlah sampel ditetapkan sebanyak 112 responden berdasarkan rasio 7 kali jumlah indikator (16 indikator). Pengumpulan data dilakukan melalui kuesioner berskala Likert 1–5 dan dianalisis menggunakan metode *Structural Equation Modeling* berbasis *Partial Least Squares* (SEM-PLS) via SmartPLS 4.0. Hasil pengujian *outer model* mengonfirmasi bahwa seluruh indikator dan konstruk memenuhi syarat validitas konvergen (AVE > 0,5), validitas diskriminan, serta reliabilitas (*Composite Reliability* > 0,7; *Cronbach's Alpha* > 0,7). Pengujian *inner model* menghasilkan nilai *R-Square* sebesar 0,413, yang berarti 41,3% variasi Niat Adopsi POS dapat dijelaskan oleh variabel Persepsi Kebergunaan dan Persepsi Kemudahan Penggunaan, sedangkan 58,7% sisanya dipengaruhi faktor di luar penelitian. Hasil pengujian hipotesis membuktikan bahwa baik Persepsi Kebergunaan maupun Persepsi Kemudahan Penggunaan berpengaruh positif dan signifikan terhadap Niat Adopsi sistem POS. Temuan ini mengindikasikan bahwa semakin tinggi persepsi manfaat dan kemudahan akses pengoperasian aplikasi kasir digital yang dirasakan oleh pelaku UMKM, maka semakin tinggi pula dorongan niat mereka untuk mengadopsi sistem POS secara berkelanjutan.

Kata Kunci: Persepsi Kebergunaan, Persepsi Kemudahan Penggunaan, Niat Adopsi, Point of Sale (POS), UMKM, TAM.

ABSTRACT

Digital transformation among Micro, Small, and Medium Enterprises (MSMEs) is a crucial element in enhancing operational efficiency and business competitiveness. However, the majority of MSME operators in Lhokseumawe City still rely on manual transaction recording systems. This study aims to analyze the influence of Perceived Usefulness and Perceived Ease of Use on the intention to adopt Point of Sale (POS) systems among MSMEs in Lhokseumawe City, based on the Technology Acceptance Model (TAM) framework. This quantitative study employs a non-probability sampling technique using an accidental sampling approach, with a sample size of 112 respondents determined by a ratio of seven times the number of indicators (16 indicators). Data collection was conducted via a 1–5 Likert scale questionnaire and analyzed using the Partial Least Squares-based Structural Equation Modeling (SEM-PLS) method via SmartPLS 4.0. Outer model testing results confirm that all indicators and constructs meet the requirements for convergent validity (AVE > 0.5), discriminant validity, and reliability (Composite Reliability > 0.7; Cronbach's Alpha > 0.7). Inner model testing yielded an R-Square value of 0.413, indicating that 41.3% of the variation in POS adoption intention can be explained by the variables of Perceived Usefulness and Perceived Ease of Use, while the remaining 58.7% is influenced by factors outside the scope of this study. Hypothesis testing results demonstrate that both Perceived Usefulness and Perceived Ease of Use have a positive and significant effect on the intention to adopt POS systems. These findings indicate that the greater the perceived benefits and ease of operation regarding digital cashier applications among MSME operators, the stronger their intention to adopt POS systems on a sustained basis.

***Keywords**: Perceived Usefulness, Perceived Ease of Use, Adoption Intention, Point of Sale (POS), UMKM, TAM.*