

Mobility Service Applications to Facilitate Better MSME Financial Performance

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Abstract

Mobility service applications widely used by MSMEs during the Covid-19 pandemic include those offered by Go-Jek and Grab (Paath. et al. 1, 2019). Based on field observations of MSME merchants, there was a rise in the use of Go-food and other applications during the Covid-19 pandemic, owing to social distancing circumstances and limitations on communal activities. The purpose of this research is to determine the impact of education level and the use of Accounting Information Systems (AIS) on the financial performance of Micro, Small, and Medium-Sized Enterprises (MSMEs), as well as the effect of the use of mobility service platforms as a moderating variable. In the study, the Mobility Service Applications that assist MSME business operations are Gojek and Grab. This is a quantitative study using data collected through questionnaires and surveyed 167 MSMEs. Data processing is MRA analysis. According to the findings, as a moderating variable, the mobility service platform substantially impacted financial performance. The study's findings also indicate that a high level of education and the use of an adequate accounting information system may help MSMEs improve their financial performance. Through information technology systems, mobility service applications, including transportation services, may help MSME traders improve their financial performance by using different applications, operating systems, and networks to share information. The study findings are helpful to the success of the government's MSME digitalization initiative, particularly the Ministry of Cooperatives and MSMEs.

Keywords: Education Level; Accounting Information Systems; MSME Financial Performance; Mobility Service Applications

JEL: B21, O12, O14, G21

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1. INTRODUCTION

MSMEs in the Mojokerto and Sidoarjo regions continue to face significant challenges that need urgent attention from stakeholders. Even though some companies have produced financial reports on their managed companies, it is still challenging to conduct effective financial management (Asri, 2016). MSME actors operating in the present pandemic must assess financial performance in light of the cost of capital and

external business variables' condition to improve financial performance (Indraswono, 2021).

Education level is one of the critical indicators for MSMEs when it comes to attaining optimum financial performance. Enhancing education will develop individual skills, talents, expertise, and knowledge, all of which will contribute to the financial success of MSMEs (Sudiro, 2012). Education and training are employed to develop MSMEs in various nations and have improved skills, knowledge, and entrepreneurial attitudes. Individuals' attitudes, which are psychosocial strengths, have a significant role in shaping innovative and entrepreneurial mindsets (Njoroge and Gathungu, 2019).

The use of accounting information systems has a significant impact on effective financial performance in SMEs. Accounting information used to generate financial reports serves as a basis for MSMEs' decision-making, including company growth and pricing (Hendrisna, 2015). Additionally, the accounting information system is intended to facilitate the supply of purchase data and materials needed to develop demand reports, such as purchase and accounts receivable reports (Noerlina et al., 2011). MSMEs nowadays must continue to innovate by establishing adequate accounting information systems that enable them to seize and create opportunities (Elzoumor and Strachinis, 2019).

According to experts, technology-based MSMEs will innovate and produce new products, making them excellent prospects for improved performance (Elzoumor and Strachinis, 2019). The mobility service platform enables the interoperability of heterogeneous modes of transportation through information technology systems (Beutel et al., 2018). According to the Indonesian Dictionary, interoperability is the capacity of different computers, applications, operating systems, and networks to exchange valuable and relevant information. The development of a mobility service platform including all modes of online transportation currently enables customers to purchase services with a single tap on their smartphone (Paath et al., 2019).

Using the Go-Jek mobility service platform by MSME business actors that have joined as partners on the platform, such as Go-Life and Go-Food, it is possible to create possibilities for growth in the MSME business in Indonesia. Digital platforms are critical in generating new opportunities; the emergence of new companies based on professionally managed information technology platforms may provide economic advantages (Bogdanowicz, 2015 in De Marco, C., et al. 1, 2019). Additionally, mobility service apps used by MSMEs, particularly during the Covid-19 epidemic, are services that Go-Jek and Grab widely offer (Paath et al., 2019).

The usage of the mobility service platform by MSME companies via the Go-Jek and Grab apps contributed to the country's GDP exceeding IDR 44.2 trillion. The data is part of a study titled "Go-Jek and Grab's effect on the Indonesian economy in 2018." (Wongkaren, Turro S. and Paksi C.K. Walandouw et al., 2018). The mobility service platform by MSME companies through the Go-Jek and Grab apps substitutes different services that provide convenience and speed to the community. Go-Jek and Grab are two different businesses offering somewhat different services (Anwar, 2017). There are many numbers, kinds, and variants of the MSME e-commerce platform, which is an intriguing and economically significant phenomenon as a mobility service platform that provides customers with convenience and speed (Holland and Leefmans, 2018).

Based on this argument, good education will influence the improved knowledge and capacity of the MSME actors to utilize the accounting information systems. The information system is successful if it is operated correctly and is easy to use. User satisfaction may be used to determine an information system's success. As a result of the advancement of information technology, MSME actors are now presented with the phenomena of digital-based business.

The purpose of this study is to investigate the impact of the mobility service platform in mitigating the effect of education level and usage of information technology systems on financial performance in MSME companies through the Go-Jek and Grab apps. The findings of this research, theoretically, will add to the repertory of developing contingency theory. On a practical level, the findings of this study will be very beneficial for efforts to promote and help MSMEs, particularly in assisting the Ministry of Cooperatives and MSMEs in digitizing this sector.

2. HYPOTHESES

The primary theory on which this study's analysis of the relationship between variables is based is the Contingency Theory (Anderson and Lanen, 1999). This theory describes the relationship between organizational factors and their environment (Anderson and Lanen, 1999), as follows:

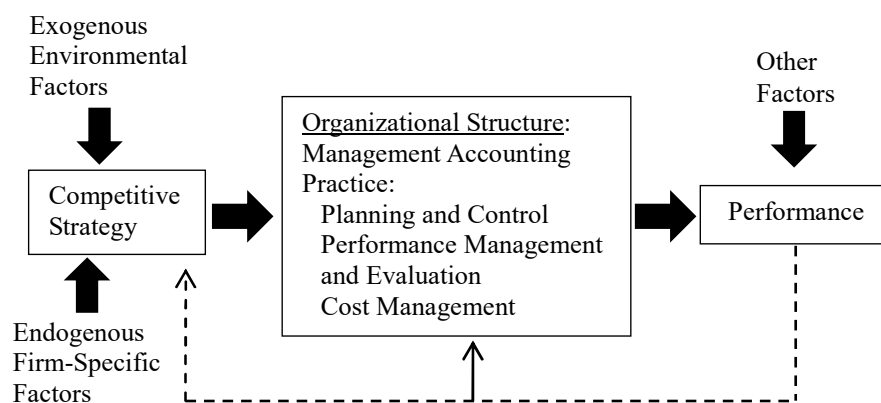


Figure 1. Contingency Theory Concepts (Anderson and Lanen, 1999)

According to Figure 1, contingency theory is inextricably linked to the paradigm of strategy structure performance. This is a synergy between strategy and organizational structure to optimize performance in response to external and endogenous variables. The following section contains the formulation of the research hypothesis, which is based on contingency theory.

The Effect of Education Level on Financial Performance

As shown in Figure 1, education is an endogenous element that may affect a company's strategic decisions. Education is the most critical aspect of a person's existence; only a person of productive age can compete in the job market with education. The higher the education, the more information, understanding, and comprehensive insights, the greater the income (Ardianto, 2010; Fernando, 2016). Human capital refers to a sensible investment in people through education and training (King'ori and Theuri, 2016). Several critical aspects of the education level of MSMEs include the fact that the degree of formal and non-formal education possessed by merchants enhances their capacity to think

critically while establishing a company (Nurjanah, 2013; Febriyanti and Prakoso, 2017). Furthermore, according to King'ori and Theuri (2016), education and training improve human productivity, contributing to business growth (King'ori and Theuri, 2016).

Additionally, the level of education attained by MSME actors affects their capacity to effectively market and sell their products (Febriyanti and Aryo Prakoso, 2017; Sitorus, 2017). MSMEs get a fundamental knowledge of company operations and the ability to market their products through improved education and training (King'ori and Theuri, 2016). Education also contributes to the growth of an individual's attitude and understanding when confronted with a business issue (Sitorus, 2017) and has a good and substantial impact on financial performance (Sasha Murina and Rahmawaty, 2017). This is because skill development and education improve MSMEs' production and financial performance substantially (King'ori and Theuri, 2016). Based on this description, the hypothesis presented is:

H₁: Education level has a positive effect on financial performance

The Influence of the Use of AIS on Financial Performance

Accounting information systems are very beneficial in improving the efficiency of company operations. Accounting information systems are considered organizational structure components in contingency theory. Several studies have shown empirical evidence that accounts receivable books, cash receipts, and accounts payable recording are significant accounting records utilized by MSMEs (Sakri, 2018). Additionally, evidence was gathered showing MSEs use diaries, notebooks, ledgers, production costs, records for calculating selling prices, and transactions relating to operating profit and loss reporting (Meiliana, 2015). Other findings include accounting information for company planning, business management, decision-making, and assessment, which is helpful for business performance (Juita, 2016).

Research on the impact of the usage of AIS on financial performance by Melanthon Rumapea and Jamminta Sinaga (2016) has shown that the use of AIS and financial performance are in a positive and significant relationship. Additionally, MSMEs that use accounting information system technology can innovate and develop new technologies, ultimately improving MSME financial performance and economic turnover in the community (Elzoumor and Strachinis, 2019). The suggested hypothesis is based on this explanation:

H₂: The use of AIS has a positive effect on financial performance

Mobility Service Applications Moderate Effect of Education Level and Use of AIS on Financial Performance

Mobility service applications are the interoperability of heterogeneous transportation services that utilize accounting insight and knowledge, informatics, various kinds of online applications for beneficial information exchange, and smartphones' use by working in collaboration with the application of internet technology that can be used everywhere at any point. (Paath. et al., 2019) Mobility service apps that provide customers with ease and speed for various services benefit MSME companies significantly. The most popular Gojek apps are Go-food and Go-Pay (Novianty and Muslimin, 2019). The usage of mobility service apps has been shown to increase the turnover of the culinary industry (Hidayatullah et al., 2018). Approximately 61 % of SMEs in Europe utilize social media platforms for promotion, marketing, advertising, brand management, and customer relationship management, according to the International

Federation of Small and Medium-sized Enterprises (Batikas. et al., 2013). Developed nations, such as the United Kingdom, the Netherlands, and Latvia, have efficient social media networks. 90% of MSMEs in the United Kingdom utilize social media platforms. The usage of social media platforms is more likely to be receptive to new ideas and developments. Social networking has helped European MSMEs be more creative and less hierarchical (Kumar and Ayedee, 2018).

The usage of different mobility service apps is undoubtedly linked to ordering products and services through mobile service applications, which need efficient recording, administration, and support from a solid accounting information system. The usage of mobility services will also lead to a rise in the number of customers and a monthly increase in sales, which will boost profits further. (Pangestu, Winanda, 2015) Of course, this needs a robust financial information system to support these SMEs' operations and allow them to concentrate on customer marketing and sales (Holland and Leafmans, 2018). MSMEs that are professionally managed and based on adequate education may produce economic benefits that affect enhancing the financial performance of MSME (De Marco, C. et al. 1, 2019). Based on this description, the hypothesis presented is:

H₃: Mobility service applications help mitigate the impact of education level and AIS usage on financial performance.

3. RESEARCH METHODS

Research variable.

Among the factors examined in this research are the dependent variable, which is financial performance, and the independent variable, which includes educational level and the use of AIS. The moderating variable is the use of applications for mobility services. The following figure 2, depicts the conceptual framework of this study:

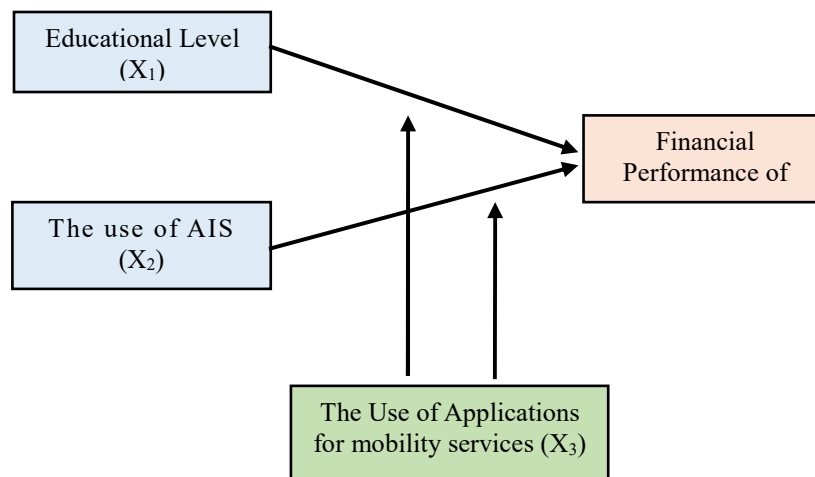


Figure 2. Research Conceptual Framework

Population and Sample

The study population consists of all MSMEs in the Mojokerto and Sidoarjo Regencies who utilize the services of the Go-Jek and Grab online apps, totaling 286 merchants, with a research sample of 167 MSMEs. This sample selection follows Slovin's formula, with a 5% error rate and a 90% confidence level, yielding 167 samples.

Research Instruments

A questionnaire was utilized to gather research data from respondents who owned or managed MSMEs that used the Go-Jek and Grab mobility multi-platform applications in their operations. The following are question items on the questionnaire in this study:

- 1) The variables associated with education level (X1) are formal education, non-formal education, entrepreneurship training for MSME merchants, differences in educational background, and the benefits of education level in influencing attitudes and understanding in entrepreneurship.
- 2) The use of SIA (X2) includes: account receivables books, cash receipts, account payable records, daily records, journal books and ledgers, proof of transactions, operating profits and loss reports, sales books, transactions, and pricing price records for production of prices, operational management SIA, employee performance records for employee payroll.
- 3) The use of the Mobility Service Platform (Moderating variable) includes the following: the use of Go-Jek application services (go-food), which simplifies activities and speeds up order delivery; it is flexible and can be done at any time; it is simple to use; it supports selling activities because errors are rare, and it saves time.
- 4) Financial Performance (Y) consists of the following: an increase in the number of consumers, an increase in monthly sales, an increase in profits, an increase in profits from the previous year, an increase in business development, business capital, and business assets increasing month over month and year over year.

The questionnaire is split into two main parts: Respondent Profile, which contains information about the respondent's age, gender, business type, education level, average monthly income, and length of business. Questions relating to dependent and independent variables may be answered as follows: 1 = Strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

The questionnaire contains modified versions of questions developed by the researchers and questions from earlier researchers (Damayanti et al., 2021; Hidayatullah, 2018 and Rumapea, 2016). The questionnaire was evaluated on 25 students before distribution (Arikunto, 2010). The validity and reliability results satisfy the criteria and may be disseminated to the study's target respondents.

Data analysis

The data analysis technique uses a regression or Regression Model for Hypothesis Testing with a moderating variable according to the following equation 1.

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_1*X_3+ \beta_5X_2*X_3 + \varepsilon. \tag{1}$$

H₁ is accepted if β_1 is positive and significant at $\alpha = 5\%$.

H₂ is accepted if β_2 is positive and significant at $\alpha = 5\%$.

H₃ is accepted if β_4 and β_5 are positive and significant at $\alpha = 5\%$.

4. RESEACH FINDINGS

Descriptive statistics

The descriptive statistics table 1, summarizes the variables of this research consisting of education level, the use of AIS, mobility service applications, and the financial performance of MSME merchants.

Table 1. Descriptive Statistics

| Variable | Min | Max | Mean |
|-------------------------------|-----|-----|------|
| Education Level | 2 | 5 | 3,82 |
| The use of AIS | 2 | 5 | 3,64 |
| Mobility service applications | 2 | 5 | 3,73 |
| Financial performance | 2 | 5 | 3,68 |

From table 1, each variable consists of seven questions based on the questionnaire items. All variables have a minimum value of 2 and a maximum value of 5. The mean value for education level is 3.82, whereas the mean value for AIS usage is 3.64. The mean for Mobility Service Application is 3.73, while the mean for Financial Performance is 3.68.

A more in-depth examination of the responses to each question shows that the education level with the highest mean (4.24) is that non-formal education, training, and entrepreneurial courses are essential. Furthermore, respondents believed that higher education would improve their capacity to start a company (with a mean of 3.92). Better education also impacts one’s capacity to promote and comprehend business issues (mean 3.83).

The study of AIS use shows that the most excellent mean (3.99) is associated with the use of cash diaries, journals, and primary general ledgers, followed by the use of payroll records (mean 3.72) and sales books equipped with pricing records (mean 3,64). In terms of the use of Mobility Service Applications such as Go-Food, Go-Pay, and Grab Food, the findings revealed a mean of 4.05, indicating that order delivery is faster and more flexible, the Go-Jek application supports sales activities (mean 3.83), and Go-Food makes marketing activities more efficient (mean 3.81).

In terms of financial performance, data analysis indicates that company capital grew in 2020 compared to the previous year (mean 3.78). This is associated with a rise in sales for the year 2020 (mean 3.73). Further analysis reveals that in 2020, the number of customers and company sales grew each month while operating profit improved (mean 3.68).

Validity and Reliability Test

Pearson Correlation analysis was used to determine the instrument’s validity. The correlation value for all variables is higher than 0.5, with a significance level of 0.00. These findings indicate that all questionnaire items are valid (Priyatno, 2008:20-21). The Cronbach Alpha method was used to determine the reliability of the data; an instrument is considered to be reliable if the Cronbach Alpha value is higher than 0.7. (Hair et al., 2010: 125). The reliability test findings show that each reliability coefficient value is higher than 0.7, indicating that the instrument is reliable.

Testing Assumptions of Linear Regression

Prior to conducting multiple linear regression analyses to test the hypothesis, we performed a regression assumption test, which included the data’s normality, multicollinearity, and heteroscedasticity. The One-Sample Kolmogorov-Smirnov Test was used to determine normality. The following table 2 summarizes the results of the normality test on the data:

Table 2. Data Normality Test Results

| Variable | Asymp Sig (2-tailed) | Description |
|-------------------------------|----------------------|-------------|
| Education level | 0,402 | Normal |
| The use of AIS | 0,261 | Normal |
| Mobility service applications | 0,183 | Normal |
| Financial performance | 0,317 | Normal |

Source: Primary Data Processed 2020

As can be observed from the table above, all variables: education level, AIS use, mobility service platform, and financial performance, have an Asymp Sig value higher than 0.05, indicating that the data used in this study is normally distributed.

Meanwhile, the multicollinearity test results are shown in Table 3.

Table 3. Multicollinearity Test Result

| Variables | Collinearity Statistics | | Description |
|-------------------------------|-------------------------|-------|----------------------|
| | Tolerance | VIF | |
| Education level | 0,713 | 1,219 | No Multicollinearity |
| The use of AIS | 0,611 | 1,314 | |
| Mobility service applications | 0,601 | 1,372 | |

Source: Primary data processed, 2020

As can be observed from table 3, all variables, including education level, use of AIS, and mobility service platforms, have tolerance values more than 0.10 and VIF values greater than 10, indicating that they are free of multicollinearity issues.

The heteroscedasticity test results indicate that all variables have a significance value higher than 0.05, with X1 having a significance value of 0.178 > 0.05, X2 having a significance value of 0.264 > 0.05, and X3, as a moderating variable, having a significance value of 0.264 > 0.05. As a result, it can be stated that the variables education level, AIS use, and mobility service platforms do not show heteroscedasticity issues.

Hypothesis testing

The table 4 shows the results of multiple regression analysis testing for hypotheses 1, 2, 3, 4, and 5.

Table 4. Hypothesis Testing Results

| Variables | Coefficient | T | | F | | R ² |
|------------------------------------|-------------|---------|----------------|---------|-------|----------------|
| | | t-value | Sig (one tail) | f-value | Sig | |
| (Constant) | 5,4 | 3,57 | 0,00 | | | |
| X1 (Education level) | 0,50 | 1,64 | 0,05 | | | |
| X2 (The use of AIS) | 1,09 | 3,97 | 0,00 | | | |
| X3 (Mobility service applications) | 0,61 | 0,18 | 0,43 | 16,83 | 0,000 | 0,75 |
| X1*X3 | 0,42 | 3,21 | 0,01 | | | |
| X2*X3 | 0,72 | 4,83 | 0,04 | | | |

The regression findings in Table 4 indicate an R² value of = 0.746, which is quite strong. This implies that 74.60 % of the variance in financial performance may be explained by variables such as level of education, use of AIS, and use of mobility services. Other factors that have not been examined affect the remaining 25.40 %. The F test findings indicate that the F value is 16.83 with a 0.000 < 0.05 significance level, suggesting that the model employed in the research is feasible to apply.

Hypothesis 1 (H1): Education Level has a positive impact on financial performance

The regression findings in Table 5 indicate a coefficient of 0.50, a t value of 1.64, and a significance level of 0.05. Thus, hypothesis 1, that education has a positive impact on financial performance is accepted.

Hypothesis 2 (H2): Use of AIS has a Positive Effect on Financial Performance

The use of AIS has a positive impact on financial performance. The coefficient value is 1.09, and the t value is 3.97, and the significance level is 0.00 < 0.05. Thus, the use of AIS has a positive and significant impact on financial performance.

Hypothesis 3 (H3): Mobility Service Applications as Moderating Variables Affecting Education Level and AIS on Financial Performance

This variable has a coefficient value of 0.61 and a t value of significance of 0.63 > 0.05. As a result, the mobility services applications have no impact on financial performance. However, the regression analysis reveals that the X3 variable, with t value = 3.21 and significance = 0.01 < 0.05, moderates the impact of education level on financial performance. Additionally, the X3 variable modifies the impact of AIS use on financial performance, with a coefficient of = 0.72; a t value of 4.83; and a significance level of 0.04 < 0.05.

Additionally, the following table 5 contains information on the coefficients and significance of the moderating variables:

Table 5. Significance of Moderating Variables

| No | Variable | Significance | Description |
|----|--------------------------------|--------------|--------------------------------------------------------------------------------|
| 1 | X ₃ | 0,43 | |
| 2 | X ₁ *X ₃ | 0,01 | X ₃ : not significant, X ₁ *X ₃ : significant |
| 3 | X ₂ *X ₃ | 0,04 | X ₃ : not significant, X ₁ *X ₃ : significant |

As shown in the table above, X₃ is not significant, while X₁*X₃ is, and for the subsequent interaction, X₃ is not significant, but X₁*X₃ is. Based on these findings, the Mobility Service Application is a pure moderating variable known as a Pure Moderator (Sugiono, 2004). The pure moderating variable, with positive and significant findings, is a variable that enhances the connection between the independent variable and the dependent variable. In this study is the relationship between education level and use of AIS on financial performance. That is due to the ease and speed of different types of services provided to customers by the MSME Mobility service application. MSMEs use this platform to serve consumers, thus increasing marketing and sales (Holland and Leefmans, 2018). MSMEs' use of technology and accounting information systems is inextricably linked to their education and training since they can process, identify, access, and interpret MSME company data (Darmayadi, A. et al., 2021). Additionally, human capital development and education are critical components of improving MSMEs' financial performance and financial productivity (King'ori and Theuri, 2016).

5. DISCUSSION

The Effect of Education Level on Financial Performance

The regression findings show that there is a positive and substantial relationship between education level and financial performance. The descriptive analysis above reveals that non-formal education, training, or entrepreneurial courses have the highest mean in the questionnaire, followed by formal education deemed significant. Additionally, respondents believe that if MSME actors get enough formal education and are aided by adequate non-formal education, they would be more capable of managing their companies. The capacity to manage the company improves, which in turn also influences its financial performance. According to the descriptive study, the financial performance with the highest mean is the rise in sales in 2020, corresponding to the pandemic year of Covid-19.

The Influence of AIS on Financial Performance

Additionally, the regression analysis reveals a positive and significant impact of AIS use on financial performance. According to descriptive analysis, the use of cash diaries, journals, and primary general ledgers has the highest mean, followed by payroll records (payments of wages or equivalent payments to third parties) and sales books complete with selling records prices. According to respondents, MSME actors find it very easy to handle MSME company management when using SIA since they can view their finances clearly via the system. While remaining simple, SIA makes MSME company funds traceable, which is very beneficial for boosting business and financial performance. The use of a daily cash book enables MSME actors to keep sufficient records about business expenses and essential records about payroll and salaries to round out the record of business costs. With these records, MSMEs may estimate the cost of the products as a basis to calculate the selling price to prevent errors in determining the selling price that might result in potential losses. Sales records with selling prices may also help MSME

actors determine how much money they make from sales. Thus, using a good AIS as a financial recording and reporting system facilitates the regulation of MSMEs' financial and commercial operations, which benefits financial performance.

Mobility Service Applications as a Moderating Variable for the Effects of Education Level and SIA Use on Financial Performance

The mobility services applications have a significant effect on mitigating the effect of education level on financial performance. According to respondents, mobility service applications offer various, quick, and cost-effective communication services, using advanced technological systems and applications to execute customer service requests. This is, of course, related to the level of education, expertise, and abilities necessary for MSME merchants to use mobility service applications successfully. Additionally, the level of education and training acquired affects a company's ability to maximize opportunities to reach customers more broadly and quickly. This capacity resulted in an increase in sales and profitability in 2020.

The mobility service platform has a considerable impact on moderating the relationship between AIS use and financial performance. When using AIS and ordering products and services through mobility service apps, having excellent records backed up by a robust accounting information system can also help MSME actors.

6. CONCLUSION

The research findings show that mobility services enhance the effects on the financial performance of education and the use of accounting information systems. Mobility service applications widely used by MSMEs, particularly during the Covid-19 epidemic, are primarily supplied by Go-Jek and Grab. Non-formal education such as education and training courses supporting entrepreneurial operations is deemed essential by MSME actors. Meanwhile, critical elements of the use of AIS include using a basic cash diary equipped with a simple journal and ledger. According to MSMEs, the use of mobile service applications helps them sustain sales. In fact, in 2020, these applications will boost sales and profit levels amid the Covid-19 pandemic.

Additionally, this research demonstrates that mobility services are a pure moderating variable, enhancing the impact of education level and AIS use on financial performance. Based on these findings, it can be stated that technology application is critical for sustaining and growing and advancing the MSME company. The findings of this research provide valuable insights not only for MSME actors but also for parties interested in MSMEs development, particularly the Ministry of Cooperatives and MSMEs, in establishing coaching and mentoring programs for MSMEs in Indonesia.

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