



Factors Influencing MSME's Interest In Transacting In E-Commerce

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ABSTRACT

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Social Perception;
Perceived Trust;
Perceived Enjoyment;
Perceived Profit

The objective of this study is to provide empirical evidence regarding the factors that influence the interest of micro, small, and medium-sized enterprises (MSMEs) in transacting in e-commerce. This research was conducted in Lampung province, which consists of 13 districts and 2 municipalities. The analysis focused on MSMEs that have used e-commerce as a platform for selling their products. The sample size for this study was 400 respondents. The sampling technique employed was nonprobability sampling. The data analysis method employed is a quantitative approach utilizing the Structural Equation Model (SEM) model. The findings of this study indicate that perceived usefulness, perceived ease of use, and social perception do not influence the interest of MSMEs in transacting in e-commerce. Conversely, perceived trust, perceived enjoyment, and perceived profits were found to have a positive and significant effect on MSME interest in transacting in e-commerce.

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INTRODUCTION

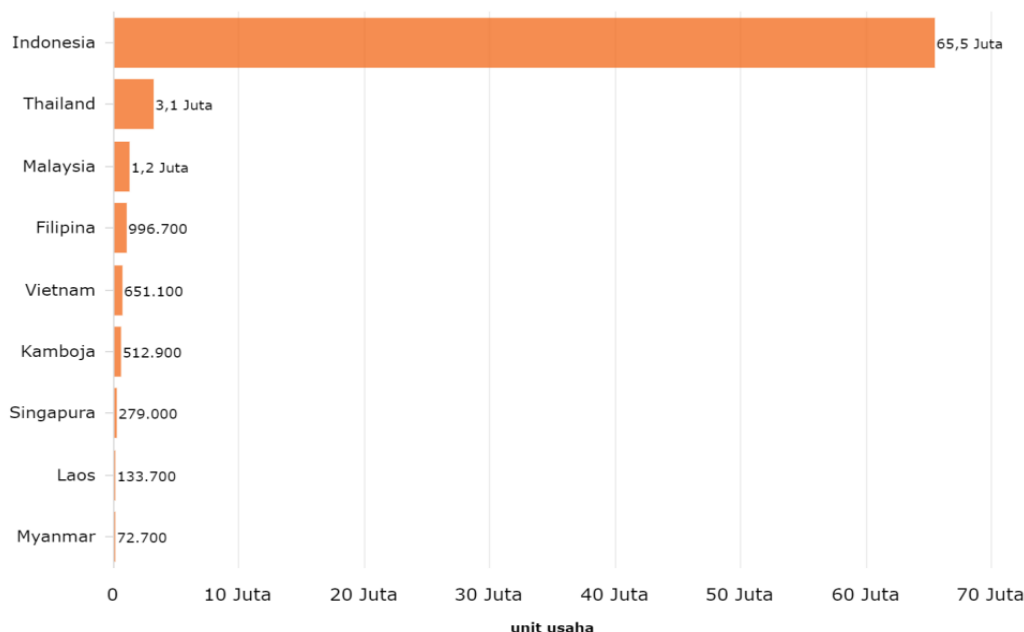
E-commerce has now been used as a rapid means of changing the world into an information society and can have a significant impact on supply chain management (Kartiwi, 2010) . According to Chau (2003) some potential uses and drivers of *e-commerce adoption* include: (1) more direct and indirect cost savings in communications and marketing; (2) greater business exposure and more access to new customers and trading partners. In the business environment, *e-commerce* has created quite a challenge, not only for large organizations but also for SMEs. SMBs are not adopting *e-commerce* at the same pace as their larger organizations due to various barriers to adoption.

According to the ASEAN *Investment Report* released in September 2022, Indonesia has the largest number of micro, small and medium enterprises (MSMEs) in the ASEAN region. The report notes that the number of MSMEs in Indonesia in 2021 will reach around 65.46 million units. This number is much higher compared to neighboring countries as seen in the following figure:





Figure 1. Number of MSMEs in ASEAN countries



Source: ASEAN (September 2022)

In 2021, Indonesian MSMEs were recorded as being able to absorb 97% of the workforce, contribute 60.3% to Gross Domestic Product (GDP), and contribute 14.4% to national exports. The proportion of Indonesian MSME labor absorption is the largest in ASEAN. In neighboring countries, MSMEs only absorb labor in the range of 35%-85% (Ahdiat, 2022).

Micro, small, and medium enterprises (MSMEs) are one of the backbones of the Indonesian economy. MSMEs have an important role in the economy, at the 2022 G20 Indonesia Presidency event which was held in Bali, the development of MSMEs became one way of alleviating poverty. In terms of size, MSMEs are also quite large because based on World Bank data there are 365 million-445 million MSMEs in developing countries with a composition of 25 million-30 million small and medium businesses, 55 million-70 million micro businesses and around 285 million-345 million informal businesses. (Hidayat, 2022). In June 2022, the Ministry of Cooperatives and SMEs indicated that there were already 19.5 million SMEs on the electronic business platform (lokapasar), 30.4 percent of all SMEs. Therefore, the government continues to encourage the creation of new economic value to introduce SMEs into the digital ecosystem, accelerate access for one million SMEs to the government's goods and services procurement platform, and prioritize the use of domestic products (Kristantyo, 2022)

According to Alfonsius (2020) *e-commerce* is a solution for business people to meet consumer needs during the pandemic. *E-commerce* transactions will also increase MSME income, especially during the pandemic, *offline sales* have shifted to *online sales* with the aim of optimizing sales during the pandemic, so that their business turnover does not decrease, because people change shopping habits from *offline* to *online* (Firdaus, 2020).

MSMEs' interest in carrying out transactions in *e-commerce* motivates MSMEs to carry out transactional behavior in the electronic buying and selling process. MSME transition to *e-commerce* to support the effectiveness and efficiency of MSME operations, such as fast service processes, simple advertising, time savings, fast and safe payments, and most importantly sales growth. However, there are still many MSME players who still have obstacles to implementing *e-commerce*, including: 1) they are not interested in selling *online*; 2) security issues; 3) concerns about technical details; 4) selling directly (*offline*) is more comfortable because you feel closer to consumers; 5) lack of knowledge and skills; 6) privacy concerns; 7) Maintain trust (Central Statistics Agency, 2019).





The creation of *e-commerce* cannot be separated from the expansion of communication networks and technological developments, especially the increasingly advanced development of the internet. The advantage of using *e-commerce* is that it does not limit the places for MSMEs to sell products and can overcome resource scarcity (Deananda *et al.* 2020) . A theory that is suitable for predicting an individual's interest or desire to accept technology is the *Technology Acceptance Model* (TAM) theory (Jogiyanto, 2007) . The Technology Acceptance Model (TAM), introduced by (Davis, 1989) is one of the most widely used models to explain user acceptance behavior . This model is based on social psychology theory in general and *the Theory of Reasoned Action* (TRA) in particular (Vallerand *et al.* 1992) . TRA asserts that beliefs influence attitudes, which lead to intentions and therefore result in behavior. Correspondingly, Davis (1989) introduced the following constructs in the original TAM: perceived usefulness, perceived ease of use, attitudes, and behavioral intentions to use the technology and other factors.

Perceived usefulness is defined as the extent to which a person believes that technology users will improve their work performance (Jogiyanto, 2007) . MSME players will prefer to use *e-commerce* to increase the efficiency and effectiveness of the work to be carried out. This will determine how precisely *e-commerce* will provide useful value for MSME players in carrying out their buying and selling systems *online*. Previous research conducted by Suleman *et al.* (2013) , Nina and Monica (2017) , Jauhari *et al.* (2022) , states that this perception of usefulness influences interest in making transactions using *e-commerce*. In contrast to research conducted by Deananda *et al.* (2020) stated that perceived usefulness does not influence interest in transactions in *e-commerce*.

Ease of use in *e-commerce* can be felt by users by being able to access it anytime and anywhere. Convenience can be interpreted as the extent to which someone will believe that using a technology will be free from effort (Jogiyanto, 2007) . This *e-commerce* will make it easier for MSME players to develop their business activities. A system that is frequently used indicates that the system is better known, easier to operate, and easier for its users to use. Shomad and Purnomosidhi (2012) , Andrian and Fitriana (2020) , Richadinata and Aristayudha (2020) stated that ease of use has a positive effect on interest in transaction behavior in *e-commerce*. However, different results have been found by Rizi *et al.* (2023) Rahayu and Purbandari (2020) , Suleman *et al.* (2013) which states that ease of use has no effect on interest in using the application.

Social factors encourage MSME players to be interested in transacting in *e-commerce*. The role of other MSME actors in providing recommendations that can encourage other actors to use *e-commerce* technology. Other individual experience factors in using *e-commerce* will influence other users to use *e-commerce* (Rizi *et al.* 2023) . Based on research conducted by Deananda *et al.* (2020) stated that these social factors influence interest in transacting in *e-commerce*. However, the research results from Novitas and Sari (2021) are different , which found that these social factors had no effect on interest in transactions in *e-commerce* .

Apart from social factors, there is the trust factor. This trust is defined as the belief that can enable MSME players to subscribe to the service provider, after considering the characteristics of the *e-commerce service provider* (Nangi and Sukaatmaja 2015). This trust is the key for users to use *e-commerce*. In research by Richadinata and Aristayudha (2020) , Pratama *et al.* (2021) and Aziziyah (2021) state that trust influences transactions in *e-commerce*. In contrast to research conducted by Darmayanti *et al.* (2022) who found that trust has no effect on interest in transacting in *e-commerce*.

E-commerce can be understood as an application for using the internet as sales, purchasing, marketing and a way to increase market share for higher profits than before (Joseph *et al.* 2020) . Developing a business through *e-commerce* is one strategy to continue revenue growth, especially during the pandemic and in the digital era (Budi and Egys, 2020) . Moreover, people today are more interested in buying their personal needs online without having to bother leaving the house or going to the market or mall. Apart from having a wider market share, if MSMEs market their products via *e-commerce*, they can reduce costs, because costs via the web are cheaper compared to selling through shops. This agrees with research by Dai Nguyen and Dang (2017) , Helmalia (2018) , Setyorini *et al.* (2019) who concluded that *e-commerce* can be proven to be able to increase MSME income higher than before.

This research is stronger than previous research because this research also examines the contribution of trade via *e-commerce* to sales and profits in the business being run.





Based on the research background above and there are differences in results from previous research, this research will prove it with different times and objects and will review "**Factors Influencing MSMEs' Interest in Transacting in E-commerce**" so that it will add to the research literature and become input for those who are interested.

LITERATURE RESEARCH

A. Technology Acceptance Model (TAM)

According to Jogiyanto (2007), one of the most influential and commonly used theories for explaining individual acceptance of information technology systems is the Technology Acceptance Model (TAM). The Technology Acceptance Model (TAM) is a model of information technology system acceptance that will be used by users. This theory was first introduced by Davis in 1986. The purpose of the Technology Acceptance Model (TAM) is to provide a basic framework for observing and exploring the influence of external factors on behavioral intentions. This model can explain the factors that can influence an individual's acceptance of an information technology system.

In another study conducted by Ratuolivia (2012), TAM is described as an information system theory that models how a user accepts and uses technology. TAM is a development of the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen in 1975. TRA asserts that beliefs influence attitudes, which lead to intentions and thus result in behavior, and TRA proposes that a person's behavior is determined by their intention to perform the behavior. 'Intention' is a function of a person's attitude toward the behavior and subjective norms (Vallerand *et al.* 1992). This research has modified the TAM model by adding several external variables related to the interest of MSMEs (Micro, Small, and Medium Enterprises) in using e-commerce.

B. E-commerce (Electronic Commerce)

*E-commerce is a business mechanism that operates electronically by focusing on online business transactions and has the opportunity to build more humanized and personalized relationships with customers without being dependent on space and time (Li and Yang, 2014). According to Nurrohmah (2016), e-commerce is explained as the buying and selling of goods and services on the internet, providing the ability to conduct transactions involving goods and services between two or more parties using electronic tools and techniques. Furthermore, according to Laudon and Traver (2017), e-commerce is defined as commercial transactions involving the exchange of value conducted through or using digital technology between individuals. Meanwhile, according to Leung *et al.* (2020), the emergence of e-commerce markets has created extensive market opportunities for retailers and logistics service providers, enhancing purchase and sale satisfaction and facilitating the ability of logistics service providers to manage larger volumes. Based on the explanations provided, it can be concluded that e-commerce encompasses sales transactions, marketing, purchasing, delivery, payment, and customer service conducted through electronic devices that can connect to the internet.*

C. Micro, Small and Medium Enterprises

In Indonesia, the definition of MSMEs (Micro, Small, and Medium Enterprises) is regulated by Law of the Republic of Indonesia No. 20 of 2008 concerning MSMEs. The law states the following:

Micro Enterprises

Micro enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as stipulated in the Law. The criteria are as follows:

1. Having a net worth of no more than Rp 50,000,000, excluding land and buildings used for the business.
2. Having annual sales revenue of no more than Rp 300,000,000.

Small Enterprises

Small enterprises are productive economic businesses that stand alone, conducted by individuals or business entities that are neither subsidiaries nor branches of companies owned, controlled, or part of, either directly or indirectly, medium or large enterprises that meet the criteria for Small Enterprises as defined in the Law. The criteria are as follows:





1. Having a net worth of more than Rp 50,000,000 up to a maximum of Rp 500,000,000, excluding land and buildings used for the business.
2. Having annual sales revenue of more than Rp 300,000,000 up to a maximum of Rp 2,500,000,000.

Medium Enterprises

Medium enterprises are productive economic businesses that stand alone, conducted by individuals or business entities that are neither subsidiaries nor branches of companies owned, controlled, or part of, either directly or indirectly, small or large enterprises with the net worth or annual sales revenue as stipulated in the Law. The criteria are as follows:

1. Having a net worth of more than Rp 500,000,000 up to a maximum of Rp 10,000,000,000, excluding land and buildings used for the business.
2. Having annual sales revenue of more than Rp 2,500,000,000 up to a maximum of Rp 50,000,000,000.

D. The Influence of Perceived Usefulness on MSMEs' Interest in Transacting in E-Commerce

According to Davis (1989), perceived usefulness *gives* users a sense of confidence that by using a technology or system, their performance will increase. According to Adiyanti (2015), the many benefits of new products will increase users' interest in making transactions using *e-money*. When the new product is very useful in its use, many users will become more interested and interested in using this new product. Yolanda and Widijoko (2013) stated that the *usefulness* of an information technology system is the benefit expected by users when carrying out their duties. also stated that someone will use information technology if they know that there are positive benefits obtained from the use of information technology.

A technology increases interest if someone knows the benefits of the technology both in improving performance and in making decisions. The higher the usefulness of technology felt by users, the more interest users will have in using the application (Deananda *et al.* 2020).

Research conducted by Shomad and Purnomosidhi (2012), Yutadi (2014), Wardhana (2016), Nina and Monica (2017), Pratiwi (2018) shows research results that usability has a positive effect on interest in using *e-commerce*. The more useful an information system is, the more benefits it provides for its users, so that users have more confidence in it. Based on the explanation above, the hypothesis proposed is as follows:

H₁: Perception of usefulness has a positive effect on MSMEs' interest in transacting in e-commerce

E. The Influence of Perceived Convenience on MSMEs' Interest in Transacting In E-Commerce

Perception of ease is defined as the level to which a person believes that using information technology is easy and does not require much effort from the user, an information system that is frequently used indicates that the system is better known, easier to operate, easier to understand and easier to use by its users. (Davis, 1989).

If using the site turns out to be more complicated than the benefits obtained from *online shopping*, then potential sellers will prefer to do conventional marketing. However, if the site is easier to use and provides benefits, sellers will use the site for *online marketing* (Novitasari and Sari, 2021)

The easier it is to use new technology, the more someone's interest in using new products will increase. Because when a new product is easy to use, users do not need to study it in more depth which can waste their time and energy, so ease of use will have a significant influence in influencing someone's interest (Adiyanti, 2015).

In the research of Shomad and Purnomosidhi (2012), Yutadi (2014) and Wardhana (2016) the research results show that ease of use has a positive effect on interest in using *e-commerce*. Based on the description above, the following hypothesis can be proposed:

H₂: Perception of convenience has a positive effect on MSMEs' interest in transacting in e-commerce

F. The Influence of Social Perception on MSMEs' Interest in Transacting In E-Commerce

Hsu and Lin (2007) explain that when people participate in a social system, they identify with and assume a role in it. Factors from the social environment influence individuals to do something about the new things they use. The social environment is also a driving force in technological progress. Sellers and buyers can also be influenced by the surrounding environment to use *e-commerce* which has been proven by the





surrounding environment. Social influence is related to external pressure such as from family, friends, and people who are considered important in a person's life (Darmayanti *et al.* 2022)

Research conducted by Wardhana (2016) , Deananda *et al.* (2020) shows that social influences interest in using *e-commerce*. Based on the description above, the hypothesis proposed is as follows:

H₃: Social perception has a positive effect on MSMEs' interest in transacting in e-commerce

G. The Influence of Perceived Trust on MSMEs' Interest in Transacting in E-Commerce

According to Travis (2004), e-commerce is the latest development attempting to influence customers towards a technology that makes life easier for them when conducting buying and selling transactions According to Kim *et al.* (2008), the decision to use e-commerce is influenced by trust, which is one of the factors that increase the use of e-commerce. Trust is an understanding in the consumer's mind when shopping online; in other words, if consumers do not trust an e-commerce site, they will not order products or services from it. The use of e-commerce as a transaction platform between sellers and buyers is greatly influenced by user trust. Features that facilitate sellers on e-commerce platforms encourage sellers to switch to using e-commerce for their buying and selling transactions. Research conducted by Wardhana (2016) , Nina and Monica (2017) , Pratama *et al.* (2021) and Aziziyah, (2021) show that trust has a positive effect on interest in using *e-commerce*. Based on the description above, the hypothesis proposed is as follows:

H₄: Perception of trust has a positive effect on MSMEs' interest in transacting in e-commerce

H. The Influence of perceived comfort on MSMEs' Interest in Transacting In E-Commerce

Davis in 1992 integrated the TAM model with the main motivational variable that influences users in accepting information technology, namely *intrinsic* motivation. According to Rahmawati, intrinsic motivation indicates that an activity is carried out because of satisfaction and pleasure. Davis (1989) stated that comfort in using a technological system can influence an individual's interest in using the system. Davis also supports the idea that perceived comfort has a significant influence on customer behavior in using a website. Where when individuals are happy and comfortable using *the web*, it will influence their interest in making *online purchases*. Several researchers who are in line with this are Nina and Monica (2017) , Rahayu and Purbandari (2020) who show that perceived convenience influences interest in making transactions in *e-commerce*.

H₅: Perception of comfort has a positive effect on MSMEs' interest in transacting in e-commerce

I. The Influence of Perceived Profits on MSMEs' Interest in Transacting In E-Commerce

There are advances in technology and times as well as various changing situations ranging from circumstances to human behavior both in terms of the demands of the situation and their own will which prioritizes practicality. In the mid of the Covid-19 pandemic, this practicality can open up business opportunities for sales and marketing of products or services because everyone can make transactions with just one click, anywhere and anytime. This change in transactions from offline to *online* is believed to be able to increase business profits (Rianty and Rahayu, 2021) . The use of *e-commerce* or electronic transactions is expected to be able to reach a wider market without any restrictions to save labor costs, marketing costs and increase sales so as to increase business income (Febriyanti, 2019) . From a marketing perspective, the use of *e-commerce* can attract consumers to make purchases (Hanny *et al.* . 2020) If the market segment becomes wider, it can increase sales volume, so that higher sales can increase MSME income. High income will increase user interest in using e-money products. When someone has more income or other income, the greater the consumption they spend, so that when income is high, a person's interest in using new products will also be higher, and vice versa (Adiyanti, 2015) .

This is in accordance with research (Alam *et al.* 2011) and (Ahmad *et al.* . 2014) which states that relative profits have a significant effect on the use of *e-commerce* for companies and Dai Nguyen and Dang (2017) who found that *e-commerce* adoption can increase profits for users. This description concludes that the hypothesis proposed is as follows:

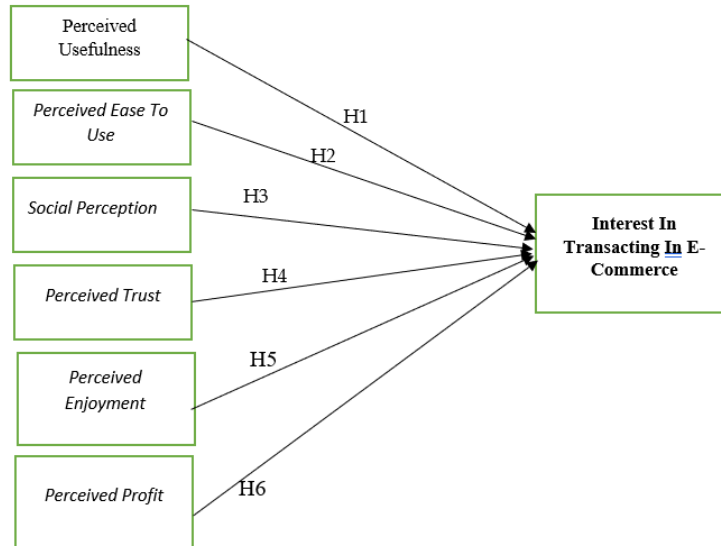
H₆: Perception of profit has a positive effect on interest in e-commerce transactions





J. Conceptual Framework Micro small and Medium Enterprises

Figure 2. Conceptual Framework



Source : Research Data (2024)

METHOD

A. Population and Sampling Method

The data used in this research is primary data in the form of a questionnaire which was distributed to owners or heads of MSME shops in Lampung province who have used *e-commerce* as a tool to market their products and interact with consumers. In this study, the city of Bandar Lampung was the city that contributed the most samples, this is very natural because Bandar Lampung is the capital of Lampung Province. Apart from that, there are several districts where the number of questionnaires obtained exceeds the number of samples required, such as the districts of West Lampung, Tulang Bawang, Pesawaran, Bandar Lampung, each of which is more than 1, East Lampung more than 12 and Central Lampung more than 16. In this study, questionnaires were distributed There were 450 questionnaires, 432 data that could be processed further, then the remaining 18 questionnaires could not be processed because they did not meet the criteria, such as not filling in some of the questions and not filling in the respondent's biodata. Of the 432 respondents' answers obtained, 389 were obtained by researchers via *Google Form*, then 43 were obtained through direct contact with respondents. This was intended so that researchers could get information directly from respondents regarding the theme of this research.

B. Research Variables And Measurement

The measurement of each research variable is outlined as follows:

Table 1. Variable Measurement

No	Variable	Indicator	Testing	Question
1	Perceived Usefulness Variable	1. <i>Work more quickly</i>	likert 1-5	1
		2. <i>Job Performance</i>	likert 1-5	2
		3. <i>Increase Productivity</i>	likert 1-5	3
		4. <i>Effectiveness</i>	likert 1-5	4
		5. <i>Makes jobs easier</i>	likert 1-5	5
		6. <i>useful</i>	likert 1-5	6





2	Perceived Convenience Variable	1. <i>Easy Of Learn</i>	likert 1-5	7
		2. <i>Controllable</i>	likert 1-5	8
		3. <i>Clear and Understandable</i>	likert 1-5	9
		4. <i>Flexible,</i>	likert 1-5	10
		5. <i>Easy to Become Skillful</i>	likert 1-5	11
		6. <i>Easy to Use</i>	likert 1-5	12
3	Social Perception Variables	1. people who influence user behavior	likert 1-5	13
		2. <i>people who are important to the user</i>	likert 1-5	14
4	Perception of Trust Variable	1. guarantee protection	likert 1-5	15
		2. professionalism of the website	likert 1-5	16
		3. advanced web page design technology	likert 1-5	17
		4. trust in the internet as a transaction medium	likert 1-5	18
		5. <i>infrastructure factors (certification)</i>	likert 1-5	19
		6. <i>familiarity</i>	likert 1-5	20
		7. <i>Feedback mechanism</i>	likert 1-5	21
5	Variable Perception of Comfort	1. Something fun	likert 1-5	22
		2. something that is comfortable	likert 1-5	23
		3. Have fun using it	likert 1-5	24
6	Perception Variables Profit	1. Expand market share and increase customer base	likert 1-5	25
		2. Will increase company sales and income	likert 1-5	26
		3. Reduce operating procedures	likert 1-5	27
		4. Improve the company image	likert 1-5	28
		5. Will increase competitive advantage for our company	likert 1-5	29
7	Interest in Using E-commerce	1. interest in using	likert 1-5	30
		2. transaction in the near future	likert 1-5	31
		3. always keep using	likert 1-5	32

Source : Research Data (2024)

The data processing analysis technique in this research uses a path analysis method with *Partial Least Square* (PLS) measurements, namely analysis that has a good level of accuracy because it only uses a few assumptions (Hair.et al 2017). The tests used to test the quality of data in this research are validity tests and reliability tests.



**RESULTS AND DISCUSSION****A. Descriptive Statistics**

Descriptive variables are used to analyze data based on the results obtained from respondents' answers to each variable measurement indicator. The results of respondents' answers can be seen as follows:

Table 2. Description of Research Variables

Variable	Indicator	Mean	Standard Deviation
Perceived Usefulness Variable	<i>Job Performance</i>	4,144	0.771
	<i>Increase Productivity</i>	4,326	0.859
	<i>Effectiveness</i>	4,391	0.873
	<i>Useful</i>	4,535	0.778
Perceived Convenience Variable	<i>Clear and Understandable</i>	4,403	0.561
	<i>Flexible</i>	4,387	0.570
	<i>Easy to Become Skillful</i>	4,340	0.591
	<i>Easy to Use</i>	4,380	0.577
Social Variables	people who influence user behavior think that they should use <i>e-commerce</i>	4,204	0.819
	People who are important to users think that they should use <i>e-commerce</i>	4,225	0.747
Variable Perceptions of Trust	Protection guarantee	4,299	0.650
	<i>Website professionalism</i>	4,368	0.554
	Advanced web page design technology	4,389	0.583
	Internet trust as a transaction medium	4,410	0.550
	<i>infrastructure factors (certification)</i>	4,421	0.580
	<i>familiarity</i>	4,403	0.573
Variable Perception of Comfort	<i>Feedback mechanism</i>	4,407	0.528
	Something fun	4,412	0.533
	Something comfortable	4,424	0.539
Profit Variable	Have fun using it	4,389	0.515
	Expand market share and increase customer base	4,458	0.512
	Will increase company sales and income	4,502	0.514
	average <i>online sales</i>	4,174	0.779
	average gross income via <i>online</i>	4,157	0.741





	Reduce surgical procedures	4,426	0.577
	Improve company image	4,447	0.511
	Will increase competitive advantage for our company	4,426	0.535
Interest in Using e-commerce	Interested in using Transactions in the near future	4,458	0.517
		4,366	0.528
	Always keep using	4,438	0.566

Source : Research Data (2024)

Based on the table above, it can be seen that the mean (average) value of each variable indicator does not show a significant difference. Overall, the perceived usefulness variable has a mean (average) value of 4. This shows that on average respondents gave agreeing responses to each construct.

C. Validity Test

Based on the test results, the variables perceived usefulness, perceived convenience, social perception, perceived trust, perceived comfort and perceived profit have an AVE value of <0.5 (Appendix 5 table 5.2 Average Variance Extracted value). It can be concluded that the latent variable has been able to explain more than half of the variance of the indicators on average. Thus, the constructs in this research have good convergent validity values.

Table 3 Average Variance Extracted (AVE) Value

Variable	Average Variance Extracted (AVE)
(X1) Perceived Usefulness_	0.569
(X2) Perception of Ease	0.597
(X3) Social Perception	0.814
(X4) Perception of Trust_	0.567
(X5) Perception of Comfort	0.732
(X6) Perception of Profit	0.577
(Y) Interest in Ecommerce Transactions	0.719

Source: Data processed (2024)

Based on the test, it is known that the loading factor value for each latent variable is greater than the loading factor value when connected to other latent variables (attachment table 5.4 Cross Loading Values). Thus, it can be concluded that all latent variables are estimated to meet good discriminant validity.

D. Reliability Test

From table 4.5 above, it can be seen that the Cronbach's alpha value of each construct in this study is said to be reliable, this is because it has a value of >0.81. So, it can be concluded that the indicators in this research variable are reliable, both seen from the composite reliability value and seen from the Cronbach's alpha value.





Table 5. Construct Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Extracted (AVE)	Variance
Perceived Usefulness_	0.757	0.790	0.841	0.569	
Perception of Ease	0.774	0.775	0.855	0.597	
Social Perception	0.772	0.775	0.897	0.814	
Perception of Trust_	0.873	0.875	0.901	0.567	
Perception of Comfort	0.817	0.819	0.891	0.732	
Perception of Profit	0.878	0.883	0.905	0.577	
Interest in Ecommerce Transactions	0.804	0.805	0.885	0.719	

Source: Processed data (2024)

E. Coefficient Determination Analysis or R- Square (R₂)

Square results in this research are as follows:

Table 6 R- Square

	R- Square	Adjusted R- Square
Interest	0.678	0.673

Source: Data obtained by SmartPls 3.0 (2024)

Based on table 4.6 above, it can be seen that the Interest variable has an R- Square value of 0.678. So R- Square is categorized as strong. The R- Square value obtained explains that the percentage of interest explained by the variables usability, convenience, social, trust, comfort and profit is 67.8%. And the remainder is influenced by variables outside this research, namely 32.2%.

F. Stone Giesser Value Analysis (Q²)

The value (Q²) describes predictive relevance, namely the suitability of the structural relevance of the model. The value (Q²)>0 illustrates that the model has good predictive relevance. Meanwhile, if (Q²) < 0 then it illustrates that the model has poor predictive relevance. The result (Q²) in this study is 0.477, which indicates that the model in this study has good predictive relevance.

G. Goodness of Fit Index analysis

From the resulting Goodness of Fit Index results, a value of 0.665 was obtained, this value is in the range 0.38 – 1.00 which indicates the high category.

H. Partial Effect Size Analysis (F²)

Table 7. F- Square Value

	E-commerce Transactions	Interpretation
Perceived Usefulness	0,000	No influence
Perception of Ease	0.007	No influence
Social Perception	0.002	No influence
Perception of Trust	0.014	Weak influence
Perception of Comfort	0.083	Weak influence
Perception of Profit	0.163	Moderating influence

Source: data obtained by Smartpls 3.0 (2024)





From table 4.7 above, it shows that the F- Square value of the perceived usefulness variable is 0.000, so the ability of the perceived usefulness variable in explaining the endogenous variable of interest is classified as very weak. The same thing with the perception of ease variable is that the F- Square value of the perception of ease variable is 0.007, so the ability of the perception of youth variable in explaining the endogenous variable of interest is classified as very weak. Then the F- Square value of the social perception variable is 0.002, so the ability of the social perception variable to explain the endogenous variable of interest is classified as very weak.

The perception of trust variable gets an F- Square value of 0.014, so the ability of the perception of trust variable in explaining the endogenous variable of interest is classified as weak. The comfort perception variable gets an F- Square value of 0.083, so the ability of the comfort perception variable in explaining the endogenous variable of interest is classified as weak. In contrast to the profit perception variable which gets an F- Square value of 0.163, the ability of the profit perception variable in explaining the endogenous variable of interest is classified as moderate or average.

I. Hypothesis Test

Hypothesis testing in this research was carried out by looking at the T- statistics value with the P- Value. H0 is accepted and H1 is rejected if T- statistics < Z Score 1.65 and P- value >0.10. while H0 is rejected and H1 is accepted if the T- statistics value is > Z score 1.65 and the P- value is <0.10. The results of hypothesis testing in this research are as follows:

Table 8. Hypothesis Testing

Table with 5 columns: Independent Variable, Coeff, T Stat, Sig, Decision. Rows include (X1) Perception of Usefulness, (X2) Perception of Ease, (X3) Social Perception, (X4) Perception of Trust, (X5) Perception of Comfort, (X6) Perception of Profit, R2, Adjusted R2, Q2, GoF, and N.

*Significant at 10% Level

Source: Processed data (2024)

From the table above 4.8, the results of hypothesis testing for each variable can be seen as follows:

The influence of perceived usefulness on MSMEs' interest in transacting in e-commerce

The test results for the perceived usefulness variable on interest obtained a T-statistics value of 0.036 < Z score 1.65 and P value 0.972 > 0.10, which shows that the effect is not significant and the path coefficient value is -0.001 < 0.1, indicating that the usability variable has no positive effect. on MSMEs' interest in transacting in e-commerce so that the first hypothesis is not supported.

The influence of perceived convenience on MSMEs' interest in transacting in e-commerce

From the test results using SmartPLS analysis, it can be seen that the variable perceived ease of interest obtained a T- statistics value of 1.421 < Z score 1.65 and a P value of 0.156 > 0.10, which shows that the effect is not significant and the path coefficient value of 0.070 < 0.1 shows that The convenience variable does not have a positive effect on MSMEs' interest in transacting in e-commerce so that the second hypothesis is not supported

The influence of social perception on MSMEs' interest in transacting in e-commerce

The test results for the social perception variable on interest obtained a T- statistics value of 0.824 < Z score 1.65 and a P value of 0.410 > 0.10, which shows that the effect is not significant and the path coefficient





value is $-0.035 < 0.1$, indicating that the social variable has no positive effect on MSMEs' interest in transacting in *e-commerce* so that the third hypothesis is not supported

The influence of perceived trust on MSMEs' interest in transacting in *e-commerce*

, it can be seen that the variable perception of trust in interest obtained a *T- statistics value* of $1.912 > Z$ score 1.65 and a *P value* of $0.056 < 0.10$, which shows that the effect is not significant and the path coefficient value of $0.121 < 0.1$ shows that The trust variable has a positive effect on MSMEs' interest in transacting in *e-commerce* so that the fourth hypothesis is supported.

The influence of perceived convenience on MSMEs' interest in transacting in *e-commerce*

The test results for the variable perception of comfort on interest obtained a *T- statistics value* of $4.204 > Z$ score 1.65 and *P value* $0.000 < 0.10$, so it can be concluded that the variable measuring perception of comfort has a positive and significant effect on the interest of MSMEs in transacting with *e-commerce* with The level of influence is 0.283 which gets a result of more than 0.1 , so the fifth hypothesis is supported .

The influence of perceived profits on MSMEs' interest in transacting in *e-commerce*

From the test results using SmartPLS analysis, it can be seen that the profit perception variable on interest obtained a *T- statistics value* of $6.515 > Z$ score 1.65 and *P value* $0.000 < 0.10$, so it can be concluded that the profit perception measurement variable has a positive and significant effect on MSME interest. transacting with *e-commerce* with an influence level of 0.448 which gets results of more than 0.1 , so the sixth hypothesis is supported.

J. Discussion

The Influence of Perceived Usefulness on MSME Interest in *E-commerce* Transactions

The test results with SmartPLS analysis obtained a *T- statistics value* of $0.036 < Z$ score 1.65 and a *P value* of $0.972 > 0.10$, which shows that the effect is not significant and the path coefficient value is $-0.001 < 0.1$, which shows that the perceived usefulness variable is not has a positive effect on MSMEs' interest in transacting in *e-commerce* so that the first hypothesis is not supported. This indicates that the lower the sales or *e-commerce site* provides benefits to its users, the fewer new users will be interested in making transactions using *e-commerce*. The results of this research are in line with Prabandari and Faizatul (2023), Deananda *et al.* (2020), Wahyuni (2015), Ramayah and Ignatius (2005).

Jogiyanto (2007) defines perceived usefulness as a belief about the decision-making process. That way, if a person or individual believes that the information system is useful, then that individual will use it. On the other hand, if an individual feels that the information system is less useful, then the individual will not use it. Empirical findings related to the lack of influence of the relationship between perceived usefulness on interest in using *e-commerce* are because while using *e-commerce* users do not find significant usability benefits. Prabandari dan Faizatul (2023) research found that perceived usefulness has no effect on people's attitudes towards using applications. This means that people have not paid attention to the usability aspects of applications so they do not give rise to attitudes towards using applications. There is no effect of perceived usefulness on interest in using *e-commerce*, this is based on the idea that the usefulness of using *e-commerce* is considered to provide less significant benefits for the MSME business that is being run and that MSME players do not feel that using *e-commerce* is running a business. become more effective. Performance increases or can increase productivity.

The questions asked to respondents with the highest *mean value answers were that e-commerce* can provide many benefits for the business being run, followed by *e-commerce* can make the business being run more effective, *e-commerce* can increase the productivity of the business being run, *e-commerce* can improve the performance of the business you run. However, from these results the perceived usefulness variable has a very weak influence on sellers to use *e-commerce* in their business transactions. These results are not in line with research conducted by Suleman *et al.* (2013), Monica (2017), Jauhari *et al.* (2022), Rizi *et al.* (2023) which shows research results that perceived usefulness has a positive effect on interest in using *e-commerce*. Meanwhile, the results obtained in this research show that perceived usefulness has no effect on interest in transacting in *e-commerce*.





The Influence of Perceived Ease of Convenience on MSMEs' Interest in E-commerce Transactions

From the test results using SmartPLS analysis, it can be seen that the variable perceived ease of interest obtained a T- statistics value of $1.421 < Z \text{ score } 1.65$ and a P value of $0.156 > 0.10$, which shows that the effect is not significant and the path coefficient value of $0.070 < 0.1$ shows that The perceived convenience variable does not have a positive effect on MSMEs' interest in transacting in e-commerce so that the second hypothesis is not supported. This indicates that the lower the level of ease of use in e-commerce, the lower the level of use of e-commerce in business transactions carried out by MSME players. The results in this research are different from research conducted by Shomad and Purnomosidhi (2012), Andrian and Fitriana (2020), Richadinata and Aristayudha (2020), Prabandari and Faizatul Ansorayah (2023) who found that perceived convenience influences MSMEs' interest in transacting using e-commerce. The easier it is to use new technology, the more someone's interest in using new products will increase. Because when a new product is easy to use, users do not need to study it in more depth which can waste their time and energy, so ease of use will have a significant influence in influencing someone's interest (Adiyanti, 2015).

Jogiyanto (2007) defines this perception of ease as the extent to which a person believes that using a technology will be free of effort. From the definition, it is known that the construct of perceived ease of use is also a belief about the decision-making process. If an individual believes that the information system is easy to use then he will use it. On the other hand, if the individual believes that the information system is not easy to use then he will not use it. According to Awiagah et al. (2016) stated that in the midst of market globalization, increasing interpenetration of national economies and increasing interdependence between national economies, e-commerce adoption is still an important phenomenon and e-commerce is still complicated and difficult to understand for those who are new to using it.

The results of this research show that perceived ease of use has no effect on interest based on the idea that the ease of use of e-commerce in e-commerce transactions is considered difficult to learn and confusing in terms of the features on the e-commerce page, especially for new MSME players. join the e-commerce. According to Rianty and Rahayu (2021) stated in their research that the perception of ease does not affect interest, this is because a system still has menus that are not yet understood by users. There are concerns from users who do not understand the terms in a system menu. This concern influences the size of MSME players' interest in using e-commerce as a means of selling.

The questions given to respondents with the highest mean value answers were the question that e-commerce is clear and understandable, then followed by flexible, easy to use and easy so that they become skilled, but from these results the perceived ease variable has a very strong influence. weak for MSME players to use e-commerce in their business transactions. The results of this research are in line with research conducted by Rizi et al. (2023), Rahayu and Purbandari (2020), Suleman et al. (2013) who found that perceived convenience had no effect on interest.

The Influence of Social Perception on MSMEs' Interest in E-commerce Transactions

The results of the test for the social perception variable on interest obtained a T- statistics value of $0.824 < Z \text{ score } 1.65$ and a P value of $0.410 > 0.10$, which shows that the influence is not significant and the path coefficient value is $-0.035 < 0.1$, indicating that the social perception variable has no effect. positive towards MSMEs' interest in transacting in e-commerce so that the third hypothesis is not supported. This indicates that the lower the social influence exerted by e-commerce users, the fewer new users will make transactions using this e-commerce. These results are not in line with research conducted by Rizi et al. (2023), Deananda et al. (2020), Wardhana (2016), who found that social perceptions influence the interest in adopting e-commerce in the business they run.

The environment can provide quite an important role for each person. In this case, a person's interest when using e-commerce is influenced by the surrounding environment. As communication media becomes increasingly rapid, people easily recommend people near them to use e-commerce. Recommendations from people closest to them such as family, friends or colleagues can provide strong trust and confidence in making decisions, this is what encourages someone to use the e-commerce system (Wardhana, 2016).

The results of this research confirm research conducted by Novita and Sari (2021) which found that social perception has no effect on interest. This is based on the idea that the desire to use e-commerce as a means of selling online is not always influenced by environmental or media factors, it can also come from self-





motivation. Seeing that 40% of respondents are mostly aged 26-32 years, the majority respondents are mature enough and will choose to use their own opinions. If a system is considered useful for them then there is no need for other people's opinions to determine whether to use the system or not. The decision to use *e-commerce* is based on their own considerations. Jogiyanto (2007) stated that social influence seems to be important only in the initial stages of an individual's experience with technology and decreases over time and eventually becomes insignificant in clear use. Social perception becomes important in the early phases of technology implementation, when users have little experience

The Influence of Perceived Trust on MSMEs' Interest in *E-commerce Transactions*

From the test results using SmartPLS analysis, it can be seen that the variable perception of trust towards interest obtained a T- *statistics value* of 1,912 > Z score 1.65 and P *value* 0.056 < 0.10 , so it can be concluded that the variable measuring perception of trust has a positive and significant effect on MSME interest . transact using *e-commerce* with an influence level of 0.121 which gets a result of more than 0.1, so the fourth hypothesis is supported. This indicates that the higher the trust given by *e-commerce*, the more users will transact using *e-commerce*. Results are in line with the results of research conducted by Sebayar and Rahmawati (2023) , Nursea and Islamuddin (2022) , Aziziyah (2021) , Pratama *et al.* (2021) , Richadinata and Aristayudha (2020) who state that the trust variable influences interest.

According to Turban *et al.* (2010) stated that *trust* is one of the factors that can influence online sales and purchase decisions. This is based on the idea that the better the user's sense of trust in *e-commerce*, the more they will decide to use shopping sites to make sales *online*. Sellers will have more confidence in transactions carried out on the shopping site because it can minimize unwanted events compared to transactions carried out directly with the seller. To minimize undesirable incidents in the use of *e-commerce*, the government has issued regulations guaranteeing protection for business actors which are regulated in article 6 of Law Number 8 of 1999 concerning consumer protection, including the right to obtain legal protection from actions consumers with bad intentions. With these regulations, business actors feel safe and confident when using *e-commerce* as a transaction medium.

The questions given to respondents with the highest answers were the rating or assessment feature from customers, then internet trust as a transaction medium, testimonials or feedback, there is a private message feature, an attractive appearance, a professionally managed site, guaranteed protection. However, from these results the trust variable has a very weak influence on MSMEs' interest in using *e-commerce* in their business transactions.

The Influence of Perceived Convenience on MSMEs' Interest in *E-commerce Transactions*

The test results for the variable perception of comfort on interest obtained a T- *statistics value* of 4,204 > Z *score* 1.65 and P *value* 0.000 < 0.10, so it can be concluded that the variable measuring perception of comfort has a positive and significant effect on the interest of MSMEs in transacting with *e-commerce* with the level of influence is 0.283 which gets a result of more than 0.1, so the fifth hypothesis is supported. This indicates that the higher the convenience of using *e-commerce*, the higher the interest of MSME players in using the *e-commerce system*. The results of this research are in line with research conducted by Rizi *et al.* (2023) , Rahayu and Purbandari (2020) , Monica (2017) who found that comfort has a positive effect on interest.

According to Davis (1989) stated that comfort in using a technological system can influence an individual's interest in using the system, Davis (1989) also supports the idea that perceived comfort has a significant influence on customer actors in using websites . Where when individuals are happy and comfortable using *e-commerce*, it will influence their interest in carrying out *online transactions*. Cheema *et al.* (2013) explained that perceived convenience is an important element for transacting with *e-commerce*. The comfort regression coefficient is 0.283, which is positive, meaning that the perceived comfort variable has a direct influence on MSMEs' interest in transacting using *e-commerce*. This can be explained if the perception of convenience increases one unit, it will cause MSME players' interest in using *e-commerce* by 0.283.





The Influence of Perceived Profits on MSMEs' Interest in *E-commerce Transactions*

From the test results using SmartPLS analysis, it can be seen that the profit perception variable on interest obtained a *T-statistics value* of 6,515 > *Z score* 1.65 and *P value* 0.000 < 0.10, so it can be concluded that the profit perception measurement variable has a positive and significant effect on MSME interest. transacting with *e-commerce* with an influence level of 0.448 which gets results of more than 0.1, so the sixth hypothesis is supported. This indicates that the higher the profits obtained by MSMEs, the higher the interest of MSMEs in using *e-commerce* at their place of business. The results of this research are in line with research conducted by Ahmad *et al.* (2015), Dai Nguyen & Dang (2017), Helmalia (2018), Setyorini *et al.* (2019), who found that profits have a positive effect on interest in using *e-commerce*.

According to Premkumar *et al.* (1994) Profitability has been found to be one of the best predictors and is positively related to the level of innovation in *e-commerce adoption*. Use of *e-commerce* MSMEs will gain wider market access, thereby increasing new customers and also increasing income turnover (Nuryanti, 2013). The perceived benefits support MSMEs' intentions to adopt *e-commerce*. MSME owners will only adopt *e-commerce* if they can see the potential profits they can gain from *e-commerce*, only MSMEs who adopt consider *e-commerce* profitable, while those who do not adopt may consider it unprofitable for the business run by Ahmad *et al.* (2015). There are many advantages or benefits that can be obtained by using *e-commerce* for MSME players, apart from that, it can also carry out promotions and provide information that has the widest reach and is the cheapest to use. Based on research conducted by Dai Nguyen and Dang (2017) which states that MSMEs will look for customers through *e-commerce* which is able to reach overseas, therefore it can be ensured that the number of customers or consumers will increase significantly which will lead to increased profits or MSME income.

The perception of profit can influence the interest of MSME players to use it, this is based on the idea that by using *e-commerce* the business they run is able to expand market share and is able to increase the customer base, apart from that *e-commerce* is able to increase sales and income, where on average -The average monthly sales of MSMEs when using *e-commerce* reaches around 41% - 50% of all monthly sales, and those who achieve this are almost half of the total sample, namely 215 respondents or 48.9% of the total respondents. Then 115 respondents or 35.9% answered that the average *online sales* >50%, then those who reached sales of 26% - 40% were 46 respondents or 10.6%, sales of 11% - 25% were 14 respondents or 3.2% and those reaching <10% were 2 respondents or 0.5%. Apart from that, MSMEs will experience an increase in income when adopting *e-commerce*, where the majority respondents filled in income at 41% - 50% with 242 respondents or 56%, this proves that more than 50% of the total respondents whose average income reached 41% - 50% per month when using *e-commerce*. Then 138 respondents or 31.9% answered average monthly income >50%. Next, those who achieved a monthly income of 26% - 40% were 36 respondents or 8.3%, a monthly income of 11% - 25% was 14 respondents or 3.2% and the respondents whose income reached <10% were 2 respondents or 0.5%.

The advantage when MSMEs adopt *e-commerce* is that MSMEs will reduce operational costs in running their business, thus MSMEs will be more economical, apart from that, the benefits gained when using *e-commerce* MSMEs are able to raise the brand of the business they are running and will increase the competitive advantage for MSME. Considering the many benefits that can be gained when using *e-commerce*, companies that consider *e-commerce* to be profitable will tend to adopt *e-commerce* (Alam *et al.* 2011). From these results, the profit perception variable has a strong influence on MSMEs' interest in using *e-commerce* to run their business. It can be seen that *path coefficient value* of the profit perception variable on interest is 0.448, which means that if profits increase by one unit, the interest of MSMEs in transacting in *e-commerce* increases by 44.8% and this influence is positive.

CONCLUSION

Based on the research that has been conducted, it can be found that the profit perception variable has a positive effect on MSMEs' interest in transacting in *e-commerce*. This indicates that the higher the profits obtained by MSMEs, the higher the interest of MSMEs in using *e-commerce* at their place of business. Apart from that, the variables of perceived trust and comfort have a positive influence on MSMEs' interest in transacting in *e-commerce*. This indicates that the higher the trust given by *e-commerce*, the more users will





make transactions using *e-commerce*. Apart from that, when MSMEs feel comfortable using *e-commerce*, the interest of MSME players in using *e-commerce* will increase.

Furthermore, perceived usefulness, perceived convenience and social perception do not influence MSMEs' interest in transacting in *e-commerce*. This indicates that the lower the sales or *e-commerce site* provides usefulness to its users, the fewer new users will be interested in making transactions using *e-commerce*. Furthermore, when MSME players find it difficult to use *e-commerce*, it will reduce the level of use of *e-commerce* in the business transactions they carry out. Then the lower the social influence exerted by *e-commerce users*, the fewer new users will make transactions using *e-commerce*.

Based on research findings and discussion, this research has limitations, including: considering the large number of MSMEs, however, the sample in this research is still mostly in the food and beverage sector, this is because the majority are utilizing new *e-commerce* in this sector. Meanwhile, not many people use it in other sectors. This research was conducted mostly in Bandar Lampung, this is because in several other areas *e-commerce* is still relatively low due to limited internet networks and also *e-commerce programs* are mostly limited to Bandar Lampung and its surroundings.

According to the researcher's limitations, the researcher proposes several suggestions as follows: MSME actors are advised to utilize *e-commerce* in running their business, especially for MSME actors operating in the fashion, cosmetics, household necessities, services, and other sectors.

For the parties concerned, it is hoped that the internet network will be expanded so that it is stable so that MSME players do not experience network problems in carrying out sales businesses via *e-commerce*. Apart from network constraints, the lack of technological knowledge also needs to be taken into account by related parties considering that *e-commerce* is one way to improve the economy.

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