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# 4 Success of Small and Medium Enterprises (SMEs): Actual Technology Use in e-Marketplace Based on Technology Acceptance Model (TAM) Analysis

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**Abstract**—The purpose of this research is to analyze the acceptance of e-marketplace technology in SMEs using the Technology Acceptance Model (TAM). Specifically, this research examines the effect of perceived usefulness (PU), behavioral intention to use (BIU), perceived ease of use (PEOU), actual technology use (ATU), and behavioral intention to use (BIU). This research used a verification method with quantitative research and collected data by distributing online questionnaires to 297 SMEs owners who learned e-marketplace and use technology in their business. Then the data were analyzed by using path analysis to test the direct and indirect effects of each variable. The findings of this study are PU to BIU is more dominant than PEOU, PEOU to ATU is more dominant than PU to ATU, BIU is more able to mediate PU to ATU which means that BIU is needed to bridge PU to ATU.

**Keywords**—SMEs, actual technology use, e-marketplace, TAM

## I. INTRODUCTION

Internet of Things (IoT) is a necessity especially for those who have gadgets and the internet connection via wi-fi, host, LAN, or mobile data so that they can access and get the information needed. As a reference source for clients, suppliers, and manufacturers to negotiate prices, distribution processes, product promotions through online shops are some examples of IoT applications. The Covid-19 pandemic that suffers the whole world since March 2020 has an impact on SMEs, especially offline shops, have to close due to social restrictions.

In Indonesia, SMEs must improve its ability to face global markets [1]. They also need to change their sales strategy by entering the e-marketplace because the Covid-19 pandemic has an impact on the decline in the economy [2]. So, SMEs must be more active in purchasing, selling, and promoting their products online as a form of sales strategy amid a pandemic.

However, the current problem is that not all SMEs can carry out an online sales strategy [3]. An approach is needed for businessmen to enter the e-marketplace based on an analysis of the problems and needs of SMEs [4]. Businessmen

need a strategy to enter the e-marketplace. When they can get advantage of the e-marketplace, it will be very profitable because they can sell their products outside the region and can increase total sales.

In reality, SMEs in East Java Indonesia use fewer online marketplaces than offline marketplaces due to limited internet access, language barriers, and limited ability to understand electronic trading procedures [5]. According to the Ministry of Communication and Informatics [6] only 13% of SMEs in East Java, Indonesia accept information technology and are connected to the Indonesian e-marketplace. Many of them are reluctant to sell their products online because they find it difficult to access it and do not understand to have a partnership with e-marketplaces even though internet users in Indonesia reach 82 million people, the 8th rank in the world, and 80% are teenagers aged 15-19 years.

Indonesia is a developing country and the challenge of SMEs in Indonesia is only a few of them can adopt the marketplace because they are more focused on the completeness, while large companies focus on expanding internal processes [7]. They need much time to achieve a higher stage of understanding of e-marketplace [8]. So, SMEs owners or managers need to aware of the opportunities and solutions of using e-marketplace technology [9], [10].

TAM is used for measuring the acceptance of technology use, including e-marketplaces. Previous studies relating to the use and acceptance of technology in SMEs are [11]–[16]. Also, Ghobakhloo et al [12] found the development of the TAM model by measuring user satisfaction in the acceptance of information technology. Its development model is the Interactive Model of Technology Acceptance and Satisfaction (IMTAS).

This model does not apply to SMEs because it is principally targeted towards academic and non-mandatory environments and it does not discuss user satisfaction and acceptance simultaneously. However, Rokhim et al [13] found benefits awareness of the TAM model on e-commerce in SMEs is still low. Then, Siregar and Puspokusumo [14] analyzed the effect of mobile application use using the TAM model on SMEs. Besides, [15] used the TAM model to assess

the important factors of online purchases in an online marketplace.

Based on the description above, this research generally analyzes the factors that most influence the successful acceptance of e-marketplace technology in SMEs by adopting the Technology Acceptance Model (TAM), including perceived usefulness (PU), perceived ease of use (PEOU), intention to use, and actual technology use (ATU). Specific problems are: (1) how is the effect of PU on behavioural intention to use (BIU); (2) how is the effect of PEOU on BIU; (3) how is the effect of PU on ATU; (4) how is the effect of PEOU on ATU; (5) how is the effect of BIU on ATU; (6) how is the effect of PU on ATU through BIU; and (7) how is the effect of PEOU on ATU through BIU?

In short, the purpose of this research is to explain the direct and indirect effects and to analyze the relationship between the variables of perceived usefulness, perceived ease of use, intention to use, and actual technology use as factors of technology use and user behavior. The Technology Acceptance Model (TAM) is a theory related to IT systems used to measure the level of individual acceptance of technology use. TAM theory was first introduced by [17] and developed from the Theory of Reasoned Action (TRA) by Fishbein [18]. Then Davis [19] developed TAM by including behavioral as a behavior using technology (intention to use) and the use of actual technology (actual technology use), which is a simple and valid model which is currently considered the most relevant theory for predicting willingness and readiness in adopting technology [20].

TAM consists of two reliance as a determinant, namely PU and PEOU [21]. Furthermore, its theory has developed with the addition of a reliance, namely BIU [22]. Then, TAM theory continues to develop until it can identify a person's behavior using technology whether it is accepted or rejected in the concept of behavior in organizations [23]. The use of technology with the TAM theory is used as the basis for developing empirical studies on the readiness of technology use [20]. According to Davis [17] perceived usefulness is defined as a person believes in using technology will improve work performance and someone tends to use technology or not depending on the belief that it helps in doing work better.

Meanwhile, perceived ease of use is defined as to what extent someone believes that using technology will be free from effort because they feel the easiness. The E-Marketplace is an online application that has the same concept as traditional markets where the marketplace owner is not responsible for the goods sold because it provides a place for sellers to sell and help meet consumers to make transactions, as well as set up a separate system for making payments. Millions of products are sold and sent to consumers.

The E-Marketplace is the pinnacle of e-commerce [16] which is a virtual market for buying and selling activities online with B2B and B2C types [24] and the one that dominates the marketplace is B2B (business to business) with 75% of the marketplace and which occupies the highest rating is Shopee as the highest marketplace. The role of an e-marketplace for SMEs is very important because it is the gateway to go international and ready to sell products globally. Besides, it encourages offline SMEs to enter the online market. The number of internet users that reach 82 million people or 8th ranked in the world [6], means that the

chances of SMEs business to get consumers online are higher than offline.

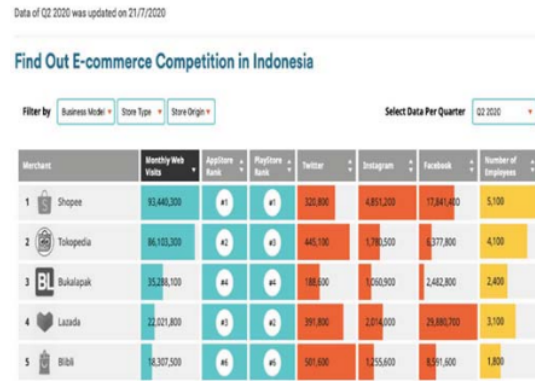


Fig. 1. Data of top B2C e-marketplace sites in Indonesia

## II. METHOD

This study analyzes using the Technology Acceptance Model (TAM) consisting of constructs related to the acceptance of e-marketplace technology for SMEs businessmen. These constructs include independent variables: PU (X1) and PEOU (X2), and dependent variables: BIU (Y1) and ATU (Y2) which is a construct of TAM [20]. The data were obtained from SMEs in East Java Province, Indonesia. Based on the East Java Provincial Cooperative Office, in 2020 the largest number of SMEs in East Java is in the City of Jember, Indonesia, about 647,416 SMEs.

Therefore, the population is e-marketplace users of SMEs in Jember, Indonesia, who have attended formal education and informal education (training and workshops on online marketing) through offline or online learning. Previously, a preliminary survey was conducted on the population by conducting interviews to obtain information directly related to SMEs learning using the e-marketplace and distributing online questionnaires to find out which samples match the criteria.

This study used purposive sampling method with its criteria selection is e-marketplace users in SMEs with the type of Business to Customer (B2C); they have received learning and training on using e-marketplaces, have utilized minimal e-marketplaces one year and use the e-marketplace as the main media for online buying and selling transactions. By the sample criteria obtained, the number of SMEs in Jember, Indonesia, is 297 SMEs businessmen. This path diagram research uses Amos software. The path diagram model can be seen in Fig. 2.

Fig. 2 presents the conceptual framework for the TAM, sourced from Chuttur [20] by focusing on technology use behavior and actual use of e-marketplace technology in SMEs. This study will test the hypothesis on the first hypothesis is the effect of PU on BIU. The second hypothesis is the effect of PEOU on BIU. The third hypothesis is the effect of PU on ATU. The fourth hypothesis is the effect of PEOU on ATU. The fifth hypothesis is the effect of BIU on ATU. The sixth hypothesis is the effect of PU on ATU through BIU. The seventh hypothesis is the effect of PEOU on ATU through BIU.



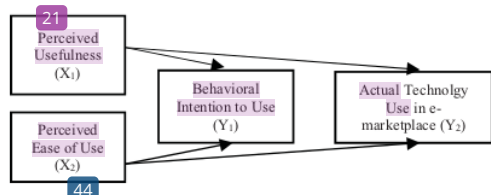


Fig. 2. Technology acceptance model (TAM)

III. RESULTS

The characteristics of 297 respondents as users of e-marketplace technology are presented in Table 1 based on gender, age, level of formal education, and frequency of e-marketplace training or workshops. Table 2 presents the percentage level of understanding of the use of e-marketplaces based on the level of education.

TABLE I. DATA PROCESSED (2020)

No	Characteristic	Percentage
1	Gender	
	• Male	57%
	• Women	43%
2	Age	
	• < 20 years	9%
	• 21 - 30 years	41%
	• 31 - 40 years	30%
	• 41 - 50 years	18%
	• > 50 years	2%
3	Participate in e-marketplace training / workshops	
	• < 5 times	22%
	• 6 - 10 times	38%
	• > 10 times	50%
4	Last education level	
	• Low (elementary school, junior high school)	10%
	• Intermediate (senior high school)	36%
	• Higher (diploma and bachelor)	54%

TABLE II. UNDERSTANDING OF E-MARKETPLACE USE BASED ON EDUCATION LEVEL

Education Level	Understanding of e-Marketplace Use		Total
	Know	Do not Know	
Low	20%	80%	100%
Mid	55%	45%	100%
High	100%	0%	100%

Table 2 presents the percentage of respondents on an understanding of the e-marketplace based on education level. Explaining that high-level formal education is the easiest to understand and use the e-marketplace because when carrying out formal education by the teaching teacher, it is also taught about subjects or courses on the introduction of computer and internet information technology so that it affects work productivity and the ability of expertise or skills to use e-marketplace.

The results of the analysis of the characteristics of e-marketplace technology users are 297 respondents, the majority of which are men aged between 21-30 years, and actively participate in training activities or workshops on average > 10 times. All of the users who have taken bachelor's

degrees (100%) understand the use of e-marketplaces and 55% of high school education levels understand the use of e-marketplaces, and the majority of those who took their latest education is undergraduate (S1) and postgraduate (S2) by 54%. This means that the successful use of e-marketplace technology is at the higher education level (diploma and bachelor's degree) and actively participates in activities to improve skills and skills of e-marketplace technology.

As well as high-level formal education that is easiest to understand and use the e-marketplace because when carrying out formal education by the teaching teacher, it is also taught about subjects or courses on the introduction of computer and internet information technology so that it affects work productivity and the ability of expertise or skills to use the e-marketplace.

TABLE III. VALIDITY AND RELIABILITY TEST RESULTS

Variable	Statement	Correlation Coefficient	R-table	Conclusion
X1	X1.P1	0.647	0.2592	Valid
	X1.P2	0.562	0.2592	Valid
	X1.P3	0.583	0.2592	Valid
	X1.P4	0.563	0.2592	Valid
	X1.P5	0.676	0.2592	Valid
	X1.P6	0.489	0.2592	Valid
	X1.P7	0.417	0.2592	Valid
Alpha		0.730		Reliable
X2	X2.P1	0.574	0.2592	Valid
	X2.P2	0.473	0.2592	Valid
	X2.P3	0.697	0.2592	Valid
	X2.P4	0.546	0.2592	Valid
	X2.P5	0.678	0.2592	Valid
	X2.P6	0.612	0.2592	Valid
Alpha		0.739		Reliable
Y1	Y1.P1	0.693	0.2592	Valid
	Y1.P2	0.780	0.2592	Valid
	Y1.P3	0.683	0.2592	Valid
	Y1.P4	0.469	0.2592	Valid
Alpha		0.757		Reliable
Y2	Y2.P1	0.448	0.2592	Valid
	Y2.P2	0.510	0.2592	Valid
	Y2.P3	0.598	0.2592	Valid
Alpha		0.757		Reliable

The validity test aims to determine whether or not the data obtained from the questionnaire items are valid. It will be regarded as valid if the significance value is < 0.05. While the reliability test aims to test its reliability using the Cronbach alpha coefficient if it is > 0.6 means that the research variable is declared reliable. Table 3 describes the validity and reliability test results of 297 respondents which are valid and reliable. Fig. 3 is the result of regression analysis using path analysis by testing seven hypotheses.

Hypothesis testing was carried out using path analysis to test the path constructs and determine the direct and indirect effects of each construct. The results of the regression analysis hypothesis test are the estimation results of the model parameters for each substructure with the formulation up to the seventh hypothesis which shows the coefficient of influence of each of the independent and dependent variables.

The test score uses a Likert scale and measurements with weights of 1 - 5 (strongly disagree - strongly agree).

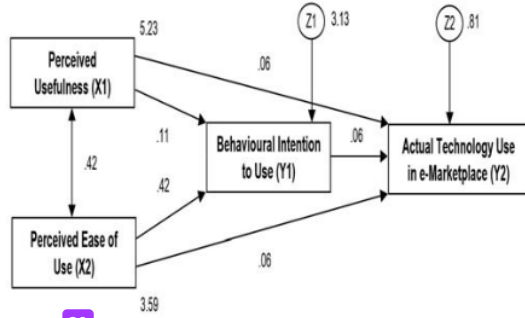


Fig. 3. The result of regression analysis

Table 4 is the result of regression analysis by showing the coefficient of influence of each independent variable on the dependent variable. The effect of PU on BIU is 0.107. The effect of PEOU on BIU is 0.420. The effect of PU on ATU in e-marketplace is 0.085. The effect of PEOU on ATU is 0.064. The effect of BIU on ATU in e-marketplace is 0.061. The effect of PU on ATU in e-marketplaces through BIU is 0.150. The effect of PEOU on ATU in e-marketplaces through BIU is 0.089. While Table 2 presents a summary of the results of the regression analysis and is the estimation result of the model parameters for each substructure with the formulation in the hypothesis up to the seventh hypothesis.

TABLE IV. VALIDITY AND RELIABILITY TEST RESULTS

	Estimate	S.E.	C.R.	P	Label
BIU ← PU	.107	.045	2.362	.018	par_1
BIU ← PEOU	.420	.055	7.708	***	par_2
ATU ← PU	.085	.023	3.635	***	par_3
ATU ← PEOU	.064	.030	2.095	.036	par_4
ATU ← BIU	.061	.030	2.068	.039	par_5

Based on the results of the path analysis, it is explained that: (1) PU has a positive effect on BIU; (2) PEOU has a positive effect on BIU; (3) PU has a positive effect on ATU; (4) PEOU has a positive effect on ATU; (5) BIU has a positive effect on ATU; (6) PU has a positive effect on ATU through BIU; and (7) PEOU has a positive effect on ATU through BIU.

IV. DISCUSSION

Perceived usefulness is reflected in the benefits felt by SMEs. Using the e-marketplace help them to complete tasks and work more smoothly than previously had difficulty in marketing goods due to the Covid-19 pandemic conditions. It also provides easiness in selling the product. Therefore, it affects and has a direct impact on the behavior of SMEs managers to always want to use the e-marketplace by introducing and selling various types of goods or services. SMEs businessmen realize that by using the e-marketplace it can increase market share.

TABLE V. SUMMARY OF THE ESTIMATION RESULT OF THE MODEL PARAMETERS

Description	Hypothesis	Regression Coefficient	P	Explanation
The effect of PU on BIU	H1	0,107	.018	Accepted
The effect of PEOU on BIU	H2	0,420	.000	Accepted
The effect of PU on ATU in e-marketplace	H3	0,085	.000	Accepted
The effect of PEOU on ATU	H4	0,064	.036	Accepted
The effect of BIU on ATU in e-marketplace	H5	0,061	.039	Accepted
The effect of PU on ATU in e-marketplaces through BIU	H6	0,150		Accepted
The effect of PEOU on ATU in e-marketplaces through BIU	H7	0,089		Accepted

By having awareness of the great benefits of using e-marketplaces, respondents have a high desire to gain knowledge about e-marketplace applications through YouTube and online news information on the internet. Perceived ease of use is reflected in the ease felt when using the e-marketplace. They feel the e-marketplace operational process is easy to remember. Besides, transactions and the operating system are also self-regulated by the marketplace related to hundreds to millions of products sold and purchased to process payments from transactions. Tools and features in the e-marketplace are relatively easy.

Park [23] mentions that e-marketplaces have been classified and categorized according to the needs of SMEs ranging from fashion, crafts, food, household appliances, herbal beauty, furniture, gadgets, and others. So, users become skilled, easy to operate, and easy to understand. This makes SMEs businessmen always want to use e-marketplaces so that they can introduce their products more and sell various types of products according to market needs. SMEs businessmen are skilled because they often attend training or workshops even during the Covid-19 pandemic following online webinars about all activities that support the use of e-marketplaces as a solution to facing the new normal situation.

Behavioral intention to use is reflected in the behavior of SMEs businessmen who always want to use e-marketplace improve and develop technology in the e-marketplace. It has a direct effect on user behavior to always use e-marketplaces through the desire to always follow more sophisticated e-marketplace trends to be more able to transact in the online business that is being run. Respondents indeed support the implementation of online trading and shopping in meeting consumer needs ranging from the local, national, and international market share. It is in the line with Artaya and Purworusmiardi [25] who states that the higher consumer interest in doing online shopping, the bigger respondents' behavior always wants to use e-marketplaces as a medium for

connecting with consumers to offer various types of goods along with the development of technology in the e-marketplace.

Perceived usefulness and perceived ease of use are reflected in the benefits and convenience felt by using the e-marketplaces to help meet consumers from various segments and help expand the market for SMEs products that are sold more easily and flexibly. They can be accessed using mobile device applications despite the higher mobility of businessmen. With the actual use of technology through the frequency of SMEs businessmen in operating the e-marketplace, the e-marketplace helps increase the market and sales of SMEs businessmen in East Java, Indonesia. Even the e-marketplace is a partner for SMEs in marketing products so that the number of consumers obtained through online media increases and has an impact on the SMEs' sales.

The conceptual finding is that PU against BIU is more dominant than PEOU, PEOU is more dominant against ATU than PU on ATU, BIU is more able to mediate PU against ATU which means that BIU is needed to bridge PU to ATU. The findings of the implications of this research are that micro-scale SMEs that use e-marketplaces switch to selling products according to the needs of the Covid-19 pandemic, namely herbs, masks, and frozen food. This agrees with Park [23] and LIPI. In Table 5, the proportion of SMEs affected by Covid-19 is more shifting to food and beverages, especially micro-scale businesses.

SMEs businessmen who utilize and use the e-marketplace are 13%, others use offline and social media; WhatsApp and Instagram. They are considered to be faster in processing the payment receipt transaction that goes directly to the SMEs owner's account. The money circulation process and direct communication between consumers-online sellers are faster. In particular, SMEs that are at the micro-business scale still do not have the capacity at the medium scale level. Based on interviews with SMEs entrepreneurs, the endorsement system via Instagram is also more attractive to buyers.

#### V. CONCLUSION

The conclusion from the results of this analysis is that all variables (PU, PEOU, BIU, and ATU) which constitute the TAM model affect the actual use of e-marketplace technology in SMEs in East Java, Indonesia. The TAM model was successfully implemented because of the ability of human resources to operationalize the e-marketplace. The majority of SMEs entrepreneurs have formal education from diploma and graduates and are actively participating in training activities or workshops related to online sales.

SMEs entrepreneurs realize that the benefits of an e-marketplace can increase market share. Awareness of the great benefits of using e-marketplaces is proven through the higher desire of respondents to gain knowledge about e-marketplace applications through YouTube and online news information on the internet. B. G. thanks...". Put sponsor acknowledgments in the unnumbered footnote on the first page.

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