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## MARKETING | RESEARCH ARTICLE

## Factors Influencing The Intention of Businesses Actor To Adopt Online Applications: An Empirical Evidence In Indonesia

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**Abstract:** The use of technology is prevalent in both the public and private sectors. The use of technology in different community activities, of course, has an impact on the community's economic worth. The usage of many current apps makes it a viable alternative for strengthening the community's economy, particularly for micro, small, and medium-sized business actors (UMKM). The purpose of this research is to determine factors influencing the intention of UMKM actors in using accessible applications to sell their products. It is envisaged that by combining the Unified Theory of Acceptance and Use of Technology (UTAUT) theory with various more factors, it will be possible to understand the intentions of business actors toward applications. The results are obtained by using a quantitative approach that uses SEM PLS analysis sourced from respondent's answer data obtained through the distribution of questionnaires to UMKM actors, where Facilitating Condition and Trust is an important construct to consider in seeing the intentions of business actors in using an application. This is hoped that the findings of this study will serve as a reference for the government and private sector in developing policies aimed at increasing the use of applications and encouraging micro, small, and medium business actors to adopt and use online applications, which will undoubtedly help improve the Indonesian people's economy.

**Keywords:** Intention to use, Micro, small and medium-sized businesses, UTAUT Model.

**JEL Classification Code:** F63, O1, L83

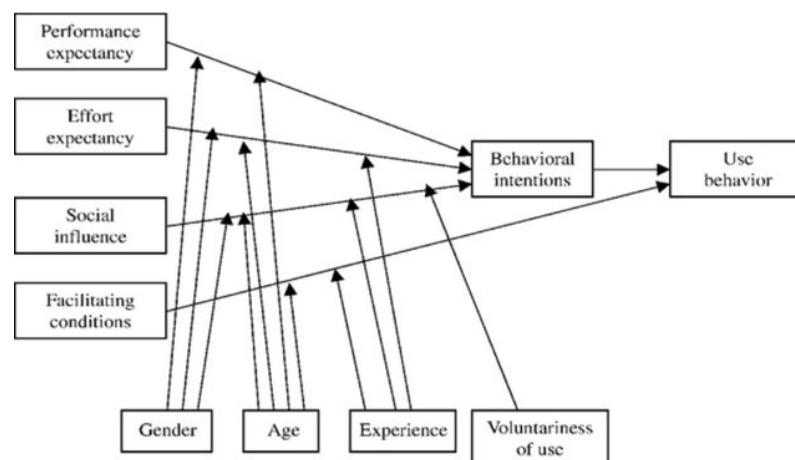
### 1. Introduction

Today's technology is evolving at a fast pace. The presence of technology in human existence currently cannot be separated. Technology is used for a wide range of activities and is constantly evolving. The technological advancements from year to year will undoubtedly have an impact on human behavior in carrying out their tasks (Rifai, Fitri, and Ramadhan 2022). The usage of technology is also escalating in the economic sector of society. The extensive usage of internet-based information technology has resulted in economic improvements in Indonesian society. The emergence of applications that can be used will certainly help Micro, Small and Medium business actors (UMKM). The development of UMKM in Indonesia will certainly provide strength in the community's economic sector. UMKM according to Republic of Indonesia law Number. 20 of 2008 is a form of business, either an individual or an individual business entity that meets the established criteria (Ariawan 2022). Dumai city is Indonesia's second largest municipality and is regarded as an industrial city with numerous business actors, both major and small (Wikipedia 2022). Dumai city has a population of 316,782 people in 2020. UMKM in Dumai City in 2019 amounted to 1.260 UMKM who were active micro and small business (Datin 2022). The existence of UMKM certainly has an influence on the movement of the wheels of the economy in Indonesia, especially in dumai

city. As an industrial city that is close to neighboring countries, namely Malaysia and Singapore and is in front of the Malacca Strait, of course Dumai is a transit city for visitors from abroad. For this reason, there is a need for strategies and efforts for UMKM in introducing and marketing products that are made so that everyone can know the types of businesses that exist. The use of technology and information is currently a trend for UMKM in introducing their products. The emergence of various social media applications that are used by the community is certainly a good opportunity for business people to use these applications. The emergence of applications such as Facebook, Instagram, Youtube, Tiktok and several messaging applications apps like WhatsApp, Line, Telegram, and others are extremely beneficial to UMKM. In addition, the existence of online transportation applications such as Grab, Gojek, Maxim, and many local transportation applications also has services for ordering food where existing UMKM can use the application to market their products. Based on the above phenomenon, of course, it is necessary to see how the intentions of UMKM actors are in using the available applications to market their products. Therefore, this study aims to look at the intentions of Dumai City UMKM actors in using electronic-based applications with the unified theory of acceptance and use of technology (UTAUT) theoretical approach.

## 2. Literature Review

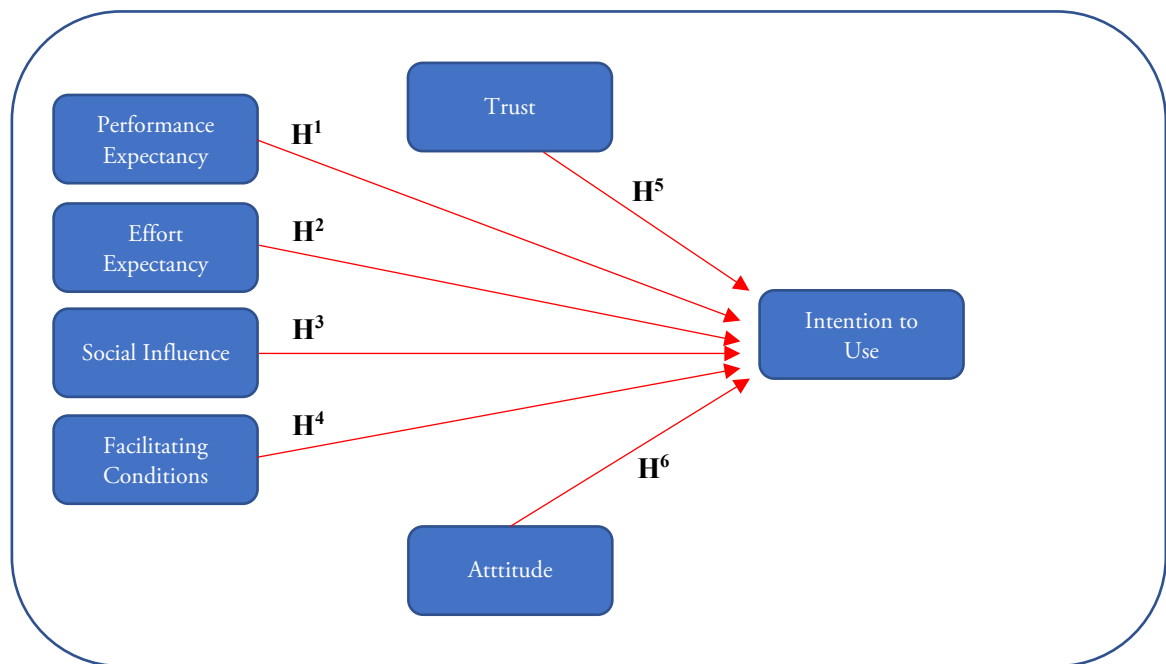
The Unified Theory of Acceptance and Use of Technology (UTAUT) model is a code model used to see the intention of technology users (Venkatesh et al, 2003). This model has been widely developed and widely used in various aspects (Afrizal and Wallang 2021). This model is the best model for seeing the intentions of future technology users (Onibala, Rindengan, and Lumenta 2021). This model is also suitable to be used to see the acceptance of information technology users (Nugroho, Imania, and Rahmawati 2022).



**Figure 1. Unified Theory of Acceptance and Use of Technology (Venkatesh et al. 2003)**

The UTAUT Model consists of several constructs such as Performance Expectancy, which is the level at which users believe that using the application can help gain benefits and convenience in their activities (Fadilah and Negara 2022). The level of how individuals trust using a system can certainly improve their performance (Putro et al., 2022). The next construct is Effort Expectancy, which is the level of user convenience in using an application (Afrizal 2020). The level of convenience felt by individuals in using a system (Wijayanta, Fahyudi, and Ginanjar 2022). The third construct is Social Influence, which means the extent to which the influence of the social environment affects users in using the application (Nuraeni, Reviandra, and Yusuf 2022). The extent to which users feel that other people they consider important give their trust to use the system (Nematollahi et al. 2017). The next construct is Facilitating Conditions, which is the extent to which users believe that the available infrastructure facilities can support using a system (Pangestu and Pasaribu 2022). the degree to which

individuals trust the infrastructure and technical means to support the use of a system or application. Besides that, Trust is defined as the level of user trust in an application that is used (Maharani 2021) and Attitude is the embodiment of the user's attitude towards the application used (Afrizal and Wallang 2021). Based on this, the research Frame Work model is set as shown below:



**Figure 2. Research Framework**

From the picture above, several research hypotheses are formulated as follows:

- H1: Performance Expectancy has a significant effect on Intention to Use.
- H2: Effort Expectancy has a significant effect on Intention to Use.
- H3: Social Influence has a significant effect on Intention to Use.
- H4: Facilitating Conditions have a significant effect on Intention to Use.
- H5: Trust has a significant effect on Intention to Use.
- H6: Attitude has a significant effect on Intention to Use

### 3. Research Method and Materials

The population in this study were UMKM in Dumai City. Sampling using purposive sampling technique of 100 respondents. The criteria for being a sample, UMKM actors have met the criteria, namely having run their business for at least 1 year. Data collection in this study was carried out through a survey using a questionnaire (Hildawati and Afrizal 2021). To see user intentions, of course, it is measured using the UTAUT Model approach which uses the constructs of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Intention to Use and using some additional constructs such as Trust and Attitude. The questionnaire was made using a Likert scale measurement with measurements ranging from 1 “strongly disagree” to 5 “strongly agree.” The collected data will be analyzed using Structural Equation Modeling (SEM) using the Smart Partial Least Square (PLS) application (Hair et al., 2021).

### 4. Results and Discussion

In SEM Smart PLS convergent validity testing uses the Loading Factor value and construct reliability and validity.

## a. Loading Factor.

The loading factor is seen from the outer loading value as follows:

**Table 1: Outer Loading Result**

	AT	EE	FC	ITU	PE	SI	TR
AT1	0.948						
AT2	0.950						
AT3	0.948						
EE1		0.911					
EE2		0.930					
EE3		0.934					
EE4		0.900					
EE5		0.953					
EE6		0.943					
FC1			0.901				
FC2			0.924				
FC3			0.947				
FC4			0.909				
FC5			0.922				
FC6			0.860				
FC7			0.940				
ITU1				0.934			
ITU2				0.937			
ITU3				0.968			
ITU 4				0.925			
PE1					0.894		
PE2					0.945		
PE3					0.961		
PE4					0.934		
PE5					0.886		
PE6					0.887		
SI1						0.882	
SI2						08.92	
SI3						0.926	
SI4						0.933	
SI5						0.799	
SI6						0.949	
TR1							0.924
TR2							0.971
TR3							0.963
TR4							0.935
TR5							0.939
TR6							0.825

The value in the table 1 represents the value produced by each indicator in order to measure the variable. Hair et al., (2021) said the criteria for the loading factor value for research should be greater than 0.7. The results obtained turned out to be all valid indicators.

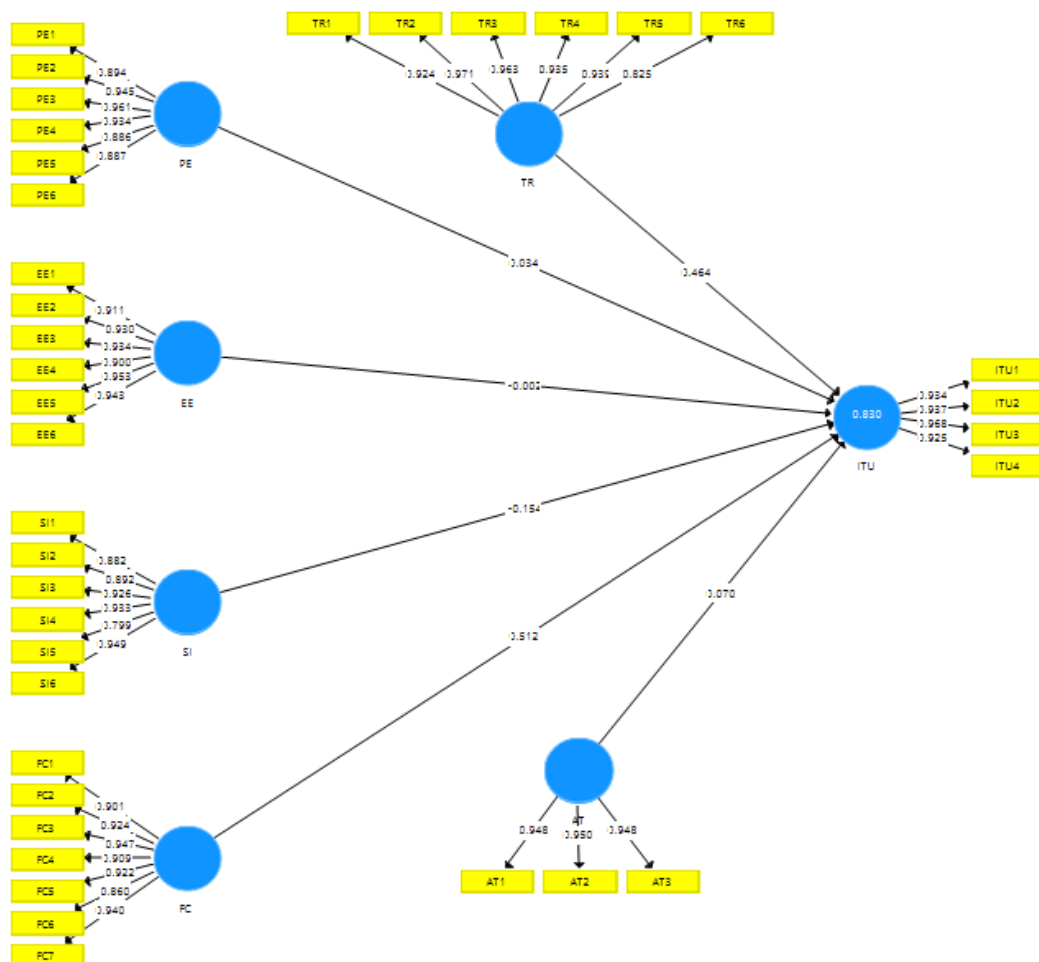
## b. Construct Reability and Validity

The construct reliability and validity test also considers the average variance extracted (AVE) value for each variable.

**Table 2.** AVE Result

	Average Variance Extracted (AVE)
EE	0.863
FC	0.837
TR	0.860
PE	0.844
ITU	0.886
SI	0.807
AT	0.900

Average Variance Extracted (AVE) is the value of each variable. The AVE value must be above 0.5 so that it is said to be valid (Hair, et al., 2017). The results obtained are the overall AVE value is above 0.5, which means all of them are valid. The following is a picture of the entire series of convergent validity tests as follows:



**Figure 2:** Parameter of Convergent Validity

## B. Discriminant Validity

### 1. Fornell Larcker Criterion

Fornell larcker criterion is a correlation between one variable and another. Variable. The results of the Fornell Larcker Criterion are as follows:

**Table 3: Fornell Larcker Criterion Result**

	AT	EE	FC	ITU	PE	SI	TR
AT	<b>0.949</b>						
EE	0.693	<b>0.929</b>					
FC	0.862	0.735	<b>0.915</b>				
ITU	0.799	0.680	0.883	<b>0.941</b>			
PE	0.767	0.665	0.791	0.742	<b>0.941</b>		
SI	0.752	0.625	0.836	0.713	0.612	<b>0.898</b>	
TR	0.817	0.715	0.894	0.881	0.744	0.791	<b>0.927</b>

It can be seen that the correlation value between the same variables is higher than the correlation with other variables. So that the results obtained have met

2. Cross Loading

The cross loading obtained is as follows:

**Table 4: Cross loading Result**

	AT	EE	FC	ITU	PE	SI	TR
AT1	<b>0.948</b>	0.685	0.792	0.720	0.732	0.604	0.643
AT2	<b>0.950</b>	0.654	0.845	0.776	0.708	0.526	0.614
AT3	<b>0.948</b>	0.636	0.814	0.774	0.744	0.551	0.625
EE1	0.621	<b>0.911</b>	0.672	0.649	0.619	0.537	0.647
EE2	0.598	<b>0.930</b>	0.642	0.607	0.563	0.636	0.695
EE3	0.607	<b>0.934</b>	0.640	0.531	0.601	0.611	0.740
EE4	0.629	<b>0.900</b>	0.639	0.554	0.580	0.796	0.779
EE5	0.657	<b>0.953</b>	0.701	0.655	0.611	0.784	0.824
EE6	0.728	<b>0.943</b>	0.771	0.748	0.709	0.776	0.863
FC1	0.825	0.685	<b>0.901</b>	0.748	0.804	0.710	0.817
FC2	0.830	0.703	<b>0.924</b>	0.792	0.791	0.784	0.824
FC3	0.796	0.687	<b>0.947</b>	0.880	0.722	0.776	0.863
FC4	0.797	0.681	<b>0.909</b>	0.797	0.708	0.710	0.817
FC5	0.755	0.681	<b>0.922</b>	0.802	0.641	0.785	0.816
FC6	0.676	0.555	<b>0.860</b>	0.786	0.630	0.661	0.711
FC7	0.844	0.711	<b>0.940</b>	0.845	0.776	0.841	0.909
ITU1	0.784	0.663	0.851	<b>0.934</b>	0.752	0.750	0.878
ITU2	0.782	0.673	0.838	<b>0.937</b>	0.679	0.651	0.804
ITU3	0.748	0.636	0.856	<b>0.968</b>	0.696	0.665	0.939
ITU 4	0.688	0.587	0.777	<b>0.925</b>	0.664	0.611	0.790
PE1	0.701	0.590	0.705	0.666	<b>0.894</b>	0.570	0.695
PE2	0.741	0.597	0.709	0.711	<b>0.945</b>	0.510	0.656
PE3	0.736	0.625	0.769	0.683	<b>0.961</b>	0.592	0.723
PE4	0.797	0.626	0.779	0.723	<b>0.934</b>	0.613	0.713
PE5	0.632	0.563	0.653	0.625	<b>0.886</b>	0.492	0.593
PE6	0.609	0.661	0.738	0.676	<b>0.887</b>	0.591	0.715
SI1	0.644	0.539	0.743	0.604	0.540	<b>0.882</b>	0.633
SI2	0.727	0.545	0.770	0.641	0.616	<b>0.892</b>	0.744
SI3	0.660	0.601	0.763	0.701	0.535	<b>0.926</b>	0.777
SI4	0.726	0.602	0.776	0.702	0.621	<b>0.933</b>	0.739
SI5	0.520	0.497	0.665	0.461	0.311	<b>0.799</b>	0.608
SI6	0.744	0.576	0.783	0.687	0.616	<b>0.949</b>	0.741
TR1	0.701	0.713	0.814	0.816	0.631	0.717	<b>0.924</b>
TR2	0.811	0.688	0.903	0.887	0.775	0.777	<b>0.971</b>
TR3	0.787	0.690	0.859	0.864	0.660	0.769	<b>0.963</b>
TR4	0.777	0.661	0.831	0.823	0.740	0.752	<b>0.935</b>
TR5	0.768	0.650	0.814	0.832	0.721	0.718	<b>0.939</b>
TR6	0.696	0.569	0.751	0.652	0.607	0.665	<b>0.825</b>

It can be seen that the correlation value of the same indicator looks higher than the correlation with other indicator variables. So that the results obtained have met

### 3. Reliability Test

A reliability test is a method for evaluating the accuracy of a questionnaire that is an indication of a variable or construct. A questionnaire is considered to be reliable if a respondent's answer to a question is constant or stable across time. The reliability test, composite reliability and Cronbach's alpha values above 0.7 (Hair et al., 2014). The results obtained in the analysis are as follows:

**Table 5: Composite Reliability and Cronbach's Alpha Result**

	Cronbach's Alpha	Composite Reliability
EE	0.968	0.974
FC	0.967	0.973
TR	0.967	0.974
PE	0.963	0.970
ITU	0.957	0.969
SI	0.952	0.961
AT	0.944	0.964

From the results obtained, it turns out that all composite reliability and Cronbach's alpha values for all variables are above 0.7. As a result, the factors in this study are quite reliable.

### 4. Evaluation of Structural Model

In measuring the Evaluation of Structural Model, it can be done by looking at the Inner Model Test which consists of R-Square, Path Coefficient, T-Statistic (Bootstrapping), Predictive Relevance (Blindfolding) and Model Fit. The results obtained are as follows:

#### a. R-Square

The result of R Square obtained is 0.830. This means that the intention to use is influenced by 83% influenced by PP, EE, FC, SI, Trust and attitude. While 17% is influenced by other variables outside this study.

#### b. Path Coefficient

**Table 6. Path Coefficient Result**

	ITU
AT	0.070
EE	- 0.002
FC	0.512
PE	0.034
SI	-0.154
TR	0.464

From the path coefficient results obtained, it can be seen that EE to ITU has a negative value and SI also has a negative value. Meanwhile, all other variables have positive values.

#### c. T-Statistic (Bootstrapping)

The value of T-statistics can be used for significance testing, ie when the value of t-statistics is above 1.96, so it can assume that the path coefficient is significant.

Table 7. T-Statistic

Hypotheses		T Statistics (IO/STDEVI)	Result
H <sup>1</sup>	PE → ITU	0.443	Not Valid
H <sup>2</sup>	EE → ITU	0.038	Not Valid
H <sup>3</sup>	SI → ITU	1.588	Not Valid
H <sup>4</sup>	FC → ITU	<b>2.817</b>	<b>Valid</b>
H <sup>5</sup>	TR → ITU	<b>3.384</b>	<b>Valid</b>
H <sup>6</sup>	AT → ITU	0.420	Not Valid

Based on the results of the t-statistics test obtained using boots-trapping on Smart PLS, there are two paths that have a value above 1.96 and surprisingly there are four paths that are not significant. The description of the relationship between variables AT on ITU is not significant because the value is below 1.96. As for EE on IT is also not significant. FC on ITU turned out to be significant where the value was above 1.96. PE on IT and SI on IT were not significant and TR on IT was significant.

#### d. Predictive Relevance (Blindfolding) and Model Fit

From the Predictive Relevance results obtained  $Q^2 (=1-SSE/SSO)$  is 0.722, which means that the value is above 0, then the observation value is good. Meanwhile, for the NFI test results, the value of the Saturated Model is 0.677, which means that the model owned is 607% fit.

## 5. Conclusion

In the model that the author uses, there are main constructs from UTAUT, namely performance expectancy, effort expectancy, social influence and facilitating conditions, plus two additional variables, namely trust and attitude, which from the results of previous studies also affect intention to use. The results of the study found that from the main construct of UTAUT, only Facilitating Condition had a significant effect. This is certainly very surprising, where from various studies related to the use of applications it turns out that all UTAUT constructs are entirely significant (Achiriani & Hasbi, 2021; Aprianto, 2022). This difference is of course based on various differences. As research conducted in Malang city, Indonesia, it turns out that Facilitating Condition is a determinant in seeing the intentions of micro, small and medium enterprises in marketing their products by utilizing social media applications that have been widely available today Kanthi et al. (2022). This is supported by the fact that business actors already have the necessary resources to support using the application. Knowledge in operating social media applications is no longer an obstacle. The compatibility of applications that offer opportunities to promote community business products can of course be accessed from smartphones. If they experience difficulties in operating, business actors immediately seek assistance from other business actors. Existing applications are certainly designed in such a way that makes it easier for users to use the application. The use of online media is also based on the fact that it is easy to use and with the help of other parties and is supported by internal parties from the application company (Putro et al., 2022). With only a few IT skills, you can understand and use it. In addition, each application also offers service features that suit the needs of business actors. This contradicts the research findings of Kanthi et al. (2022) where facilitating conditions are not significant because users do not trust the organizational and technical infrastructure available to support the applications used. Users are more concerned with the benefits and ease of using technology from the application (Pangestu and Pasaribu 2022).

The second significant factor is the relationship between trust and intention to use. This study is also backed by the findings of other previous studies that show that trust has a positive effect. (Maharani, 2021). Trust is sensed in this study since business actors as users consider this application to be dependable in selling their product. The trust that users have in the application is related to the convenience services that they obtain when using it (Achiriani & Hasbi, 2021). The convenience of service customers receive when using the application is undoubtedly tied to their trust in it. When making purchases or paying for services online, users have no troubles. This is because users are aware that consumers have similar feelings about the program. Users also feel at ease

purchasing, selling, and delivering things. Transactions have been performed in a transparent manner, so that both the seller and the buyer are aware of the status of the transaction. Several UTAUT research using trust as a construct are insignificant. This is because users' willingness to continue using an application's services is more voluntary (Rita and Fitria 2021).

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