

THESIS

**ANALYZING THE INTENTION TO USE SHOPEE APPLICATION FOR
SMES INDUSTRY BY USING UNIFIED THEORY OF ACCEPTANCE AND
TECHNOLOGY 2 MODEL**

**Presented as a Partial Fulfilment of the Requirement to obtain the
Undergraduate Degree in Accounting Department**



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AN UNDERGRADUATE DEGREE THESIS

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بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ
الْمَدِیْنَةُ الْاِسْلَامِیَّةُ
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(Jaka Sriyana, Prof., Dr., S.E., M.S.i

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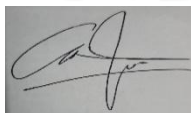
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DECLARATION OF AUTHENTICITY

"I hereby declare that in this thesis there is no work that has ever been submitted to obtain an undergraduate degree at university, and to the best of my knowledge there is also no work or opinion that has been written or published by another person, except those which are referred to in writing in the bibliography. If it is later proven that this statement is not true then I am able to accept any punishment/sanction according to the applicable regulations."



Yogyakarta, December 31th, 2021

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Alhamdulillah rabbil 'alamin. All praises be to Allah swt that finally i have finished my thesis entitled **“ANALYZING THE INTENTION TO USE SHOPEE APPLICATION FOR SMES INDUSTRY BY USING UNIFIED THEORY OF ACCEPTANCE AND TECHNOLOGY 2 MODEL”** Shalawat and Salam are giving to our beloved prophet Muhammad saw, who guided ummah from the darkness to the lightness.

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Table of Contents

Page of Title	i
Legalization Page	ii
Approval Page	iii
Declaration of Authenticity	iv
Acknowledgements	v
Table of Contents	vii
List of Tables	xi
List of Figures	xiii
Abstract	xv
Abstrak	xvi
Chapter I Introduction	1
1.1 Background of Study	1
1.2 Problem Formulation	9
1.3 Research Objectives	10
1.4 Research Limitation	11
1.5 Benefits of the Research	12
1.6 Systematics of Writing	13
Chapter II Theoretical Review	14
2.1 UTAUT	14

2.2 Small Medium Enterprises	16
2.3 E-Commerce Platform.....	16
2.4 Shopee Adoption among SME	17
2.5 Factors Influencing Intention to Use in SMEs	18
2.5.1 Performance Expectancy	18
2.5.2 Effort Expectancy	19
2.5.3 Social Influence	19
2.5.4 Facilitating Conditions.....	20
2.5.5 Hedonic Motivation	21
2.5.6 Habit.....	21
2.7 Prior research.....	22
2.8 Hypothesis Development	25
2.8.1 Influence of performance expectancy towards the intention to use <i>Shopee</i> ... Application.....	25
2.8.2 Influence between effort expectancy with the intention to use <i>Shopee</i> Application.....	26
2.8.3 Influence of social influence towards behavioral intention	26
2.8.4 Influence of facilitating condition towards the intention to use <i>Shopee</i>	27
Application and actual behavior	27
2.8.5 Correlation between hedonic motivation with Intention to use <i>Shopee</i>	27

2.8.6 Influence of habit towards Intention to use Shopee.....	28
2.8.7 Correlation between Intention to use Shopee with actual behavior.....	29
2.9 Research Model of UTAUT 2 towards SMEs Industry	29
Chapter III Research Methodology.....	30
3.1 Research Design	30
3.2 Population and Sample.....	30
3.3 Data Collection Method	31
3.4 Definition of Operational and Measurement of Variables	31
3.5 Data Analysis Technique.....	40
3.7 Hypothesis Testing	42
3.7.1 R-Square (R^2).....	42
3.7.2 T-Statistic Test.....	42
3.7.3 Path Coefficient Test	43
3.7.4 P-Value Test	43
3.7.5 Goodness of Fit.....	43
Chapter IV Data Analysis and Discussions	44
4.1 The Result of Data Collection	45
4.2 The Description of Respondent	45
4.2.1 Based on the Gender	45
4.2.2 Based on the Level of Individuals in Shopee Business	46

4.2.3 Based on the Education Level of Individuals in Business.....	47
4.3. Evaluation of Measurement (Outer Model)	47
4.3.1 Test of Validity	47
4.3.2 Test of Reliability	51
4.4 Valuing the Inner Model or Structural Model from the Result of the Research	53
4.4.1 Test of R-Square (R ²).....	54
4.4.2 Goodness of Fit.....	54
4.4.3 Test of T-Statistic.....	55
Chapter V Conclusions, Implications, And Recommendations.....	65
5.1 Conclusions	65
5.2 Contributions and Implications of Research	66
5.3 Future Direction of the Research.....	67
5.3.1 Research Limitations	68
5.3.2 Recommendations.....	68
References	70
Attachment	73

LIST OF TABLES

Table 1	Business establishment by firm size in Indonesia.....	2
Table 2. 1	Prior research	22
Table 3. 1	Measurement Indicators of Performance Expectancy	33
Table 3. 2	Measurement Indicators of Effort Expectancy	34
Table 3. 3	Measurement Indicators of Social Influence	35
Table 3. 4	Measurement Indicators of Facilitating Condition	36
Table 3. 5	Measurement Indicators of Hedonic Motivation	37
Table 3. 6	Measurement Indicators of Habit.....	38
Table 3. 7	Measurement Indicators of Behavioral Intention.....	39
Table 3. 8	Measurement Indicators of Actual Behavior	40
Table 4. 1	The Classification of Data Collection.....	45
Table 4. 2	The Classification of Respondent Based on the Gender.....	45
Table 4. 3	The Classification of Respondent Based on Individual Level.....	45
Table 4. 4	Classification of Respondent Based on Education Level	46
Table 4. 5	Initial Item Loadings and AVE in Initial Model.....	48
Table 4. 6	Cross Loading	50
Table 4. 7	Internal Composite Reliability and Correlation among Constructs	51
Table 4. 8	Cronbach's Alpha	52
Table 4. 9	Communality dan Redundancy	53

Table 4. 10 R2 Value 54

Table 4. 11 The conclusion of Hypotheses (T-statistic) 55



LIST OF FIGURES

Figure 2. 1 Unified of Acceptance and Use of Technology (UTAUT 2 Model) Theory..	14
Figure 2. 2 Research Framework	29
Figure 4. 1 Research Result Diagram	73



ABSTRACT

This study analyzes performance expectations, effort expectations, social influence, facilitating conditions, hedonic motivation, and habit on the intention to use Shopee application. This study also investigates the facilitating conditions, Habit, and Intention to use Shopee application towards actual behavior. This study uses a quantitative method by using primary data obtained through questionnaires distributed online via Google Form. The sampling method used is non-probability sampling with snowball sampling technique. The sample consists of 160 respondents who installed and applied Shopee application. The data analysis method used the Partial Least Square (PLS) method with the help of SmartPLS v3.3.3 software. The results showed that only Performance Expectancy and Facilitating Condition has a significant positive effect on the intention to use Shopee Application. While Habit, Facilitating Condition and Intention to Use have a significant positive effect on actual behavior. Compared to previous studies Performance Expectancy, Effort Expectancy, Facilitating Condition, and Social Influence were not found to have a significant effect. Finally, this study shows on how to help the entrepreneurs to increase the intention to use Shopee application on their business.

Keywords: Behavior Intention, UTAUT 2, Shopee Application, PLS-SEM.

ABSTRAK

Penelitian ini menganalisa ekspektasi kinerja, ekspektasi usaha, pengaruh sosial, kondisi fasilitasi, motivasi hedonis, dan kebiasaan terhadap niat menggunakan aplikasi Shopee. Penelitian ini juga mempelajari kondisi yang memfasilitasi, Kebiasaan, dan Niat menggunakan aplikasi Shopee menuju perilaku yang sebenarnya. Penelitian ini menggunakan metode kuantitatif dengan menggunakan data primer yang diperoleh melalui kuesioner yang disebarakan secara online melalui *Google Form*. Metode pengambilan sampel menggunakan non-probability sampling dengan teknik *snowball sampling*. Sampel terdiri dari 160 responden yang mengunduh dan menerapkan aplikasi Shopee. Metode analisis data menggunakan metode Partial Least Square (PLS) dengan bantuan software SmartPLS v3.3.3. Hasil penelitian menunjukkan bahwa hanya Ekspektasi Kinerja dan Kondisi yang Memfasilitasi yang berpengaruh positif signifikan terhadap niat menggunakan Aplikasi Shopee. Sedangkan Kebiasaan, Kondisi yang Memfasilitasi dan Niat Perilaku berpengaruh positif signifikan terhadap perilaku aktual. Dibandingkan dengan penelitian sebelumnya Ekspektasi Kinerja, Ekspektasi Usaha, Kondisi yang Memfasilitasi, dan Hubungan Pengaruh Sosial tidak ditemukan memiliki pengaruh yang signifikan. Terakhir, penelitian ini menunjukkan bagaimana membantu para pengusaha untuk meningkatkan niat menggunakan aplikasi Shopee pada bisnis mereka.

Kata kunci: Behavior Intention, UTAUT 2, Aplikasi Shopee, PLS-SEM.

CHAPTER I

INTRODUCTION

1.1 Background of Study

These days, Small and medium-sized enterprises (SMEs) are one of favorable business in Indonesia. The reason is that SMEs business do not need enormous capital and fund to begin with, thus many people can easily start a new business. Small and medium-sized enterprises (SMEs) are independent firms which employ just a few of people rather than a thousand people. The number varies across countries. In the United States, average SMEs has mostly 500 employees or less. Meanwhile in European Union average SMEs has 250 employees at most. However, other countries just have 200 or less for their average SMEs employees (Murphy, 2005). In Indonesia, there were around 64 million SMEs in 2018 that employed around 116 million people, or around 99.9% of the total business population in Indonesia, according to the data published by the Ministry of Cooperatives and SMEs of the Republic of Indonesia. The majority of SMEs in Indonesia are informal and not legally registered. Table 1 shows the data of Business establishment by firm size in Indonesia from 2014 until 2018.

Table 1 Business establishment by firm size in Indonesia, 2014-2018

Annual, in units					
Enterprise	2014	2015	2016	2017	2018
1. MSMEs	57,895,721	59,262,772	61,651,176	62,922,617	64,194,057
Micro-enterprises	57,189,393	58,521,987	60,863,578	62,106,900	63,350,222
Small enterprises	654,222	681,522	731,047	757,090	783,132
Medium-sized enterprises	52,106	59,263	56,551	58,627	60,702
2. Large enterprises	5,066	4,987	5,370	5,460	5,550
Total (A+B)	57,900,787	59,267,759	61,656,546	62,928,077	64,199,606

Source: Ministry of Cooperatives and SMEs of the Republic of Indonesia, 2019.

From the Table 1 above, there are two groups consist of MSMEs and Large enterprises. Micro enterprises have significantly huge increase each year. In 2018, the total of micro enterprises is around 64 million total business population of SMEs in Indonesia. However, most of SMEs in Indonesia are not yet legally registered. (OECD, 2020).

According to Head of National Development Planning Agency (Bappenas) Suharso Monoarfa, there are five problems of SMEs in Indonesia. First, there are differences in the definition of SMEs between institutions and the absence of an integrated database. Second, the large number of SMEs has not been balanced with their contribution to Gross Domestic Product (GDP). The third cause is the small number of SMEs that are established in partnerships, including networking in the global value chain. Based on Bappenas data, 93 percent of micro and small enterprises

(UMK) do not form partnerships. Fourth, the financing for SMEs is still little. Referring to data from the Ministry of Cooperatives and SMEs in 2019, 88 percent of SMEs did not apply for credit. The ratio of SMEs credit in banks to total bank credit is 20 percent. Fifth, the low use of technology in running its business, including digitalization for SMEs in Indonesia (Azizah, 2021).

In Indonesia, SMEs successfully generates more than 60% of the national GDP. The country itself has launched several agenda to support SMEs such as 2018 Making Indonesia 4.0 Roadmap, the 2019 E-Commerce Roadmap, and the 2020 Go Digital Vision (Sakudo, 2021). In order to compete with large companies, recently SMEs in Indonesia have significantly shifted online. They are using mobile payment as their transaction method in the business. To support SMEs digitalization during the pandemic, the Indonesian government has partnered with large enterprises like *Grab* and *Gojek* to promote the adoption of digital tools for entrepreneurs. In addition, social media networks such as *Tik Tok*, *Instagram*, and *Shopee* also support in advertising services for SMEs.

Shopee was first launched in Singapore in 2015. An important figure behind the history of *Shopee* is *Chris Feng* the founder and CEO who is also a top graduate from the University of Singapore. The reason to choose *Shopee* in this research because *Shopee* provides direct message to the seller of SMEs through their application and their respond is quite fast than another platform. Since digitalization era is coming, many entrepreneurs' business especially SMEs attempt to open business through

Shopee. It can be seen by many Shopee driver on the road who accepting customer request both food and packaging delivery. Moreover, Shopee provides many products ranging from gadgets, fashion, cosmetics, electronics, automotive and so on. Shopee in the first launched as C2C business. C2C stands for Consumer-to-Consumer marketplace. C2C is a business model where fellow consumers or customers can sell each other their products. After period of time, Shopee decides to combine both C2C and B2C. B2C stands for Business to Consumer and it is a business models that market products directly to consumers from the original brand. In 2017, Shopee apps has been downloaded for around 80 million with more than four million sellers and 180 million active products. (Nurdyansa, 2020).

Prior research shows that the majority of researchers using Unified Theory of Acceptance and Use of Technology (UTAUT) as their primary model of their research. The adoption of mobile application technology that used UTAUT, such as the adoption of mobile payment SMEs in Padang (Reno, 2020), the adoption of social commerce among SMEs in Malaysia (Adam, 2016), and the adoption of Gopay as electronic payment SMEs in Padang (Indah, 2019). Based on the researches that have been conducted, the research uses the UTAUT framework with performance expectancy, effort expectancy, social influence, and facilitating conditions for analyzing the adoption technology toward SMEs. Furthermore, the researcher includes hedonic motivation and habit as addition variables in UTAUT model 2 to analyze the correlation between additional variables towards behavioral intention and use behavior

in this research. In the basic models of user acceptance of a technology that has been developed, behavioral intention becomes an intermediate construct of the perception of the use of technology and the actual use of technology. The role of behavioral intention as a predictor of use behavior has been widely accepted in various models of technology user acceptance. Behavioral intention is defined as a measure of the strength of a person's intention to perform a certain behavior, or in other words, behavioral intention is the amount of someone's willingness to use technology to support their performance. Behavioral intention can measure the probability of consumers behavior in a certain way in the future, such as buying/using the product again and recommending it to others (Venkatesh et al., 2012).

Performance expectancy is defined as the degree to which an individual believes that using the system will help him or her to attain gains in a job (Davis et al., 1992; Shin, 2009). Performance expectancy also can be referred to as ability to obtain significant benefits after using a system (Adenan, 2015). An individual will use a system if the system is able to provide a profit in the payments so that it can motivate the individual's intention to use the system or technology. Related study conducted by Salim (2012) found that performance expectancy has a great impact on behavioral intention and also there is a significant correlation between the two. In another study of communities' tendency to use internet marketing in Malaysia and South Korea, communities in both countries believe that performance expectations can influence their intention to use internet marketing (Khong et al., 2013).

Effort Expectancy was defined as the level of ease in using a system (Venkatesh et al., 2003) and then was later taken to mean the level of ease in using a technology (Venkatesh, Thong, & Xin, 2012a). The easier of operating the system can affect a person's intention to use the system or technology. Individual desires to use a system if they feel the system can be understood easily. Thus, effort expectancy has moderate influence towards the behavior intention of a person with the acceptance of s-commerce (Gatautis & Medziausiene, 2014).

Social Influence is defined as the extent to which an individual feels that he/she needs to use a system based on the responses of other individuals (Venkatesh et al., 2003), and it is a direct determinant of behavioral intent. The importance of the social environment in influencing and convincing an individual to use the new system. This means that the person's intention to use the system depends on the people around individual. According to Venkatesh as the founder of UTAUT model, the effect of social influence is most noticeable in the early stages of an individual's experience with technology (Venkatesh et al., 2003). However, social influence has no effect for the intention to use internet marketing among Malaysians and South Koreans. In other words, the influence of others will have no significant impact on consumers' desire to use internet marketing (Khong et al., 2013).

Facilitating Conditions is an individual's level of confidence in the availability of infrastructure to support the use of the system (Venkatesh et al., 2003). This means when individual use a system, it is necessary to have adequate infrastructure and

technical facilities such as smartphone, internet quota, and an internet network. Furthermore, facilitating conditions has indirect effect towards behavioral intention but will have an impact on the use of technology (Venkatesh et al., 2003). According to the findings of a descriptive assessment of facilitating conditions, users did not require any assistance in accessing social media such as Facebook. However, they also agreed that they needed the right tools to use Facebook, and this was found to be a major element in Egypt's use of social media. (Salim, 2012). On the other hand, the study by San Martin and Herrero (2012) found that performance expectancy and effort expectancy have an effect on the willingness to make online purchases, but have no effect on social influence and facilitating conditions among travelers in rural Spain.

Hedonic motivation is defined as pleasure derived from using a technology, and it has been shown to play an important role in determining technology acceptance and use (Brown & Venkatesh 2005). From the above definition, the researcher came to the understanding that hedonic shopping motivation is the motivation of consumers to shop based on subjective thinking because shopping is fun so they do not pay attention to the benefits of the product itself. Hedonic behavior refers to recreational, fun things, intrinsic and motivational influences that are oriented to self-emotional stimulation. So hedonic is an important factor related to a good store atmosphere, if the store atmosphere is good and in accordance with consumer expectations, hedonics feel emotional excitement, adventure, passion, and enjoyment in shopping. It also makes consumers come back and are loyal (loyalty) to buy, and feel the shopping experience

at the store. Prior research illustrated hedonic motivation as significant predictor that affects the continuity intention to use a mobile wallet (Amallia, 2019).

Habit is the degree of inclination that someone has to perform a behavior automatically due to previous experience. Research conducted by Venkatesh, et al showed habit has a significant positive result for interest in using a system. Venkatesh et al. (2003) operated experience as three levels based on the passage of time: (1) post training is when the system is initially available for use; (2) one month later; (3) three months later. Habit is defined by Limayem et al. (2007) to what extent do people tend to perform behavior automatically because of learning, while Kim et al. (2005) equate habit with automaticity. Although conceptualized in a different way similarly, habits have been organized in two different ways.

Behavioral intention is the willingness of the people as the subjectivity of the person or how they expect to use system to conduct their actions. According to Agarwal and Karahanna (2000) interest behavior (behavioral intention) is person's desire (interest) to do a certain behavior. Behavior intention can be measured by considering the likelihood that consumers will act in a certain thing in the future, such as buying the product again or recommending it to friends (Hoyer & Macinnis, 2008; Leoman, 2014).

The research focuses on the entrepreneur's perspective rather than using a user or consumer perspective. Moreover, there are only a few research using entrepreneur perspective. Thus, this research aims to see which factors actually affecting the

entrepreneur to use Shopee application and the actual behavior on it. Prior research related SMEs adoption in information technology mostly apply the former model UTAUT. In addition, the prior research, they do not consider hedonic motivation and habit as variable. In this research, researcher is trying to analyze whether adding those two variables, hedonic motivation and habit, enlarge the potential variables that affect intention to use and use behavior of information technology adoption in SMEs. This finding is completely different compared to the previous research, because the previous research has not been empirically tested. Additionally, there is only small portion of research that were studying the correlation between hedonic motivation and habit toward behavioral intention and use behavior. The theories that will be used in this research are UTAUT2 as abbreviated from Unified Theory of Acceptance and Use of Technology model 2 proposed by Venkatesh et al. (2012). Therefore, the title of this research is **“Analyzing the Intention to Use Shopee Application for SMES Industry by Using Unified Theory of Acceptance and Technology 2 Model”**

1.2 Problem Formulation

Based on the enlightenment in the research background that has been explained before, the problem formulation that will be analyzed in this research are:

1. Does Performance Expectancy have any influence towards Intention to use Shopee Application?
2. Does Effort Expectancy have any influence towards Intention to use Shopee Application?

3. Does Social Influence have any influence towards Intention to use Shopee Application?
4. Does Facilitating Conditions have any influence towards Intention to use Shopee Application?
5. Does Hedonic Motivation have any influence towards Intention to use Shopee Application?
6. Does Habit influence have any towards Intention to use Shopee Application?
7. Does Habit have any influence towards Actual Behavior?
8. Does Facilitating Condition have any influence towards Actual Behavior?
9. Does Intention to use Shopee Application have any influence towards Actual Behavior?

1.3 Research Objectives

Based on the enlightenment in the problem formulation, the purposes of this research are to understand the factors that are affecting technology adoption and to understand whether technology adoption can affect competitive advantage. Thus, there are several objectives that would like to be achieved, they are:

1. To find out whether there is influence between performance expectancy with Intention to use Shopee Application.
2. To find out whether there is influence between Effort Expectancy with Intention

to use Shopee Application.

3. To identify whether there is influence between Social Influence with Intention to use Shopee Application.
4. To identify whether there is influence between Facilitating Conditions with Intention to use Shopee Application.
5. To identify whether there is influence between Hedonic Motivation with Intention to use Shopee Application.
6. To identify whether there is influence between Habit with Intention to use Shopee Application.
7. To find out whether there is influence between Habit with Actual Behavior.
8. To find out whether there is influence between Facilitating Conditions with Actual Behavior.
9. To find out whether there is influence between Intention to use Shopee Application with Actual Behavior.

1.4 Research Limitation

Despite the fact that several studies have been conducted using similar topics, the focus of this research is using an entrepreneur's point of view. The respondents are expected to be around 200 people. However, due to the pandemic era, the data collection is difficult to begin with. In addition, using online questionnaires is kind of difficult for this research due to the uncertain time it takes to get a response from

respondents. Moreover, this research does not use specific areas due to the limited people who are installing and using the Shopee application as part of their daily business activities. Most of the people only use Shopee as their alternative transaction.

1.5 Benefits of the Research

This research has theoretical benefits and practical benefits, including various parties such as regulators, small entrepreneurs and users

1. Theoretical Benefits

This research justified former UTAUT theory that has been used by many researchers that enlarge the scale of former UTAUT theory which are hedonic motivation and habit as factors that affecting to intention behavior intention and use behavior.

2. Practical Benefits

This research is expected to be able to contribute in the practical field towards various parties such as regulators, small entrepreneurs, and Users

- a. Regulators, this research is expected to be able to provide better understanding about the adoption of technology in SMEs
- b. Small entrepreneurs, this research is expected to be able to provide better alternatives and better management about the adoption of technology in SMEs
- c. Users, this research is supposed to be able to enlarge the knowledge of user about the adoption of technology in SMEs

1.6 Systematics of Writing

The framework systems of this research are as follows:

Chapter I: Introduction

In this chapter, the researcher provides a brief explanation about the research background, problem formulation, study objective, significance of the research and writing system

Chapter II: Theoretical Review

In this chapter, the researcher gives a brief explanation about the review of literature about the SMEs, UTAUT Model 2, competitive advantage of UTAUT Model 2, and development of the hypothesis.

Chapter III: Research Methodology

In this chapter, the researcher gives a brief explanation about methods that are going to use in this research and how to collect and process the data.

Chapter IV: Data Analysis and Discussions

In this chapter, the researcher provides a brief explanation about the data collecting, description of the data, result of the validity and reliability, result of test and result of hypothesis after being tested.

Chapter V: Conclusions and Recommendations

In this chapter, the researcher provides a brief explanation about the conclusion based on the research, the limitation during the research progress, and also suggestions and recommendations.

CHAPTER II

THEORETICAL REVIEW

2.1 UTAUT

The Unified Theory of Acceptance and Use of Technology (UTAUT) was first discovered by Venkatesh and the model is used to predict the factors that influence the acceptance and adoption of a technology, where the model is a combination of eight previous theories, such as Motivational Model, the Theory of Planned Behavior (TPB), a combined TBP/TAM, the Model of PC Utilization, Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT).

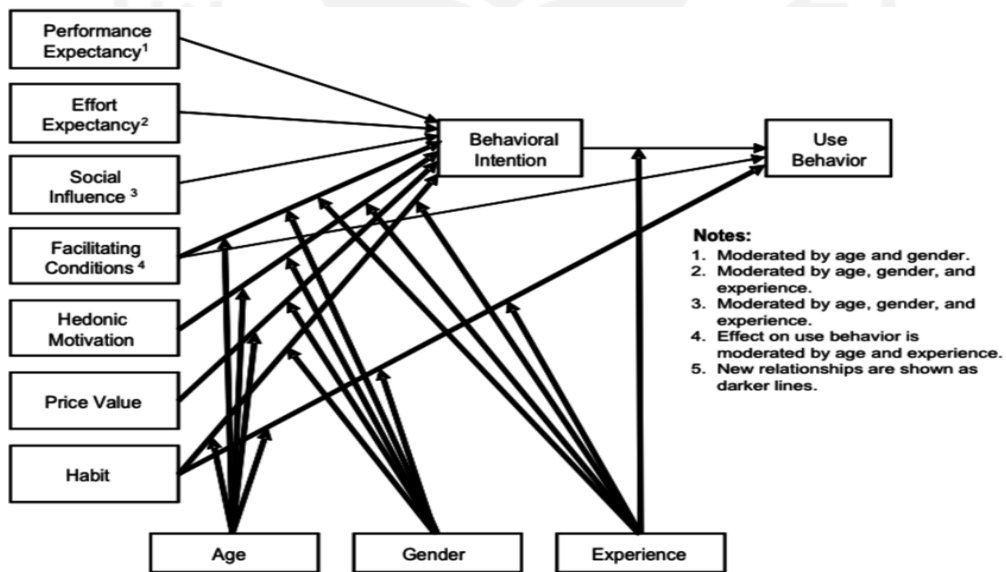


Figure 2.1 Unified of Acceptance and Use of Technology (UTAUT 2 Model)

UTAUT 1 is formulated with 4 determinants of intention and usage, namely performance expectancy, effort expectancy, social influence, and facilitating conditions. Then, each determinant has an effect on behavioral intention and actual behavior. Meanwhile, UTAUT 2 is an extension of UTAUT 1 to study the acceptance and use of technology in the context of consumers by adding 3 constructs, namely hedonic motivation, price value, and habit (Nurfitriyani, 2020). In this research, UTAUT 2 Model shows that performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, and habit have correlation with behavioral intention to use in SMEs. UTAUT 2 is appropriate to use in this research because it is the most recent theory/model of technology acceptance that is a unification, synthesis, or summary of eight previous theories/models of technology acceptance. Unlike UTAUT 1, whose context is organizational, UTAUT 2 is able to explain the acceptance of technology whose context is consumer use (Venkatesh, 2012).

Performance expectancy is defined as the degree to which using a technology will provide benefits to consumers in performing certain activities. Effort expectancy is the degree of ease associated with consumers' use of technology. Social influence is the extent to which consumers perceive that family, friends and other people around believe that they should use a particular technology. Facilitating conditions refer to consumers' perceptions of the resources and support available to perform a behavior (e.g., Brown & Venkatesh 2005; Venkatesh et al. 2003)

2.2 Small Medium Enterprises

According to Law of Republic Indonesia No. 20/2008, SME are defined as businesses with assets or turnover of less than IDR 50 billion, SMEs are also defined as productive economic businesses run by individuals or small business entities. Moreover, SMEs can be concluded as an economic business carried out by the small until medium community. According to the World Bank, SMEs can be divided into three types, namely Micro Enterprises that have ten employees, Small Businesses that have thirty employees and Medium Enterprises that employ hundreds of people.

Moreover, there are three types of SMEs such as culinary businesses, Fashion business, and agribusiness. Culinary businesses are SMEs involved in the culinary field such as selling food and raw materials for making food. Fashion businesses are an SME involved in fashion covering the sale and manufacture of clothing, footwear, hats, to accessories. SMEs in the agribusiness sector include sales and production of agriculture and plantations such as fertilizers, agricultural products, garden products, and plant seeds (Utami, 2021).

2.3 E-Commerce Platform

There are many restraining factors to adopt e-commerce by SMEs in developing country. Lack of IT sources, lack of human resources, lack of support, unprepared customers, internal issues, and security issues are the example of the obstraining factors by Dubelaar et al. (2005), Meanwhile Kotelnikov (2007) also provides lack of ICT knowledge, lack of financial resources, and lack of IT resource as some factors that

ICT adoption in developing country are challenging. E-commerce or commonly referred to as electronic commerce is an activity that supports sales and purchases electronically. E-commerce includes money transfers, data management systems, and product stock calculations. It is stated in Law no. 7 of 2014, trading through electronic systems is trading using electronic devices and conducting transactions electronically. This business concept uses the internet, television, radio, or others to market the products. In addition, e-commerce is important because by using e-commerce, the consumers will believe that the quality of the product is definitely the best. The role of conventional (offline) stores will be replaced by a website. The website is full-featured with a number of functions, such as: product catalog storefront, product ordering, product stock inventory, buyer data exchange, payment, and so on. In addition to using online store websites, e-commerce schemes can also run through marketplace websites and social media. In principle, the marketplace is part of e-commerce. Marketplace is a web platform like a traditional market. As technology develops, e-commerce schemes also continue to develop. Today there are many types of e-commerce that adapt to various business models.

2.4 Shopee Adoption among SME

Shopee was launched in 2015. It is a platform tailored for the region, providing customers with an easy, secure and fast online shopping experience through strong payment and fulfillment support (Shopee, 2015). Christ Feng as the CEO of Shopee once stated the reason for only flapping Shopee's wings in Southeast Asia because in

Southeast Asia there are many people who like to surf on social media. Shopee has attracted a lot of attention from consumers and sellers with its various convenient features. In fact, many consumers shop from Shopee rather than through the other online shop's website, because there are many features provided. Shopee has spread to most of Southeast Asian countries, such as Singapore, the founder and center of Shopee, Thailand, Vietnam, Malaysia, the Philippines, and also Indonesia (Andriani, 2020).

2.5 Factors Influencing Intention to Use in SMEs

2.5.1 Performance Expectancy

According to Venkatesh, Performance expectancy perceives system as a tool for helping an individual to attain gains in job performance. An individual will use a system if the system is able to provide a profit in the payments so that it can motivate the individual's intention to use the system or technology. Moreover, Mustaqim et al. (2018) explained that performance expectations give users better understanding about the recent information technology. In addition, Brown et al. (2016) performance expectation is the extent to which the use of technology will provide benefits to consumers and lead to performance improvement. Empirical research by Rian (2019) shows that Performance Expectancy (PE) is significant positive toward behavioral intention. It indicates e-commerce will help the SMEs in improving performance. This is the basis for SMEs entrepreneur to take advantage of e-commerce in running their business. In addition, empirical research by Dadas (2019) stated that performance

expectation has significant positive effect on intention to use search engines advertising towards SMEs in Bali Province. Respondents are aware that search engine advertising will give benefit to the business, increase productivity, improve efficiency costs and improve sales performance.

2.5.2 Effort Expectancy

Effort expectancy is the degree of ease associated with consumers' use of technology. Effort expectancy can be measured from perceived ease of use and complexity. Empirical research by Rian (2019) stated that Effort Expectancy has a positive significant influence toward behavioral intention. This finding explains that SMEs entrepreneurs use or operate e-commerce in order to reduce the effort both energy and time. However, according to Dadas (2019), effort expectancy has no effect on the intention to use advertising search engine among on perpetrators of SMEs in Bali Province. This shows that SMEs in Bali is not used to internet advertising media.

2.5.3 Social Influence

Social influence is the extent to which consumers perceive that influential people around them (e.g., family and friends) believe they should use a particular technology (Venkatesh et al. 2003). Social factors are also referred as influence by peer groups and their surroundings to use the service. In addition, social factors reflect the influence of the customer's opinion decisions about individual user behavior. Empirical research by Rian (2019) indicates that Social Influence (SI) even though it has a positive effect significant but at the lowest level. This finding implies that there

is still lack of assistance for SME assistants and the SME community in carrying out the use of e-commerce. Moreover, according to Dadas (2019), social influence has a positive effect and significant effect on the intention to use advertising search engine towards perpetrators SMEs in Bali Province. Bali Province has a lot of entrepreneurship centers such as coworking spaces, business incubation and also the business community.

2.5.4 Facilitating Conditions

Facilitating conditions refer to consumers' perceptions of the resources and support available to perform a behavior (e.g., Brown & Venkatesh 2005; Venkatesh et al. 2003). Empirical research by Indah (2019) indicated that availability of facilities and resources, and assistance from certain parties can influence the actual behavior of Go-Pay users. This implies that as the degree of facilitating conditions rises, so should the utilization of Go-Pay services. Moreover, according to Rian (2019) Facilitating Condition (FC) has a positive influence and good influence towards Use Behavior (UB). This finding shows that SME actors are aware of the importance of e-commerce supporting facilities such as computers, laptops, cellphones and the internet to take advantage of e-commerce in their performance. Meanwhile, there are several prior studies shows that the positive relationship between facilitating conditions with actual behavior such as Guo et al., (2015) in their research on Alipay acceptance factors in China; and Mohamad & Salina (2018) in their research on the factors of using the e-

payment system by the microfinance sector in Malaysia which stated that the variable facilitating conditions affected the actual behavior of Go-Pay users.

2.5.5 Hedonic Motivation

Hedonic motivation is defined as the fun or pleasure derived from using a technology, and it has been shown to play an important role in determining technology acceptance and use (Brown & Venkatesh 2005). Empirical research by Permana (2019) showed that Hedonic Motivation has a positive and significant effect on use of Marketplace. From the results of this study, it can be interpreted that entrepreneurs who have a high level of Hedonic Motivation will have a high level of the use of Marketplace as well. However, according to Andrianto (2019) Hedonic Motivation does not have a positive influence on Behavior Intention.

2.5.6 Habit

Habit has been defined as the extent to which people tend to perform behaviors automatically because of learning (Limayem et al. 2007), while Kim et al. (2005) equated habit with automaticity. Moreover, Habit has been operationalized in two ways: first, it is considered prior behavior, (see Kim & Malhotra 2005); and second, it is evaluated as the degree to which an individual feels the behavior is automatic (e.g., Limayem et al. 2007). Ispriandina and Sutisna (2019) showed that habit has the most significant influence on the intensity of continuity of mobile wallet use in the city of Bandung. Meanwhile, Lubis and Rahmiati (2019) showed that Social Influence, Hedonic Motivation, and Habit have a big impact on Behavior Intention.

2.7 Prior research

Table 2.1 Prior Research

No	Researcher	Variable		Methodology Sample, Analysis, theory	Results
		Independent	Dependent		
1	Aries (2020)	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort Expectancy ● Social Influence ● Facilitating Conditions ● Price Value ● Hedonic Motivation ● Habit 	<ul style="list-style-type: none"> ● The use of digital wallet toward behavioral intention 	<ul style="list-style-type: none"> ● Online questionnaire ● 31 respondents ● Component-based or variant-based Structural Equation Model (SEM) called Partial Least Square (PLS) 	Factors that influence the intention to use the LinkAja digital wallet application are Performance Expectancy, Effort Expectancy, Social Influence, Price Value, Hedonic Motivation, and Habit.
2	Ispriandina (2019)	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort Expectancy ● Social Influence ● Facilitating Conditions ● Price Value ● Hedonic Motivation ● Habit 	<ul style="list-style-type: none"> ● The adoption of mobile wallet in Bandung 	<ul style="list-style-type: none"> ● Quantitative questionnaires ● multiple linear regression analysis. ● 200 respondents 	The results of the study found that habit had the most significant influence on the continuity of mobile wallet usage in Bandung, followed by hedonic motivation, and social influence. Meanwhile, performance expectancy, effort expectancy, facilitating conditions, and price value do not affect the mobile wallet continuity intention in Bandung City.
3	Indah (2019)	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort Expectancy ● Social Influence ● Facilitating Conditions 	<ul style="list-style-type: none"> ● Actual intention and behavior of gopay users in Padang 	<ul style="list-style-type: none"> ● Questionnaire online ● 150 respondents ● SmartPLS ver 3.2.8 	This study found evidence that performance expectancy, social influence and positive effect on behavioral intention; facilitating condition and behavioral intention to use behavior have a positive effect, while the effort expectancy negatively affect behavior intention.

Table 2.1 Continuation

4	Abdat (2020)	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort Expectancy ● Social Influence ● Facilitating Conditions 	<ul style="list-style-type: none"> ● Social media adoption among Indonesian SMEs 	<ul style="list-style-type: none"> ● Quantitative research ● questionnaire ● 162 respondents ● Partial Least Square 	The finding variables such as performance expectancy, social influence, and facilitating conditions had strongly influence on behavioral intention to adopt social media apps. However, effort expectancy had negative effect on behavioral intention
5	Meuthia (2020)	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort Expectancy ● Social Influence ● Facilitating Conditions 	<ul style="list-style-type: none"> ● Adoption of electronic money for SMEs in Padang 	<ul style="list-style-type: none"> ● Questionnaire ● 128 SMEs owner ● Linear regression analysis 	Results showed that Social Influence was the most strongly affected behavioral intention to use e-money
6	Dadas, 2019	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort Expectancy ● Social Influence ● Facilitating Conditions 	<ul style="list-style-type: none"> ● The Intention to use search engine advertisement towards SMEs in Bali 	<ul style="list-style-type: none"> ● Multiple Linier Regression (MLR). ● 75 respondents 	Effort expectancy has no effect on intention to use search engine advertising. Social Influence has a significant positive effect on intention to use search engines advertisement
7	Rozmi, 2019	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort Expectancy ● Social Influence ● Facilitating Conditions 	<ul style="list-style-type: none"> ● Intention to adopt ICT in Malaysian SMEs 	<ul style="list-style-type: none"> ● Self-reported Questionnaire ● 250 respondents ● Multiple Linier Regression (MLR). 	Effort expectancy, social influence, facilitating conditions affect SME owner's intention to use ICT in their business

Table 2.1 Continuation

8	Sanjaya, 2016	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort Expectancy ● Social Influence ● Facilitating Conditions ● Price Value ● Privacy and security ● Trust 	<ul style="list-style-type: none"> ● Adoption Of Cloud Computing In Micro Small And Medium Enterprises In Indonesia 	<ul style="list-style-type: none"> ● Questionnaire ● PLS 	Support the importance of Facilitating Condition, Performance Expectancy, Price Value, Security & Privacy and Trust on intention towards cloud computing services, in which Facilitating Condition has the highest impact on intention.
9	Permana, 2019	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort Expectancy ● Social Influence ● Facilitating Conditions ● Price Value ● Habit 	<ul style="list-style-type: none"> ● Hedonic Motivation on the Use of Marketplace in UMKM 	<ul style="list-style-type: none"> ● Questionnaire ● 100 respondents ● Regression analysis 	Hedonic Motivation had a positive and significant effect on marketplace use in UMKM Social Influence has a positive and significant effect on marketplace use in UMKM.
10	Suhendra, 2009	<ul style="list-style-type: none"> ● Performance Expectancy ● Effort expectancy ● Facilitating condition ● Social influence ● Self efficacy 	<ul style="list-style-type: none"> ● Behavioral Analysis of Information Technology Acceptance in Small Enterprises 	<ul style="list-style-type: none"> ● 150 SMF operators ● Regression analysis 	Internet adoption was significantly affected by perceived usefulness, perceived ease of use, internet self efficacy, and internet anxiety.

Based on various studies conducted previously, there are various kinds of variables that can be found including performance expectations, effort expectations, social influence, facilitating conditions, empathy, trust, quality of information, hedonic motivation, and habits. Most of previous studies that have been mentioned used quantitative methods with the data obtained through a questionnaire. The samples used were from the general public, students, employees, and entrepreneurs. There are many kinds of test tools used, such as Structural Equation Modeling (SEM), Multiple

Regression Analysis, and SPSS. Each researcher in supporting the variables uses several existing theories, such as the Unified Theory of Acceptance and Use of Technology (UTAUT).

The results obtained from prior research were varied. Overall, Performance Expectancy, Effort Expectancy, Social Influence, Price Value, Hedonic Motivation, and Habit has significant effect toward behavior intention.

2.8 Hypothesis Development

2.8.1 Influence of performance expectancy towards the intention to use *Shopee*

Application

Performance expectancy is defined as the degree to which an individual believes that using the system will help him or her to attain gains in a job (Davis et al., 1992; Shin, 2009). Performance expectancy also can be referred to as ability to obtain significant benefits after using a system (Adenan, 2015). According to Andrianto, there is a correlation between performance expectancy with behavioral intention. However, Ispriandina (2019) stated that there is no significant influence between performance expectancy with behavioral intention. Therefore, the proposed hypothesis is as follows:

H1: There is any positive influence performance expectancy towards the intention to use Shopee Application

2.8.2 Influence between effort expectancy with the intention to use Shopee

Application

Effort Expectancy was defined as the level of ease in using a system (Venkatesh et al., 2003) and then was later taken to mean the level of ease in using a technology (Venkatesh, Thong, & Xin, 2012a). The easier of operating the system can affect a person's intention to use the system or technology. When users feel that a technology is easy to use and does not require much effort, they will have high expectations for the expected performance, otherwise their performance expectations will be low. Therefore, the proposed hypothesis is as follows:

H2: There is any positive influence effort expectancy towards behavioral intention

2.8.3 Influence of social influence towards behavioral intention

Social Influence is defined as the extent to which an individual feels that he/she needs to use a system based on the responses of other individuals (Venkatesh et al., 2003), and it is a direct determinant of behavioral intention. The importance of the social environment is in influencing and convincing an individual to use the new system. This means that the person's intention to use the system depends on the people around the individual. According to Indah (2019) the effort expectancy has no effect on the behavioral intention of Go-Pay users in Padang City. Meanwhile, Aries (2020) stated that there is a positive influence between Effort Expectancy and Behavior Intention. Therefore, the proposed hypothesis is as follows:

H3: There is any positive influence of social towards the intention to use Shopee Application

2.8.4 Influence of facilitating condition towards the intention to use Shopee

Application and actual behavior

Facilitating Conditions is an individual's level of confidence in the availability of infrastructure to support the use of the system (Venkatesh et al., 2003). This means when individual use a system, it is necessary to have adequate infrastructure and technical facilities such as smartphone, internet quota, and an internet network. Facilitating condition implies the intensity when an individual believes that an institutional and technical infrastructure exists to provide the use of the system. According to Indah (2019) facilitating conditions have a positive effect on the actual behavior of Go-Pay users in Padang City. Moreover, Gupta, Manrai, and Goel found out that facilitating condition is one of determinants of behavioral intention to adopt disbursement bank by Indian customers. Therefore, the proposed hypothesis is as follows:

H4: There is any positive influence of facilitating condition towards behavioral intention

H8: There is any positive influence of facilitating conditions towards actual behavior

2.8.5 Correlation between hedonic motivation with Intention to use Shopee

Hedonic motivation is defined as pleasure derived from using a technology, and it has been shown to play an important role in determining technology acceptance and

use (Brown & Venkatesh 2005). According to (Aprilia, 2017) in the research regarding online shopping acceptance among students in Yogyakarta, there is a positive influence of Hedonic Motivation on online buying behavior in Yogyakarta students. Meanwhile, Santoso (2015) conducted research on interest in using mobile payments resulting in hedonic motivations and showed there is no any influence to affect interest in using mobile payments. Therefore, the proposed hypothesis is as follows:

H5: There is any positive influence of hedonic motivation towards the intention to use Shopee Application

2.8.6 Influence of habit towards Intention to use Shopee

Habit is the degree of inclination someone to perform a behavior automatically due to previous experience. A research by Venkatesh, et al showed positive result for interest in using a system. Kwateng, Atiemo, and Appiah (2019) showed that Habit and Price Value are the main factors influencing the acceptance and use of m-banking in Ghana. Sutanto, Ghozali and Handayani (2018) showed that variables of Hedonic Motivation and Habit influence significantly on the variables of Behavior Intention. In addition, Gayatrie, Kusyanti and Saputra (2017) showed that Habit affects Behavior Intention. Therefore, the proposed hypotheses are as follows:

H6: There is any positive influence of habit towards the intention to use Shopee Application

H7: There is any positive influence of habit towards actual behavior

2.8.7 Correlation between Intention to use Shopee with actual behavior

Behavioral intention is the willingness of the people as the subjectivity of the person or how they expect to use system to conduct their actions. According to Agarwal and Karahanna (2000) interest behavior (behavioral intention) is a person's desire (interest) to do a certain behavior. According Piarna (2019), there is a significant influence Behavior intention toward actual behavior. Therefore, the proposed hypothesis is as follows:

H9: There is any positive influence of the intention to use Shopee Application towards actual behavior

2.9 Research Model of UTAUT 2 towards SMEs Industry

Based on the hypothesis that has been developed in the previous section, to find out the factors that influence the intention to use technology SMEs industry, an illustration is made as shown in Figure 2.2 below.

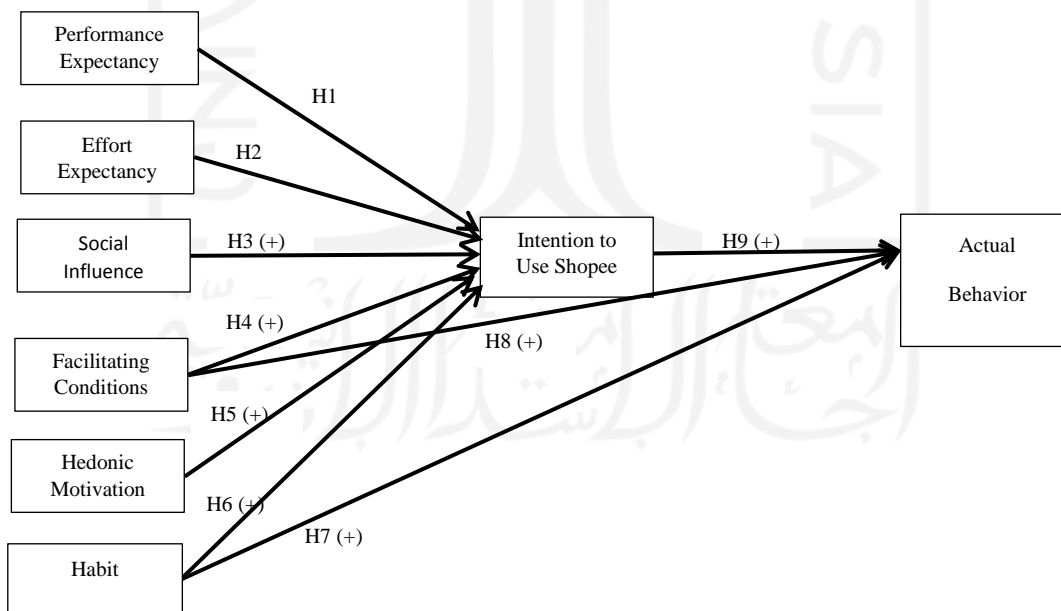


Figure 2.2 Research Model of UTAUT 2 towards SMEs Industry

CHAPTER III

RESEARCH METHODOLOGY

3.1 Research Design

The researcher is using quantitative method to conduct the research. The following data in this research are taken from the sample by using online survey method and online questionnaire technique. Thus, the data that are used in this research are considered as primary data. In addition, the type of questions in the questionnaire are close ended question. The respondents will choose the option of answers in the questionnaire that have been prepared by the researcher.

3.2 Population and Sample

According to Sukla (2020), population refers to a set of all the units which possess characteristic variable in the study, of which findings can be generalised. In this research, the population of this research is the small and medium enterprises in Indonesia.

Meanwhile, sample is a part of population that represents it completely. It means, the units, selected from the population as a sample, must represent all kind of characteristics of different types of units of population. To determine the minimum sample size required, the number must be adjusted to the number of question indicators that are used in the questionnaire, assuming $n \times 5$ observed variables (indicators) up to $n \times 10$ observed variables (indicators) (Hair et al., 2019). This study consists of 28

indicators from 9 variables, of which nine variables are independent variables and one variable is the dependent variable. So that the minimum number of samples required to represent this study amounted to $32 \times 5 = 160$. In this study, the researchers used 160 samples in the hope that the data could be more accurate.

3.3 Data Collection Method

The data collection procedure in this research is convenience sampling. Convenience sampling is a type of a limitation sampling, of which members of the target population that meet certain practical criteria, such as easy accessibility, geographical proximity, availability at a given time, or the willingness to participate can be chosen as the sample for the research (Etikan, Musa &, Alkassim, 2015). In this research, to ensure the privacy of the respondents, the respondents are not obligated to input any kind of personal information in the questionnaire.

3.4 Definition of Operational and Measurement of Variables

Variable is defined as a measurable attribute that changes or varies across the experiment whether comparing results between multiple groups, multiple people or even when using a single person in an experiment conducted over time. (Agravante, 2018).

3.4.1 Performance Expectancy (PE)

Performance expectancy refers to the degree to which an individual perceives that using a system will help him or her to attain a gain in job performance (Venkatesh et al., 2003). It can also be defined as the degree to which entrepreneurs perceive that using smart phones will enable them achieve improved performance in their selling activities. Performance expectancy is also act as the system provided by the company aimed to help the employee to improve his performance (Bocconcelli, et al., 2016). According to Piarna (2019) Performance Expectancy (PE) that is significant and positive towards Behavioural Intention (BI) shows that SME entrepreneurs have confidence that using e-commerce will help in improving performance. This is the basis for SME entrepreneurs to take advantage of e-commerce in running their business.

Therefore, four questions were asked to determine the level of performance expectation on the intention to adopt technology in SME based on the research of Aries (2020). The questions are listed in Table 3.1.

Table 3.1 Measurement Indicators of Performance Expectancy

No	Measurement	References
1	Using Shopee makes my business easier	Aries (2020)
2	Shopee improves my performance efficiency	
3	Shopee helps solve my payment problems faster	
4	Shopee increases my productivity	

3.4.2 Effort Expectancy (PE)

Effort expectancy is the degree of ease associated with consumers' use of technology. Effort expectancy can be measured from perceived ease of use and complexity. Effort Expectancy (EE) has a significant positive effect explaining that MSME actors find it easy to utilize or operate e-commerce to reduce effort including energy and time (Piarna, 2019).

Based on the discussion above, three questions were asked to determine the level of effort expectation towards the intention to adopt technology in SME developed by Aries (2020). The questions are listed in Table 3.2.

Table 3.2 Measurement indicators of Effort Expectancy

No	Measurement	Reference
1	Shopee is easy to learn and understand	Aries (2020)
2	Shopee application is easy to download	
3	I don't have any difficulty when starting my business in Shopee	
4	Shopee makes me easy to run the business	

3.4.3 Social Influence (SI)

Social influence is the extent to which consumers perceive that influential people around them (e.g., family and friends) believe they should use a particular technology (Venkatesh et al. 2003). Social influence is the importance of the natural social environment that influence and convince an individual to also use the new system. This means that one of the factors that influence a person's intention to use the system is if he gets advice from the people around him, especially those closest to him. Social influence also describes the extent to which consumers perceive that people who are important to them think that they should use technology.

Therefore, to determine the level of social influence on the intention to adopt technology in SME, some questions were developed by Aries (2020). The questions are listed in Table 3.3.

Table 3.3 Measurement indicators of Social Influence

No	Measurement	Reference
1	People who are important to me think that I should use Shopee for my business	Aries (2020)
2	People who influence my behavior think that I should use Shopee for my business	
3	People who I respect prefer to use Shopee for my business	
4	People around me believe that I must use Shopee for my business	

3.4.4 Facilitating Condition (FC)

Facilitating conditions are defined as the degree to which an Individual believes that an organizational and technical infrastructure exists to support use of the system (Venkatesh, 2003). This means that to use a system, it is necessary to have adequate infrastructure and technical facilities such as Android-based smartphones and internet networks. According to Thomas, Singh, and Gaffar (2013), facilitating condition is described as an extent to which the support of technological and organizational infrastructure is necessary for supporting the system based on technology.

Based on the discussion above, three questions were asked to determine the level of conditions that facilitated the intention to adopt the technology in SME according to Aries (2020). The questions are listed in Table 3.4.

Table 3.4 Measurement indicators of Facilitating Condition

No	Measurement	Reference
1	I have the necessary resources (internet connection and smartphone) to use Shopee	Aries (2020)
2	I have sufficient knowledge to use Shopee	
3	There are experts who can help if I have difficulty in using Shopee	
4	I can use Shopee for running my business	

3.4.5 Hedonic Motivation (SI)

Hedonic motivation is defined as the fun or pleasure derived from using a technology, and it has been shown to play an important role in determining technology acceptance and use (Brown & Venkatesh 2005). Adnan (2014) used enjoyment as an indicator to measure consumers' hedonic motivation when making online purchasing.

Therefore, to determine the level of hedonic motivation on the intention to adopt technology in SME, some questions were developed by Aries (2020). The questions are listed in Table 3.5

Table 3.5 Measurement indicators of Hedonic Motivation

No	Measurement	Reference
1	I feel enjoyment in using Shopee	Aries (2020)
2	I cannot wait to use Shopee in my business	
3	Shopee feels so good for running my business	
4	I feel good to use Shopee for my business everyday	

3.4.6 Habit

Habit is measured as the extent to which an individual believes the behavior to be automatic (e.g., Limayem et al. 2007). Habit also can be defined as description of the extent to which individuals tend to perform behavior automatically because of learning. In this case, habit refers to which individuals can adopt technology in SME automatically. Therefore, to determine the level of habit in the intention to adopt technology in SME, some questions were developed by Aries (2020). The questions are listed in Table 3.6

Table 3.6 Measurement indicators of Habit

No	Measurement	Reference
1	I am used to use Shopee in my business	Aries (2020)
2	I believe to continue using Shopee in my business	
3	A good choice for adopting Shopee in my business	
4	I cannot run my business without using Shopee	

3.4.7 Behavioral Intention (BI)

Behaviour intention is defined as the possibility of an individual to accomplish a task (Venkatesh et al., 2003). There is extensive usage of information technology to enhance the communication between students and teachers in universities (Adria & Rose, 2004). Shin (2010) said that behavioral intention is the best predictor, where intention is a cognitive representation of a person's readiness to perform a certain behaviour. In this case, behavioral intention can be referred as a desire for SMEs entrepreneur to adopt technology.

Therefore, to determine the level of behavioral intention to adopt technology in SME, there were questions developed by Aries (2020). The questions are listed in Table

3.7

Table 3.7 Measurement indicators of Behavioral Intention

No	Measurement	Reference
1	I desire to always use Shopee for my business	Aries (2020)
2	I intend to use Shopee for my business everyday	
3	I feel using Shopee in my business goes well	
4	I believe Shopee is a good choice in my business	

3.4.7 Actual Behavior (AB)

Actual behavior is defined as positive or negative feelings of individuals in using a technology with the frequency of usage of the application as an indicator. The intensity or frequency of use and interaction between users and technology indicates the ease of using technology (Venkatesh et al., 2003). Behavioral intention has a direct and significant relationship to the actual behavior of using information systems (Venkatesh et al., 2003). The role of behavioral intention as a predictor of use behavior has been widely accepted in various models of technology user acceptance.

Therefore, to determine the level of actual behavior to adopt technology in SME, some questions were developed by Aries (2020). The questions are listed in Table 3.8

Table 3.8 Measurement indicators of Actual Behavior

No	Measurement	Reference
1	I always use Shopee for my business everyday	Aries (2020)
2	I only use Shopee	
3	Shopee enriches my knowledge in business	
4	Shopee increases my skill in business	

3.5 Data Analysis Technique

3.5.1 Method of Structural Equation Model (SEM)

The method of Structural Equation Model (SEM) will be used as a model for the quantitative analysis. SEM is a technique for investigating relationships between unobserved variables and observed variables (Hox & Bechger, n.d.). Thus, from the explanation given by Hox and Bechger (n.d.) SEM will allow the researcher to develop model that has a complex relationship, because SEM is a set of statistical technique. Smart PLS 3.0 will be used as a tool for analysis in this research. This software will be used to process the data that is related to SEM which is based on variance. This type of SEM is very powerful and do not require any complex assumption.

3.6 Validity and Reliability Test

3.6.1 Validity Test

Validity is related to reliability (Kimberlin & Winterstein, 2008). The terminology of reliability means that the validity test will examine whether certain data can be trusted or certain data is in accordance with the reality. Moreover, the data can be considered as assurance enough, if certain data has high validity. Additionally, the validity test will be conducted for all of the questions in the questionnaire. The reason why the researcher will do validity test for all of the questions in the questionnaire is to test the validity of each question in the research variable.

The researcher is measuring the validity of each question in the questionnaire by discovering whether the unobserved variable can be measured using observed variable or not. Likewise, if the unobserved variable can be measured by using the observed variable, it can be concluded that the questionnaire is having high validity.

AVE (average variance extracted) will be used to examine the result of validity test. Moreover, the question in research variable can be considered as valid if the value of loading factor from each construct is more than 0.5 (> 0.5), with the significant level of p-value is less than 5% ($p < 0.05$) (Fornell & Lacker, 1981).

3.6.2 Reliability test

The purposes of reliability test are to evaluate the stability of measures administered at different times to the same individuals or using the same standard (test–retest reliability) or to evaluate the equivalence of sets of items from the same test (internal consistency) or of different observers scoring a behavior or event using the same instrument (interrater reliability) (Kimberlin & Winterstein, 2008).

3.7 Hypothesis Testing

Moreover, the hypothesis will be tested by using inner model or structural model testing. The inner model or structural model testing is made to test the relationship between R-square, T-statistic, path coefficient, and p-value.

3.7.1 R-Square (R^2)

R-Square (R^2) will measure the ability of the model to explain the variation of dependent variable. The terminology of R^2 is referred to coefficient of determination. the ability of the model to explain the variation of dependent variable is indicated by the R^2 that is resulting the score between one and zero.

3.7.2 T-Statistic Test

T-Statistic Test (T-test) is a test that is used to examine whether the independent variable is affecting the dependent variable or not. In this research, the t-test will be helped by PLS software program. Furthermore, the result of the test will be accepted if the value of t-count > t-table (1.64) in the significance level of 5%.

3.7.3 Path Coefficient Test

Path coefficient test is path analysis model that is providing a systematic comparison about various pathway in relation with the independent variable that may influence the dependent variable. In path coefficient test there is structural model and measurement model.

3.7.4 P-Value Test

P- value test is one of the techniques to determine the significance level of independent variable and dependent variable. The p-value test will be done by observing the output using the application of Smart PLS 3.0. Furthermore, if the p-value test is one way testing, the α is not required to be divided by two.

3.7.5 Goodness of Fit

The Goodness of Fit (GoF) test shows how well the mathematically determined model reproduces the observed covariance matrix among indicator items, namely the similarity of the observed and estimated covariance matrices (Hair et al., 2019). The GoF value is between 0 and 1, with a recommended communality value of 0.50 and an R² value with an interpretation value of 0.10 small GoF, 0.25 moderate GoF, 0.36 moderate GoF (Ghozali & Latan 2015)

CHAPTER IV

DATA ANALYSIS AND DISCUSSIONS

In this chapter, the researcher will discuss about the result of the research which is the analysis of Entrepreneurs in using Shopee Application for their business. The researcher distributed 170 questionnaires to online UMKM entrepreneurs in Shopee application, local entrepreneur UMKM who installed Shopee for their business, and young entrepreneurs who have started their new UMKM business in Shopee application. Moreover, the researcher will analyze the data that have been collected based on the problem formulations and hypotheses formulation that have been mentioned previously. The result of data processing will be used to check whether the hypothesis can be supported or not.

The analysis is divided into four parts. The first part is the result of data collection which provides information how many data that were prepared to analyze. The second part will discuss the description of respondents based on the gender as well as the level of individuals within the company's hierarchy. Furthermore, the third part is the result of data testing that is related to test of validity and reliability. Finally, the last part of analysis will discuss the result of the research which is related t test of hypotheses.

4.1 The Result of Data Collection

Snowball sampling is the sampling technique that was used by the researcher to collect the data. The researcher begins with a small population of known individuals and expands the sample by asking those respondents to identify others that should participate in the study (Ashley, 2019). Moreover, the respondents in this research are the entrepreneurs and businessmen who already installed and adapted their business in Shopee application. Furthermore, the result of the data collection which is questionnaire that was successfully collected can be seen in the Table 4.1.

Table 4. 1 The Classification of Data Collection

Description	Number	%
Questionnaires being distributed	170	100
Questionnaires that are returned	160	94.12
Questionnaires that are fulfilling the requirement	160	100

4.2 The Description of Respondent

4.2.1 Based on the Gender

The respondents are categorized into male and female. In the data collection, the number of male respondents are 72 people. Meanwhile, the female respondents are 88 people. Most respondents are female. The classification of the data collection based on gender can be seen in the Table 4.2.

Table 4. 2 The Classification of Respondent Based on the Gender

Description	Number	%
Male	72	45.0
Female	88	55.0
Total	160	100

4.2.2 Based on the Level of Individuals in Shopee Business

The respondent is parted into private employee, students or college students, and entrepreneurs. In this data collection, the respondent who is private employee is 1 people (0.06%), students or college students are 19 people (12.1%) and the rest are entrepreneurs consists of 137 people (87.3%). The further classification of this data can be seen in table 4.3.

Table 4. 3 The Classification of Respondent Based on Individual Level

Description	Number	%
Students or College Students	19	11.9
Entrepreneurs	141	88.1
Total	160	100

4.2.3 Based on the Education Level of Individuals in Business

The respondents are categorized into senior high school students, associate degree, and bachelor. In this data collection, the respondents who are senior high school students are 26 people (16.3%), associate degree are 3 people (1.9%) and the rest are bachelors consists of 131 people (81.9%). The further classification of this data can be seen in Table 4.4.

Table 4.4 Classification of Respondent Based on Education Level

Education Level	Number	%
Senior High School	26	16.3%
D3	3	1.9%
S1	131	81.9%
Total	160	100%

The results in Table 4.4 above shows that the users of Shopee platform are dominated by respondents whose educational background are bachelor, there are as many as 131 people (81.9%) from the existing sample.

4.3. Evaluation of Measurement (Outer Model)

4.3.1 Test of Validity

In this research, validity test that will be used is convergent validity and discriminant validity. Convergent validity is taken from the measurement model that uses reflective indicator which is based on the correlation using item score or component score with construct score that is calculated using SMARTPLS. The

reflective measurement can be considered as high if the correlation is more than 0,5. (with significant level of 0,05 and T statistic > 1,64).

On the other hand, discriminant Validity will be used by comparing the value of square root of average variance extracted (AVE) in every construct with the correlation between one construct and another construct in the model. The good value of discriminant validity can be found if the square root of AVE in every construct is bigger compared to the value of correlation between one construct to the other construct in the model. Furthermore, the initial item loading and AVE in initial model can be seen in Table 4.5 below:

Table 4. 5 Initial Item Loadings and AVE in Initial Model

Category	No	Code	Outer Loading	AVE
Performance Expectancy	1	PE 1	0,954	0.876
	2	PE 2	0,955	
	3	PE 3	0,949	
	4	PE 4	0,885	
Effort Expectancy	1	EE 1	0,942	0.883
	2	EE 2	0,939	
	3	EE 3	0,948	
	4	EE 4	0,929	
Social Influence	1	SI 1	0.924	0.888
	2	SI 2	0.841	
	3	SI 3	0.931	

	4	SI 4	0.857	
Facilitating Condition	1	FC 1	0.936	0.935
	2	FC 2	0.992	
	3	FC 3	0.953	
	4	FC 4	0.986	
Hedonic Motivation	1	HM 1	0.833	0.872
	2	HM 2	0.920	
	3	HM 3	0.967	
	4	HM 4	0.765	
Habit	1	HB 1	0.960	0.870
	2	HB 2	0.889	
	3	HB 3	0.970	
	4	HB 4	0.909	
Intention to Use Shopee	1	IU 1	0.899	0.933
	2	IU 2	0.936	
	3	IU 3	0.925	
	4	IU 4	0.975	
Actual Behavior	1	AB 1	0.917	0.898
	2	AB2	0.949	
	3	AB3	0.963	
	4	AB4	0.961	

Table 4.5 above indicates that AVE in every construct Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Habit (HB), Intention to Use Shopee (IU), and Actual

Behavior (AB) are already above 0.5. Thus, the indicators that are used in this research are valid or already fulfilled the convergent validity.

Cross-loading is the first way to assess the discriminant validity of the indicator. The value of an indicator on a related construct must be greater than the cross-loading value on another construct. The results of the cross-loading values that have been obtained is presented in Table 4.6.

Table 4. 6 Cross Loading

	AB	EE	FC	HB	HM	IU	PE	SI
AB1	0.917	0.486	0.724	0.632	0.626	0.745	0.592	0.487
AB2	0.949	0.489	0.791	0.668	0.662	0.784	0.614	0.496
AB3	0.963	0.703	0.731	0.781	0.615	0.834	0.695	0.567
AB4	0.961	0.705	0.734	0.784	0.623	0.836	0.7	0.565
EE1	0.691	0.942	0.488	0.854	0.684	0.709	0.77	0.736
EE2	0.819	0.939	0.621	0.866	0.689	0.841	0.834	0.765
EE3	0.455	0.948	0.512	0.722	0.751	0.73	0.866	0.856
EE4	0.35	0.929	0.421	0.688	0.735	0.635	0.814	0.828
FC1	0.852	0.785	0.936	0.764	0.866	0.882	0.859	0.808
FC2	0.764	0.482	0.992	0.51	0.793	0.789	0.708	0.659
FC3	0.634	0.331	0.953	0.389	0.693	0.663	0.615	0.594
FC4	0.758	0.468	0.986	0.558	0.813	0.79	0.734	0.694
HB1	0.741	0.807	0.477	0.96	0.59	0.673	0.711	0.645
HB2	0.64	0.782	0.446	0.889	0.614	0.566	0.649	0.609
HB3	0.754	0.788	0.63	0.97	0.685	0.833	0.876	0.778
HB4	0.686	0.76	0.611	0.909	0.723	0.88	0.902	0.816
HM2	0.749	0.559	0.809	0.542	0.92	0.751	0.675	0.629
HM3	0.501	0.656	0.711	0.633	0.967	0.763	0.84	0.792

IU2	0.919	0.793	0.782	0.768	0.741	0.936	0.822	0.726
IU4	0.665	0.687	0.749	0.743	0.906	0.975	0.931	0.838
PE1	0.707	0.792	0.799	0.709	0.872	0.904	0.954	0.894
PE3	0.622	0.841	0.768	0.86	0.88	0.83	0.949	0.909
SI1	0.336	0.67	0.623	0.515	0.826	0.665	0.804	0.924
SI3	0.45	0.902	0.477	0.829	0.712	0.671	0.848	0.913

In Table 4.6 above, discriminant validity with cross loading will be used to test the reflective indicator. The indicator can be considered as valid if the loading factor is the highest compared to the construct that is appointed as compared to the other construct.

4.3.2 Test of Reliability

To test the variability of the construct, the researcher will use composite reliability. The construct can be considered as reliable if the value of composite reliability is higher than 0,70. The result of the calculation of construct as summarized in the internal composite reliability and correlation among constructs can be seen in Table 4.7.

Table 4. 7 Internal Composite Reliability and Correlation among Constructs

	AB	EE	FC	HB	HM	IU	PE	SI
AB	0.947	-	-	-	-	-	-	-
EE	0.633	0.94	-	-	-	-	-	-
FC	0.786	0.551	0.967	-	-	-	-	-
HB	0.758	0.839	0.588	0.933	-	-	-	-
HM	0.666	0.759	0.825	0.703	0.879	-	-	-

IU	0.845	0.783	0.816	0.804	0.867	0.923	-	-
PE	0.688	0.875	0.763	0.852	0.864	0.913	0.976	-
SI	0.559	0.845	0.721	0.771	0.84	0.831	0.946	0.988

AB : Actual Behavior

HM : Hedonic Motivation

EE : Effort Expectancy

IU : Intention to Use Shopee

FC : Facilitating Condition

PE : Performance Expectancy

HB : Habit

SI : Social Influence

Table 4.7 above table shows that the value of composite reliability for every constructs are already above 0,70, it means that every constructs in the model that has been estimate, has met the criteria of discriminant validity. The lowest value of composite reliability is 0,879 in the construct of Hedonic Motivation (HM).

Reliability tests can also be strengthened with Cronbach's Alpha that the Output of SmartPLS Version 3 gives the following results:

Table 4. 8 Cronbach's Alpha

	Cronbach's Alpha
Actual Behavior	0.962
Effort Expectancy	0.956
Facilitating Condition	0.977
Habit	0.95
Hedonic Motivation	0.884
Intention to Use Shopee	0.942
Performance Expectancy	0.953
Social Influence	0.902

The suggested value is above 0.6. Table 4.8 above indicates that Cronbach's Alpha value for all constructs is above 0.6. The lowest value is 0.884 (Hedonic Motivation).

Communality and Redundancy measurements with the SmartPLS Version 2 program provide the following results:

Table 4.9 Communality dan Redundancy

	Communality	Redundancy
Actual Behavior	0.802	0.682
Effort Expectancy	0.778	
Facilitating Condition	0.86	
Habit	0.757	
Hedonic Motivation	0.561	
Intention to Use Shopee	0.73	0.767
Performance Expectancy	0.773	
Social Influence	0.603	

Table 4.9 shows that communality values on all constructs above 0.5 reinforced the test results with Composite Reliability and Cronbach's Alpha. Furthermore, the value of Redundancy Actual Behavior is 0.682 and Intention to Use Shopee is 0.767 which is considered as high.

4.4 Valuing the Inner Model or Structural Model from the Result of the Research

After the estimated model met the criteria of outer model, the next step was conducting test of structural model (inner model).

4.4.1 Test of R-Square (R^2)

From the data that are analyzed, the value of R-Square can be seen in the Table 4.10.

Table 4.10 R^2 Value

Construct	R Square
Intention to Use Shopee	0.915
Actual Behavior	0.771

Table 4.10 above shows that the value of 0.915 for construct Intention to Use Shopee (IU) indicates that Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Hedonic Motivation (HM), Habit (HB) are able to describe the variance of Intention to Use Shopee (IU) by 91.5 %. Meanwhile, the value of R-Square of Actual Behavior (AB) is 0.771, which indicates that Intention to Use Shopee (IU) can describe the variance of Actual Behavior (AB) by 77.1%.

4.4.2 Goodness of Fit

The Goodness of Fit (GoF) test is carried out by taking the square root of the average AVE value and the average R-Square value. The data are presented in Table 4.11.

Tabel 4.11 Values of AVE and R -Square

Variable	AVE	R-Square
Intention to Use Shopee	0.851	0.915
Actual Behavior	0.898	0.771
Average Values	0.875	0.843

Based on Table 4.11 when the assessment of GoF is 0.1 then it can be categorized as a small GoF. Meanwhile, when the value of GoF is 0.25, then it can be categorized as moderate GoF. Moreover, if a GoF value is 0.36, it can be categorized as large GoF. To find out how many GoF can be done, the following calculation is applied:

$$\begin{aligned}
 \text{GoF} &= \sqrt{\text{Com} \times R^2} \\
 &= \sqrt{0.875 \times 0.843} \\
 &= \sqrt{0.738} \\
 &= 0.859
 \end{aligned}$$

Based on the calculation results above, the GoF value is 0.859, which means that the value obtained is in the large GoF category. Therefore, it can be concluded that this research has a strong research model.

4.4.3 Test of T-Statistic

Based on the data that have been processed, the result of T-statistic test that was used to test the hypothesis can be seen in the Table 4.12.

Table 4.12 The conclusion of Hypotheses (T-statistic)

Hypotheses	Relation	Original Sample (O)	T Statistik (O/STDEV)	Status
H1	PE -> IU	1.15	4.175	Accepted
H2	EE-> IU	0.03	0.417	Not Accepted
H3	SI -> IU	-0.455	3.63	Not Accepted
H4	FC -> IU	0.286	4.915	Accepted

H5	HM -> IU	-0.063	0.351	Not Accepted
H6	HB -> IU	0.026	0.342	Not Accepted
H7	HB -> AB	0.29	3.89	Accepted
H8	FC-> AB	0.347	6.558	Accepted
H9	IU -> AB	0.328	3.112	Accepted

To find out the results of the hypothesis test in Table 4.12, it can be done by comparing the results of T Statistics with t table, where the t table in this study use 1,962. By doing so, the results shows that performance expectancy, social influence, facilitating condition and habit have positive relationship toward intention use to Shopee. Moreover, the other result shows that habit, facilitating condition, and intention to use Shopee has positive relationship towards actual behavior. Out of 9 hypotheses, 6 hypotheses are accepted and 3 hypotheses are not accepted. The detailed discussion of hypotheses result will be explained as follows.

4.4.3.1 The test of Hypotheses 1 H1 (The Relationship between Performance

Expectancy towards Intention to Use Shopee)

Hypothesis H1 proposes that there is a positive relationship between performance expectancy towards intention to use Shopee. The results indicate that the original sample estimate of the performance expectancy variable towards the intention to use Shopee is 1.15 with a t count of 4.175. The value of 1.15 indicates that there is a positive relationship between performance expectations and the intention to use Shopee. Meanwhile, it is also known that t count (4.175) > t table (1.962). This indicates that the first hypothesis which states “H1: There is a positive relationship between Performance Expectancy towards Intention to Use Shopee” is accepted.

Hypothesis H1 is accepted. This result indicates that performance expectancy has positive impact towards intention to use Shopee. In addition, this finding is not in line with previous research from Piarna and Fathurrohman (2019) study. Hence, the performance expectancy in this result shows the individual believes that using the system can help and provide benefits in their business.

The results indicate that the users have small level of trust using Shopee application for their business. There is barely any research conducted by Shopee regarding SMEs. Thus, the researcher proposes that Shopee application to do some research regarding the potential of SMEs in Indonesia. Most of entrepreneurs of SMEs are fresh graduates that have no single experience in field work. Using Shopee application as their alternatives business, it can improve their benefit in uses business. Hence, it is important that Shopee application to conduct some approach towards those SMEs.

4.4.3.2 The test of Hypotheses 2 H2 (The Relationship between Effort

Expectancy towards Intention to Use Shopee)

Hypothesis H2 proposes that there is a positive relationship between effort expectancy towards intention to use Shopee. The results indicate that the original sample estimate of the effort expectancy variable towards the intention to use Shopee is 0.03 with a t count of 0.417. The value of 0.03 indicates that there is no positive relationship between effort expectancy and the intention to use Shopee. Meanwhile, it is also known that t count (0.417) < t table (1.962). This indicates that the second

hypothesis which states “H2: There is a positive relationship between Effort Expectancy towards Intention to Use Shopee” is not accepted.

Hypothesis H2 is not accepted. This result indicates that effort expectancy has no positive impact towards intention to use Shopee. In addition, this finding is in line with previous research from Piarna and Fathurrohman (2019) study. Therefore, effort expectancy has no positive relation with Intention to Use Shopee.

The implication of the result is that the entrepreneurs of SMEs understand how to use Shopee application. Effort expectancy measures the level of ease using a system. Most entrepreneurs agreed that by doing business with Shopee application, it makes their business run smoothly without any problem. Hence, the entrepreneurs have desire to use Shopee application in their business.

4.4.3.3 The test of Hypotheses 3 H3 (The Relationship between Social Influence towards Intention to Use Shopee)

Hypothesis H3 proposes that there is a positive relationship between social influence towards intention to use Shopee. The results indicate that the original sample estimate the effort expectancy variable towards the intention to use Shopee is -0.455 with a t count of 3.63. The value of -0.455 indicates that there is a negative relationship between effort expectancy and the intention to use Shopee. Meanwhile, it is also known that t count (3.63) < t table (1.962). This indicates that the third hypothesis that states “H3: There is a positive relationship between Social Influence towards Intention to Use Shopee” is not accepted.

Hypothesis H3 is not accepted. This result indicates that social influence has negative impact towards intention to use Shopee. In addition, this finding is in line with previous research from Piarna and Fathurrohman (2019) study. One of the factors that influence a person's intention to use the system is if he/she gets advice from the people around them, especially those closest to him/her. From this result, the social influence has no influence toward intention to use Shopee.

The result of this research implies that the entrepreneurs of SMEs have less need to use Shopee application in their business because not many people around them use or know Shopee application. It indicates that the entrepreneurs perceive Shopee application as their alternative way to run their business and stick around with traditional business method. The researcher suggests Shopee application to enhance their quality of their appearance in their system to attract SMEs entrepreneurs and also the customer in order to attract more people to use Shopee application. Therefore, the entrepreneurs feel that they need to use Shopee application if people around them are doing so.

4.4.3.4 The test of Hypotheses 4 H4 (The Relationship between Facilitating Condition towards Intention to Use Shopee)

Hypothesis H4 proposes that there is a positive relationship between facilitating condition towards intention to use Shopee. The results indicate that the original sample estimate of the facilitating condition variable towards the intention to use Shopee is 0.286 with a t count of 4.915. The value of 0.286 indicates that there is positive

relationship between facilitating condition and the intention to use Shopee. Meanwhile, it is also known that t count (4.915) > t table (1.962). This indicates that the fourth hypothesis which states “H4: There is a positive relationship between facilitating condition towards Intention to Use Shopee” is accepted.

Hypothesis H4 is accepted. This result indicates that social influence has positive impact towards intention to use Shopee. In addition, this finding is not in line with previous research from Piarna and Fathurrohman (2019) study. Therefore, facilitating condition enhances an individual's level of confidence in the availability of infrastructure to support the use of the system.

Implication of this result is that most of the entrepreneurs have infrastructure to support the use of Shopee application. Infrastructure support means that any instruments that help entrepreneur in running their business such as smartphone, internet quota, and internet network. Therefore, the entrepreneurs have adequate infrastructure and technical facilities to run their business in Shopee application.

4.4.3.5 The test of Hypotheses 5 H5 (The Relationship between Hedonic

Motivation towards Intention to Use Shopee)

Hypothesis H5 proposes that there is a positive relationship between hedonic motivation towards intention to use Shopee. The results indicate that the original sample estimate of the hedonic motivation variable towards the intention to use Shopee is -0.063 with a t count of 0.351. The value of -0.063 indicates that there is negative relationship between effort expectancy and the intention to use Shopee. Meanwhile, it

is also known that t count (0.351) < t table (1.962). This indicates that the third hypothesis which states “H5: There is a positive relationship between hedonic motivation towards Intention to Use Shopee” is not accepted.

Hypothesis H5 is not accepted. This result indicates that hedonic motivation has negative impact towards intention to use Shopee. In addition, this finding is in line with the previous research by Piarna and Fathurrohman (2019) study. Therefore, hedonic motivation has no positive relation with Intention to use Shopee.

The result indicates that the entrepreneurs lack of motivation to use Shopee application for their business. In addition, hedonic motivation also shows the pleasure level of entrepreneur by using Shopee application without thinking another platform. Thus, entrepreneurs perceive that Shopee application is not the only platform for giving any enjoyment in their business.

4.4.3.6 The test of Hypotheses 6 H6 (The Relationship between Habit towards Intention to Use Shopee)

Hypothesis H6 proposes that there is a positive relationship between habit towards intention to use Shopee. The results indicate that the original sample estimate of the habit variable towards the intention to use Shopee is 0.026 with a t count of 0.342. The value of 0.026 indicates that there is a positive relationship between effort expectancy and the intention to use Shopee. however, it is also known that t count (0.342) < t table (1.962). This indicates that the sixth hypothesis which states “H6:

There is a positive relationship between habit towards Intention to Use Shopee” is not accepted.

Hypothesis H6 is not accepted. This result indicates that habit has no positive relationship towards intention to use Shopee. In addition, this finding is in line with the previous research by Piarna and Fathurrohman (2019) study. Therefore, habit has no significant influence towards intention to use Shopee application.

The result implies that the entrepreneurs have little experience in using Shopee application in their business. Habit shows that the degree of someone to perform behavior based on experience. Thus, the entrepreneurs are still learning to use Shopee application because they have little experience with Shopee application.

4.4.3.7 The test of Hypotheses 7 H7 (The Relationship between habit towards Actual Behavior)

Hypothesis H7 proposes that there is a positive relationship habit towards actual behavior. The results indicate that the original sample estimate of the habit variable towards actual behavior is 0.29 with a t count of 3.89. The value of 0.347 indicates that there is positive relationship between habit and actual behavior. Meanwhile, it is also known that t count (3.89) > t table (1.962). This indicates that the seventh hypothesis which states “H7: There is a positive relationship between habit towards actual behavior” is accepted.

Hypothesis H7 is accepted. This result indicates that habit has positive impact towards actual behavior. In addition, this finding is not in line with the previous

research from Piarna and Fathurrohman (2019) study. Therefore, in this result, habit has positive relationship towards actual behavior.

The result implies that the entrepreneurs have good impression in using Shopee application for their business. It means that the entrepreneurs use Shopee application frequently. Hence, the entrepreneurs show the frequency of use and interaction between them and technology indicates the ease of using Shopee application.

4.4.3.8 The test of Hypotheses 8 H8 (The Relationship between Facilitating Condition towards Actual Behavior)

Hypothesis H8 proposes that there is a positive relationship facilitating condition towards actual behavior. The results indicate that the original sample estimate of the facilitating condition variable towards actual behavior is 0.347 with a t count of 6.558. The value of 0.347 indicates that there is a positive relationship between facilitating condition and actual behavior. Meanwhile, it is also known that t count (6.558) > t table (1.962). This indicates that the eight hypothesis which states “H7: There is a positive relationship between facilitating condition towards actual behavior” is accepted.

Hypothesis H8 is accepted. This result indicates that facilitating condition has positive impact towards actual behavior. In addition, this finding is not in line with the previous research from Piarna and Fathurrohman (2019) study. In this result, facilitating condition has positive relationship towards actual behavior. Moreover, the result implies that entrepreneurs have good impression towards Shopee application due

to adequate technology facilities that support their business. Hence, the entrepreneurs believe that using Shopee as daily basis will improve their business.

4.4.3.9 The test of Hypotheses 9 H9 (The Relationship between Intention to Use Shopee towards Actual Behavior)

Hypothesis H9 proposes that there is a positive relationship intention to use Shopee towards actual behavior. The results indicate that the original sample estimate of the intention to use Shopee variable towards the actual behavior is 0.328 with a t count of 3.112. The value of 0.328 indicates that there is positive relationship between intention to use Shopee and actual behavior. Meanwhile, it is also known that t count (3.112) > t table (1.962). This indicates that the ninth hypothesis which states “H9: There is a positive relationship between intention to use Shopee towards actual behavior” is accepted.

Hypothesis H9 is accepted. This result indicates that intention to use Shopee has positive impact towards actual behavior. In addition, this finding is not in line with the previous research from Piarna and Fathurrohman (2019) study. In this result, intention to use Shopee has positive relationship towards actual behavior. In addition, the result implies that entrepreneurs have positive feelings in using Shopee with the frequency of use Shopee as an indicator. The intensity also indicates the easy of using Shopee application in their business.

CHAPTER V

CONCLUSIONS, IMPLICATIONS, AND RECOMMENDATIONS

In this final chapter, the researcher provides the conclusions of the research, implications, research limitations, and recommendations. Moreover, the research limitations will be followed by the recommendations from the researcher to the readers of this research and to future researchers who study the same topic or relevant topics.

5.1 Conclusions

This research shows UTAUT model can explain the factors that influence a person's intention to use Shopee among entrepreneurs. Based on several test results in this study, it can be concluded that:

1. Performance Expectancy has positive influence towards Intention to use Shopee Application
2. Effort Expectancy has negative influence towards Intention to use Shopee Application
3. Social Influence has negative influence towards Intention to use Shopee Application
4. Facilitating Conditions has positive influence towards Intention to use Shopee Application

5. Hedonic Motivation has negative influence towards Intention to use Shopee Application
6. Habit has negative influence towards Intention to use Shopee Application
7. Habit has positive influence towards Actual Behavior
8. Facilitating Condition has positive influence towards Actual Behavior
9. Intention to use Shopee Application has positive influence towards Actual Behavior

5.2 Contributions and Implications of Research

Based on the results of this research, the theoretical implications and practical implications can be presented as follows:

1. Theoretical Contributions
 - a. The results of this research shows that habit has positive influence toward actual behavior. It means the entrepreneurs are actually using Shopee application for their daily business. However, entrepreneurs find out Shopee application as alternative platform only because the relation between habit and intention to use Shopee application has no influence at all.
 - b. The finding in this research shows that facilitating condition has positive influence towards actual behavior. Entrepreneurs has already sufficient tools to install Shopee application such as handphone and internet connection. In

addition, facilitating condition has also positive influence towards intention to use Shopee application. Thus, entrepreneurs have no difficulties to manage Shopee application for their business.

2. Practical implications

The results of this research are used as feedback towards Shopee application. The results indicates that entrepreneurs face difficulties to perform business. In addition, after getting recommended by their people around them, the entrepreneurs find out that Shopee application is just another platform to run the business. Moreover, Shopee application is not giving comfort event or display for entrepreneurs.

The results of this research are also used as foresight for the government. SMEs industry rapidly growth year by year. In this research, the finding shows that online platform has great impact to SMEs industry. Moreover, the finding also benefit to academic purposes to enlarge the research of SMEs industry using entrepreneurs as point of view of the study.

5.3 Future Direction of the Research

In this research, there are several limitations that occurred during the research. Related to the limitations that were occurred during the research, the researcher has several recommendations for the future researchers. The research limitations and research recommendations are:

5.3.1 Research Limitations

Regardless of the results in this research, the researcher realizes that this research has several limitations. The limitations of this research are:

1. At the time of filling out the questionnaire, respondents did not receive instructions. Thus, there is a possibility that the respondents did not understand the questions.
2. The respondents of this research are limited in term of area, because most of respondents are taken from online questionnaire, so the objectivity of this field is limited
3. There are limited previous research related to intention to use Shopee Application from entrepreneurs' the point of view. Many previous researches for this topic are taken from the users' point of view. Thus, this research has limitation to assure the objectivity of this research.

5.3.2 Recommendations

Based on the results of the conclusions, contributions and limitations of the study. There are several recommendations proposed:

1. In the near future, many people especially SMEs entrepreneurs will adopt Shopee Application as their alternative business. Thus, future research can easily enlarge the number of entrepreneurs that will be used as population.

2. Setting the area in the next research can be done easily because more entrepreneurs implement Shopee Application for their business. Future researchers can improve and give additional information related area of intention to use Shopee Application in the future researches.
3. For the next researchers, giving instructions via online is a new challenge because in this research, the researcher uses online form to gain the respondents without any detailed instructions. Ensuring the respondents filling out the questionnaires is quite hard because most respondents ignored the manual instructions at the top. Thus, giving out new ideas to implement new way to give instructions toward online respondents are expected for next researchers to avoid any miscalculation.



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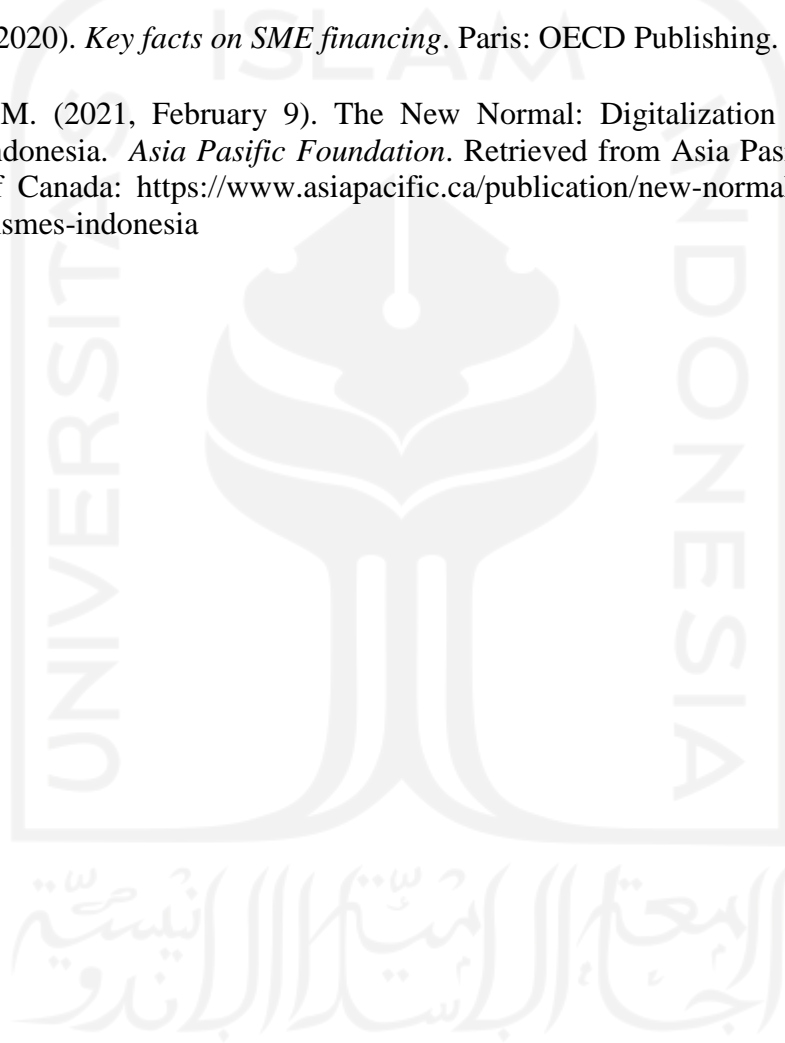
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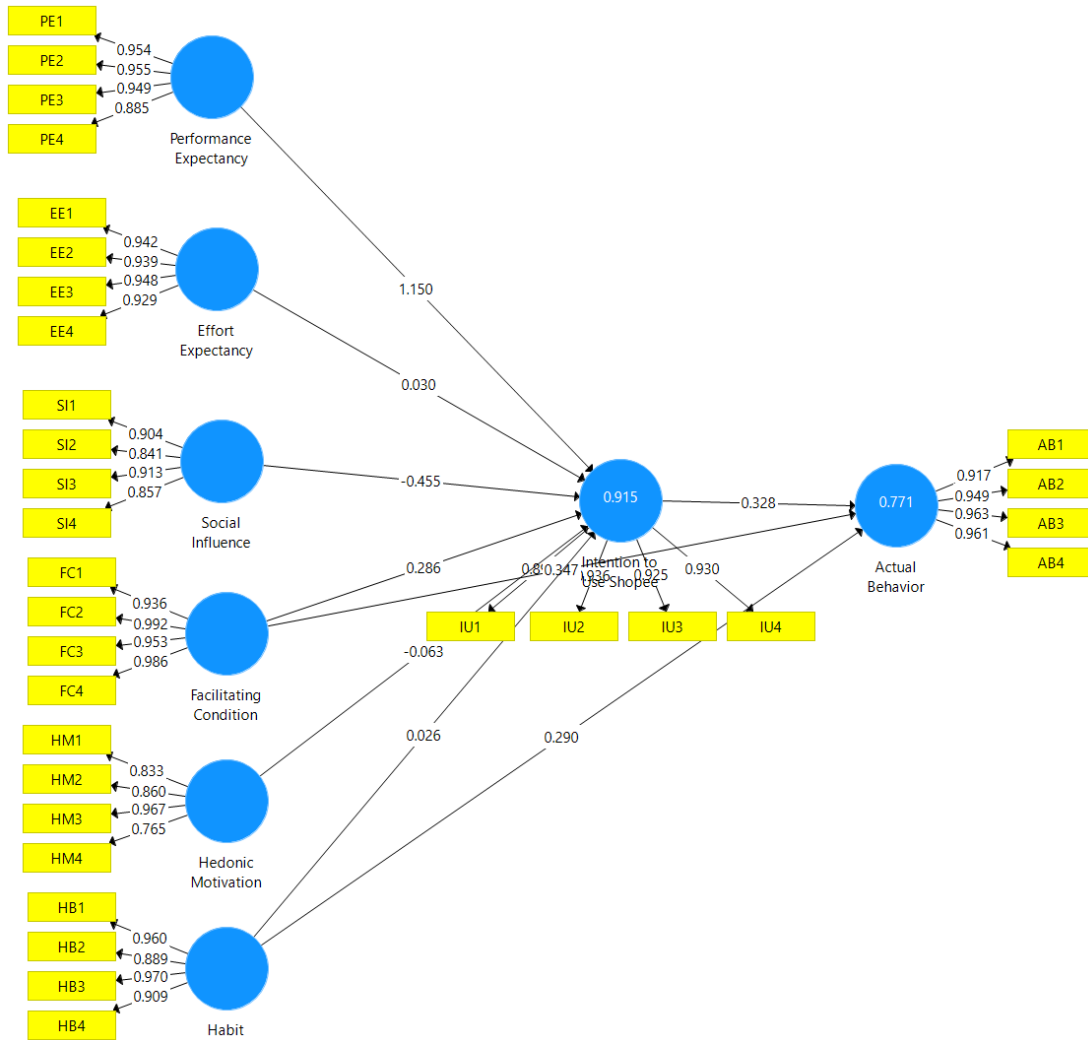
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Attachment 1. Research Result Diagram



الجامعة الإسلامية
الاستدراك الإلكتروني

Attachment 2. Questionnaire

Kuesioner Mengenai Penerapan Shopee oleh UMKM

Kuesioner ini dirancang untuk mengetahui faktor-faktor internal yang mempengaruhi penggunaan Shopee oleh UMKM di Indonesia. Untuk kepentingan itu, kami sangat menghargai dan berterima kasih, jika Bapak/Ibu/Saudara dapat meluangkan waktu sekitar 10-15 menit untuk menjawab kuesioner ini. Partisipasi Bapak/Ibu/Saudara sangat berharga untuk membantu kami menyelesaikan penelitian ini.

Kuesioner ini tanpa identitas dan sifatnya sukarela. Partisipan mempunyai kebebasan untuk membatalkannya kapan saja, tanpa konsekuensi. Semua jawaban hanya akan digunakan untuk penelitian akademik dan aksesnya terbatas bagi peneliti dan supervisor.

Silahkan memilih jawaban yang paling sesuai dengan kondisi anda. Tidak ada jawaban benar atau salah. Bila anda memerlukan ringkasan hasil studi ini, silahkan mengisi formulir pada pada lembar terakhir kuesioner ini. Jika ada pertanyaan terkait dengan kuesioner ini, anda dapat menghubungi kami, melalui:

Muhammad Fathony Fitri Azhari +62 82353025989

(email: muhfathony77@gmail.com)

Hormat Saya,

Muhammad Fathony Fitri Azhari

Fakultas Ekonomi,

Universitas Islam Indonesia

Kuesioner Mengenai Penerapan Shopee oleh UMKM

Dalam studi ini, aplikasi Shopee didefinisikan sebagai alat yang digunakan para pengusaha UMKM untuk membantu usaha mereka agar semakin berkembang dan mempunyai daya saing dengan pengusaha lainnya.

Tujuan utama dari kuesioner ini adalah untuk mengidentifikasi faktor-faktor internal yang dapat mempengaruhi pengusaha UMKM dalam mengadopsi penggunaan aplikasi Shopee pada bisnis Bapak/Ibu/Saudara.

Kuesioner ini terdiri dari 8 (delapan) bagian. Dimana bagian pertama berisi tentang Identitas Diri dan Informasi Penunjang, sedangkan 7 (tujuh) bagian berisi tentang aspek-aspek yang mempengaruhi pengadopsian Shopee oleh pelaku UMKM

Petunjuk Pengisian Kuesioner

1. Mohon Bapak/Ibu/Saudara/I membaca dengan teliti setiap pertanyaan yang diajukan sehingga
Anda mengerti.
2. Mohon Bapak/Ibu/Saudara/I menjawab pertanyaan-pertanyaan di bawah ini dengan jujur dan
sebenar-benarnya.
3. Jika ada hal yang tidak dimengerti, silakan ditanyakan kepada peneliti melalui email
15312208@students.uii.ac.id

Silahkan jawab pernyataan-pernyataan di bawah dengan memberikan tanda silang (X) pada tempat yang tersedia () untuk jawaban yang paling sesuai dengan kondisi anda

1. Alamat e-mail :
2. Apakah Bapak/Ibu/Saudara/i pernah menggunakan Shopee dalam berbisnis?
 - Ya (Mohon untuk melanjutkan)
 - Tidak (Terima kasih, silakan berhenti sampai di sini)

Bagian 1

Identitas Diri dan Informasi Penunjang

1. Nama (Opsional) :
2. Jenis Usaha :
2. Jenis Kelamin : Pria Wanita
3. Usia:
 - 20-25 31-35 41-45 50 tahun ke atas
 - 26-30 36-40 46-50
4. Pendidikan Terakhir
 - SD/Sederajat S1
 - SMP/Sederajat S2
 - SMA/Sederajat S3
 - D3
5. Pekerjaan
 - ASN/TNI/Polri Pegawai Swasta
 - Pegawai BUMN Wirausaha
 - Profesional (Dokter, Pengacara, Notaris, dll.) Pelajar/Mahasiswa
 - Lainnya (_____)

Silahkan jawab pernyataan-pernyataan di bawah dengan memberikan tanda silang (X) pada tempat yang tersedia () untuk jawaban yang paling sesuai dengan kondisi anda.

Untuk menjawab bagian 1 – 5 silahkan menggunakan skala sebagai berikut:

1.	2.	3.	4.	5.	6.
Sangat Tidak Setuju	Tidak Setuju	Agak Tidak Setuju	Agak Setuju	Setuju	Sangat Setuju

Sejauh mana anda setuju atas pernyataan-pernyataan di bawah ini. Silahkan menggunakan skala di atas.

Dalam merespon pernyataan-pernyataan di bawah ini, silahkan merujuk pada teknologi UMKM yang biasa anda gunakan.

Bagian 2		Kode: PE		1	2	3	4	5	6
1.	Aplikasi Shopee memudahkan bisnis UMKM saya								
2.	Shopee meningkatkan kinerja usaha saya								
3.	Shopee memudahkan saya dalam melakukan transaksi								
4.	Shopee meningkatkan produktifitas usaha saya								
Bagian 3		Kode: EE		1	2	3	4	5	6
1.	Aplikasi Shopee mudah dipahami dan dipelajari								
2.	Aplikasi Shopee mudah di-instalasi								
3.	Saya merasa mudah saat memulai usaha di Shopee								
4.	Shopee memudahkan saya dalam menjalani bisnis								
Bagian 4		Kode: SI		1	2	3	4	5	6
1.	Orang-orang di sekitar saya (keluarga/teman/kolega/mentor) menyarankan saya untuk menggunakan Shopee								
2.	Menurut orang yang memengaruhi perilaku saya (keluarga/teman/kolega/mentor) menyarankan saya untuk menggunakan Shopee								
3.	Orang yang saya hormati pendapatnya (keluarga/teman/kolega/mentor) lebih suka saya menggunakan Shopee dalam bisnis								
4.	Orang disekitar saya (keluarga/teman/kolega/mentor) percaya bahwa saya dapat menggunakan Shopee dalam bisnis saya								

1. Sangat Tidak Setuju 2. Tidak Setuju 3. Agak Tidak Setuju 4. Agak Setuju 5. Setuju 6. Sangat Setuju

Sejauh mana anda setuju atas pernyataan-pernyataan di bawah ini. Silahkan menggunakan skala di atas.

Bagian 5		Kode: FC		1	2	3	4	5	6
1.	Saya memiliki koneksi internet dan handphone untuk memulai bisnis saya di aplikasi Shopee								
2.	Saya memiliki pengetahuan yang cukup dalam menerapkan Shopee								
3.	Ada orang yang lebih berpengalaman yang siap membantu saya jika mengalami kesulitan dalam Shopee								
4.	Saya memiliki infrastruktur akses yg memadai untuk menggunakan aplikasi Shopee								
Bagian 6		Kode: HE		1	2	3	4	5	6
1.	Saya merasa senang menggunakan Shopee dalam bisnis saya								
2.	Saya merasa puas menggunakan Shopee dalam bisnis saya								
3.	Shopee membuat saya nyaman dalam melakukan bisnis								
4.	Saya merasa nyaman menggunakan Shopee secara terus menerus								
Bagian 7		Kode: HB		1	2	3	4	5	6
1.	Saya terbiasa menggunakan Shopee dalam bisnis saya								
2.	Saya merasa sebaiknya terus menggunakan Shopee dalam bisnis saya								
3.	Sebuah pilihan tepat menggunakan Shopee dalam bisnis saya								
4.	Saya merasa Shopee sudah menjadi bagian kegiatan bisnis saya dalam sehari hari								

1. Sangat Tidak Setuju 2. Tidak Setuju 3. Agak Tidak Setuju 4. Agak Setuju 5. Setuju 6. Sangat Setuju

Sejauh mana anda setuju atas pernyataan-pernyataan di bawah ini. Silahkan menggunakan skala di atas.

Bagian 8		Kode: BI		1	2	3	4	5	6
1.	Saya berkeinginan untuk terus menggunakan Shopee dalam bisnis saya								
2.	Saya berniat untuk menerapkan Shopee dalam bisnis saya secara terus menerus								
3.	Saya merasa bahwa Shopee akan membuat bisnis saya berjalan dengan baik								
4.	Saya berniat untuk memilih aplikasi Shopee untuk bisnis saya								
Bagian 9		Kode: AB		1	2	3	4	5	6
1.	Saya menggunakan Shopee sehari-hari dalam bisnis saya								
2.	Saya hanya menggunakan Shopee dalam bisnis saya								
3.	Shopee memperluas pengetahuan saya dalam berbisnis								
4.	Shopee meningkatkan keterampilan saya dalam berbisnis								

Attachment 3. Result of Questionnaire

No	PE1	PE2	PE3	PE4	EE1	EE2	EE3	EE4	SI1	SI2	SI3	SI4
1	4	4	4	4	5	5	4	4	4	3	4	5
2	2	2	3	3	2	2	3	3	3	3	3	3
3	5	5	6	6	5	5	5	5	5	5	5	6
4	3	4	3	4	4	4	3	3	3	3	4	4
5	1	2	2	1	1	1	2	2	2	3	2	1
6	5	5	5	5	5	5	5	5	4	4	4	4
7	3	3	3	3	3	3	3	3	3	3	3	3
8	1	2	3	4	4	2	3	4	4	2	4	2
9	6	5	5	6	5	5	6	6	6	6	5	5
10	4	4	5	6	6	6	6	6	4	4	5	5
11	5	5	6	6	5	5	5	5	5	5	5	6
12	5	5	6	6	5	5	5	5	5	5	5	6
13	5	5	5	5	5	5	5	5	4	4	4	4
14	4	4	5	6	6	6	6	6	4	4	5	5
15	3	4	3	4	4	4	3	3	3	3	4	4
16	1	2	3	4	4	2	3	4	4	2	4	2
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18	2	2	3	3	2	2	3	3	3	3	3	3
19	5	5	5	5	5	5	5	5	4	4	4	4
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21	4	4	5	6	6	6	6	6	4	4	5	5
22	5	5	6	6	5	5	5	5	5	5	5	6
23	5	5	6	6	5	5	5	5	5	5	5	6
24	4	4	5	6	6	6	6	6	4	4	5	5
25	6	5	5	6	5	5	6	6	6	6	5	5
26	5	5	5	5	5	5	5	5	4	4	4	4
27	3	4	3	4	4	4	3	3	3	3	4	4
28	4	4	5	6	6	6	6	6	4	4	5	5
29	4	4	5	6	6	6	6	6	4	4	5	5
30	1	2	3	4	4	2	3	4	4	2	4	2
31	1	2	2	1	1	1	2	2	2	3	2	1
32	6	5	5	6	5	5	6	6	6	6	5	5
33	4	4	5	6	6	6	6	6	4	4	5	5
34	5	5	5	5	5	5	5	5	4	4	4	4
35	5	5	5	5	5	5	5	5	4	4	4	4

36	5	5	5	5	5	5	5	5	4	4	4	4
37	4	4	5	6	6	6	6	6	4	4	5	5
38	6	5	5	6	5	5	6	6	6	6	5	5
39	1	2	3	4	4	2	3	4	4	2	4	2
40	4	4	4	4	5	5	4	4	4	3	4	5
41	4	4	4	4	5	5	4	4	4	3	4	5
42	4	4	4	4	5	5	4	4	4	3	4	5
43	4	4	4	4	5	5	4	4	4	3	4	5
44	4	4	4	4	5	5	4	4	4	3	4	5
45	4	4	4	4	5	5	4	4	4	3	4	5
46	4	4	4	4	5	5	4	4	4	3	4	5
47	4	4	4	4	5	5	4	4	4	3	4	5
48	4	4	4	4	5	5	4	4	4	3	4	5
49	3	4	3	4	4	4	3	3	3	3	4	4
50	1	2	2	1	1	1	2	2	2	3	2	1
51	5	5	6	6	5	5	5	5	5	5	5	6
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53	4	4	5	6	6	6	6	6	4	4	5	5
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55	3	4	3	4	4	4	3	3	3	3	4	4
56	6	5	5	6	5	5	6	6	6	6	5	5
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62	4	4	4	4	5	5	4	4	4	3	4	5
63	4	4	4	4	5	5	4	4	4	3	4	5
64	4	4	4	4	5	5	4	4	4	3	4	5
65	4	4	4	4	5	5	4	4	4	3	4	5
66	1	2	3	4	4	2	3	4	4	2	4	2
67	1	2	2	1	1	1	2	2	2	3	2	1
68	4	4	5	6	6	6	6	6	4	4	5	5
69	5	5	6	6	5	5	5	5	5	5	5	6
70	5	5	6	6	5	5	5	5	5	5	5	6
71	5	5	6	6	5	5	5	5	5	5	5	6
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73	5	5	5	5	5	5	5	5	4	4	4	4
74	6	5	5	6	5	5	6	6	6	6	5	5

75	6	5	5	6	5	5	6	6	6	6	5	5
76	6	5	5	6	5	5	6	6	6	6	5	5
77	4	4	4	4	5	5	4	4	4	3	4	5
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