FACTORS INFLUENCING MSMEs USING SHOPEE-FOOD APPLICATION

TO RUN THEIR BUSINESS

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A BACHELOR THESIS

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DECLARATION OF AUTHENTICITY

Herein I declare the originality of the thesis, I have not presented anyone someone's work to obtain my university degree, nor have I presented anyone else's words, ideas, or expression without acknowledgment. All quotations are cited and listed in the bibliography of the thesis. If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, April 4th, 2022

YUDICIUM THESIS REPORT

Bismillahirrahmanirrahim,

In the 2021/2022 Even Semester, Wednesday, April 20, 2022, the Accounting Study Program of the Faculty of Business and Economics UII has held a Final Project/Thesis Report Examination compiled by:

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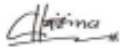BUSINESS
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FACTORS INFLUENCING MSMEs USING SHOPEE-FOOD APPLICATION

TO RUN THEIR BUSINESS

A THESIS

Presented as Partial Fulfilment of the Requirements

to Obtain the Undergraduate Degree in Department of Accounting

Written by:

Sabrina Qurrota 'Aini

Student Number: 18312190

DEPARTMENT OF ACCOUNTING

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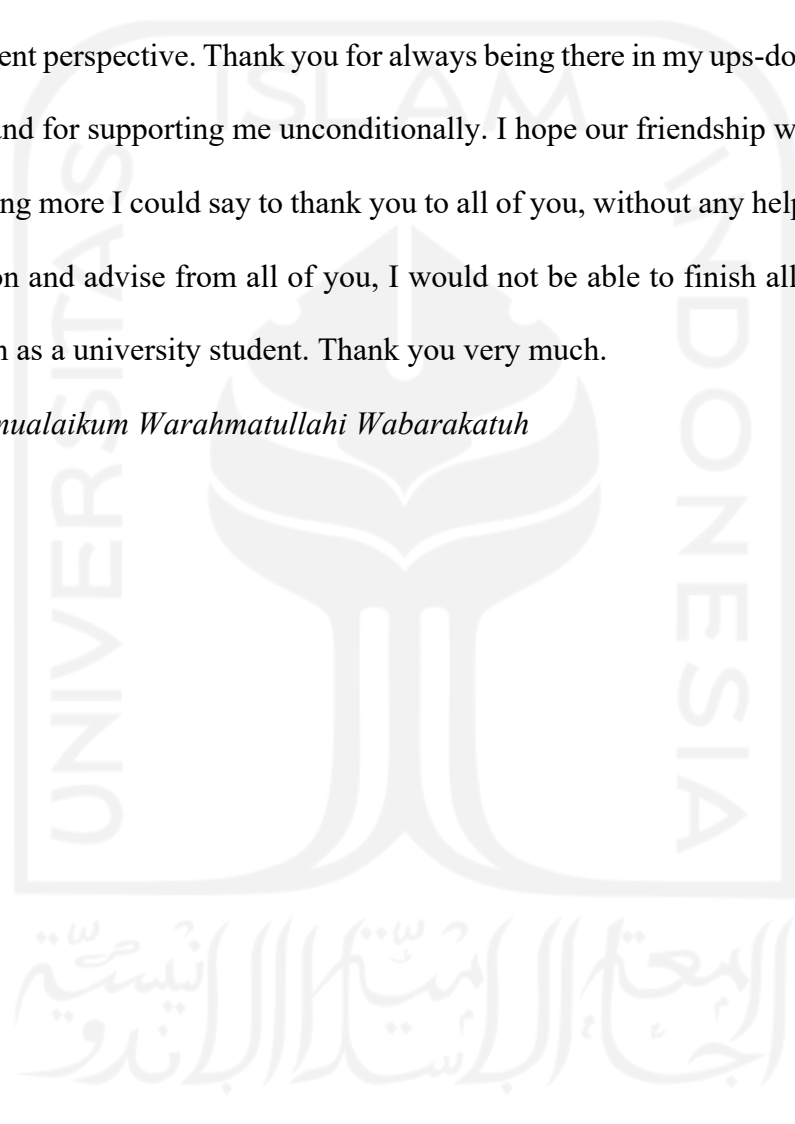
ABSTRACT

This study aims to identify factors influencing MSMEs using *Shopee-food* application to run their business. This study uses quantitative approach. Using the survey method and questionnaire methodology, data are collected directly from the respondent as a sample.

The population in this study were culinary MSME's in Kauman, Solo, The number of samples used in this study were 58 culinary MSME's. Therefore, the sample technique used in this study is saturated sample. The data analysis technique used is SmartPLS 3.0 software.

The results show that 1) Perceived ease of use has a positive and significant effect on attitude towards using *Shopee-food*, 2) Attitude toward use affects the relationship between perceived ease of use and intention to use *Shopee-food*, 3) Perceived of usefulness has a positive and significant effect on attitude towards using *Shopee-food*, 4) Attitude toward use affects the relationship between perceived usefulness and intention to use *Shopee-food*, 5) Relative advantage has a positive and significant effect on attitude towards using *Shopee-food*, 6) Attitude toward use affects the relationship between relative advantage and intention to use *Shopee-food*, 7) Attitude toward use has a positive and significant effect on intention to using *Shopee-food*.

Keywords: Perceived Ease of Use, Perceived Usefulness, Relative Advantage, Attitude Toward Use, Intention to Use

ABSTRAK

Penelitian ini bertujuan untuk mengidentifikasi faktor-faktor yang mempengaruhi UMKM menggunakan aplikasi Shopee-food dalam menjalankan usahanya. Penelitian ini menggunakan pendekatan kuantitatif. Dengan menggunakan metode survei dan metodologi kuesioner, data dikumpulkan langsung dari responden sebagai sampel.

Populasi dalam penelitian ini adalah UMKM kuliner di Kabupaten Kauman, Solo. Jumlah sampel yang digunakan dalam penelitian ini adalah 58 UMKM kuliner. Oleh karena itu, teknik sampel yang digunakan dalam penelitian ini adalah sampel jenuh. Teknik analisis data yang digunakan adalah software SmartPLS 3.0.

Hasil penelitian menunjukkan bahwa 1) Persepsi kemudahan penggunaan berpengaruh positif dan signifikan terhadap sikap terhadap penggunaan *Shopee-food*, 2) Sikap terhadap penggunaan mempengaruhi hubungan antara persepsi kemudahan penggunaan dengan niat menggunakan *Shopee-food*, 3) Persepsi kegunaan memiliki berpengaruh positif dan signifikan terhadap sikap terhadap penggunaan *Shopee-food*, 4) Sikap terhadap penggunaan mempengaruhi hubungan antara persepsi kegunaan dan niat menggunakan *Shopee-food*, 5) Keunggulan relatif berpengaruh positif dan signifikan terhadap sikap terhadap penggunaan *Shopee-food*, 6) Sikap terhadap penggunaan mempengaruhi hubungan antara keuntungan relatif dengan niat menggunakan *Shopee-food*, 7) Sikap terhadap penggunaan berpengaruh positif dan signifikan terhadap niat menggunakan *Shopee-food*.

Kata kunci: Perceived Ease of Use, Perceived Usefulness, Relative Advantage, Sikap

Terhadap Penggunaan, Niat Terhadap Penggunaan

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CHAPTER I

INTRODUCTION

1.1 Study Background

Technology is developing rapidly in this era and has an important role in obtaining information and for economic growth in Indonesia. The rapid development of technology makes human work increasingly lighter so that it has a positive impact on every field. Information technology (IT) developments provide great benefits in the field of business, social and it is easier for people to conduct business transactions and communicate. Information technology plays a role in improving the quality of the community's economy. Data from the Association of Indonesian Internet Service Providers (APJII) in 2018 (Tim APJII, 2022), showed that internet users in Indonesia penetrated 171.17 million people from a total of 264.16 people of Indonesia's population, which means that 64.8% of the total population of Indonesia have already used the internet. This number increased by 27.9 million or 10% compared to 2017 (Wijaya & Handriyantini, 2020).

Given the increase in people's income and the growth of the middle class population, as well as the tendency of people's consumption patterns to lead to the consumption of processed food products, the food and beverage industry sector developed in Micro, Small and Medium Enterprises (MSMEs) has the potential to become a means of equalization. MSMEs play an important role in creating jobs and developing the economy. Micro, small and medium enterprises (MSMEs) have a strategic role in national economic development, in addition to playing a role in

economic growth and employment. MSMEs are able to become a priority or the backbone of the populist economic system to reduce poverty and unemployment problems, besides that MSMEs also play a role in the distribution of development results.

Social media is no longer known only as a media that facilitates its users to present themselves on the internet but also as media to sell some products to consumers and it has been known as an online shop. Online shopping is a business or economic activity that uses information and communication technology applications in each transaction and has become a popular way of shopping for consumers. This new innovation for shopping not only for buying and selling but also brings a great number and variety of merchandise to potential consumers and offers numerous business activities in a huge market. Online shopping or marketing via internet is the use of technology (computer) for better marketing production. With online shopping, anyone can complete transactions and buy exchanges anytime and anywhere. In addition, online business is a reliable and practical tool to reduce costs, cycle business flow, and improve relationships with colleagues and clients.

One of the famous online shops in Indonesia is Shopee. Shopee 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 fulfilment support (Shopee, 2021). Shopee offers various product categories such as food and products, men's and women's clothing, computers and accessories, books and stationery, and other categories making it easier for users to do online shopping only through

smartphones. Shopee aims to enable users of the platform to become a link between sellers and buyers in terms of easy and fast way. Services at Shopee include integrated delivery of goods and many innovative social features such as a live chat feature that can be interactive between sellers and buyers and Shopee also provides a hashtag feature where users can follow the latest trends (Kartika & Ganarsih, 2019). Shopee is now starting to explore the world of delivery food. The food feature in the previous Shopee application was already available, but initially this feature was only provided for frozen food, various cakes, processed ingredients, snacks, and some soft drinks. The previously implemented system was not a delivery service, but was sent using an expedition service by a third party or based on a pre-order. *Shopee-food* appeared in April 2020 as a new feature with an online food delivery system like GrabFood and GoFood (Fitria, 2021). Shopee also provides assistance in payment transactions for product purchases that can use several payment methods, such as via bank transfer, paying directly to Indomaret or Alfamart or using an online credit or debit card. In addition to these payment methods, Shopee cooperates with the fintech *Shopee-pay*. Fintech or Financial technology is the name of an innovation in the field of financial services combined with technology which can shorten financial products and services. *Shopee-pay* is used as an alternative payment method at Shopee and to accommodate refunds. Features that can be used in *Shopee-pay* are adding balances, payment transactions on Shopee and withdrawing funds from *Shopee-pay*.

Recently, Kauman, which is located in the center of Solo city, close to *Keraton Solo*, *Pasar Klewer*, and *Masjid Agung Solo*, is being developed to become a Halal

Culinary Tourism. This program is realized by *Masyarakat Ekonomi Syariah* (MES) in collaboration with *Kantor Perwakilan Bank Indonesia Solo* (KPw BI Solo), BUMN, state institutions, private sector, universities, and related community such as the management cooperative of the *Syarikat Dagang Kauman* (SDK), the management of *Masjid Agung Solo*, and the management of the Kauman Association, which is usually referred to as *Paguyuban Kampung Wisata Batik Kauman* (PKWBK) (MES, 2021). Mr. Joko as a Head of Representative Office of Bank Indonesia Solo said "this halal culinary tourism is designed to develop products that are guaranteed to be halal in accordance with the halal product guarantee system. One of these programs is targeting the Kauman Village culinary industry which aims at supporting the branding of Solo as a halal culinary tourism destination" (Adi, 2021). Mr. Gunawan as a Head of Community of *Kampung Wisata Batik Kauman* said "In Kauman, there are 79 culinary MSMEs that have been running so far, but they have not grown and developed due to a lack of education related to licensing that should be owned by these MSMEs (Adi, 2021). Therefore, to support the performance of the MES program, Bank Indonesia (BI) held a coaching with collaboration with other agencies, in order to develop halal culinary in the Kauman area (Adi, 2021).

To support this research, the researcher uses the modification of *Technology Acceptance Model* (TAM) theory to analysis the culinary MSMEs in Kauman. TAM is an information systems theory that describes a model of acceptance and use of an information system, (Davis, 1989). Davis (1989) developed TAM with variables perceived usefulness and perceived ease of use. The concept of the Technology

Acceptance Model, which has been developed by Davis (1989), is a theory that can be used to explain the factors that can affect the acceptance of a system and describe how a system can be accepted by users and used by system users in supporting daily activities (Novindra & Rasmini, 2017). According to Davis (1989), an application that is considered easier to use is more likely to be accepted by users. Perceived usefulness and perceived ease of use are used to predict attitudes and attitudes determine the intention to use. Modification of TAM in this study is with the variable attitude toward using and relative advantage. Therefore, the researcher is interested in conducting a research with the aim of analysing the factors that influence the intentions of culinary MSMEs in using *Shopee-food* services in Kauman, Solo with the research title, "Factors Influencing MSMEs Using Shopee-Food Application to Run Their Business"

1.2 Problem Formulation

Based on the explanation in the research background that has been explained before, the researcher finds problem formulations that will be analysed in this research, which are:

1. Does the perceived ease of use affect the attitude of using *Shopee-food*?

2. Does attitude toward using affect the relationship between perceived ease of use and intention to use *Shopee-food?*

3. Does the perceived of usefulness affect the attitude of using *Shopee-food*?

4. Does attitude toward using affect the relationship between perceived usefulness and intention to use *Shopee-food?*

5. Does the relative advantage affect the attitude of using *Shopee-food*?

6. Does attitude toward using affect the relationship between relative advantage and intention to use *Shopee-food?*

7. Does the attitude toward using affect the intention of using *Shopee-food*?

1.3 Study Objectives

From the explanation above, the purpose of this research is to understand the factors that influence MSMEs using *Shopee-food* application to run their business. Thus, there are several objectives that would like to be achieved, which are:

1. To find out whether perceived ease of use affect the attitude of using *Shopee-food.*

2. To find out whether attitude toward using affects the relationship between perceived ease of use and intention to use *Shopee-food.*

3. To find out whether perceived of usefulness affect the attitude of using *Shopee-food.*

4. To find out whether attitude toward using affects the relationship between perceived usefulness and intention to use *Shopee-food.*

5. To find out whether relative advantage affect the attitude of using *Shopee-food.*

6. To find out attitude toward using affects the relationship between relative advantage and intention to use *Shopee-food.*

7. To find out whether attitude toward using affect the intention of using *Shopee-food.*

1.4 Research Contribution

The contribution of this research is to test the influence of using *Shopee-food* on culinary MSMEs to run their business. Thus, below are the contributions of the research:

1. The researcher is expecting that the result of this research can determine whether application of *Shopee-food* can run MSMEs business.

2. From this research, the researcher is expecting that the result can give additional knowledge that is beneficial as a reference that can be used as a guidance for the future researcher who choose the topic of information system especially related to e-commerce.

1.5 Systematics of Writing

Chapter I: Introduction

In this chapter, the researcher gives a brief explanation about the study background, problem formulation, study objectives, contribution of the research and writing systematics.

Chapter II: Theoretical Review

In this chapter, the researcher gives a brief explanation about the review of literature about Information Technology, MSME, E-commerce, 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 the data that are collected being processed.

Chapter IV: Data Analysis and Discussions

In this chapter, the researcher gives 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 test.

Chapter V: Conclusions and Recommendations

In this chapter, the researcher gives a brief explanation about the conclusion based on the research, research contribution, the limitation during the research progress, and recommendation.
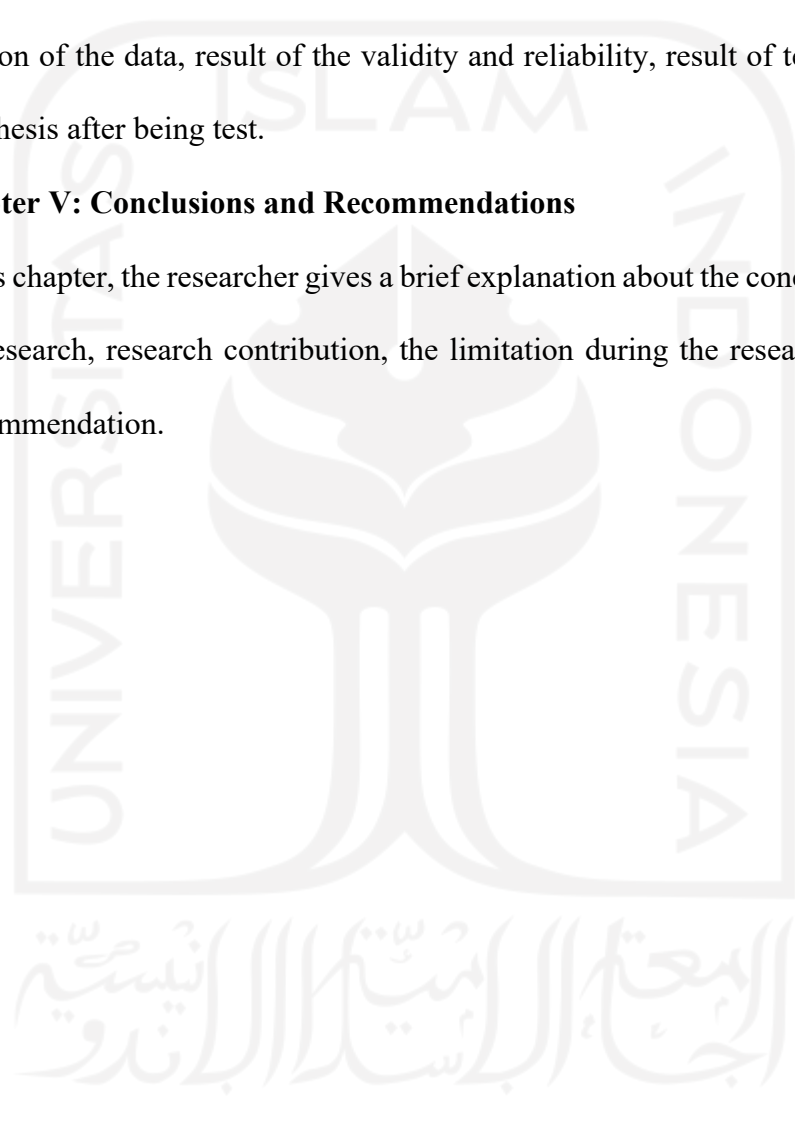
CHAPTER II

THEORETICAL REVIEW

2.1 Theoretical Basis

2.1.1 Information Technology

In business, and non-profit purposes, information technology (IT) plays a critical role. Business innovation is assisted by information technology. Smarter apps, better data storage, faster processing, and more information distribution are the outcome of innovation. Businesses run more efficiently as a result of innovation. In addition, innovation adds value, improves quality, and promotes productivity.

2.1.2 Micro, Small, and Medium Enterprises (MSME)

In Indonesia, MSMEs do not have one standard definition. According to the Decree of the President of the Republic of Indonesia no. 99 of 1998, the definition of Small and Medium Enterprises is a small-scale people's economic activity with business fields which are mostly small business activities and need to be protected to prevent unfair business competition.

MSMEs are an important part of the economy of a country or region, as well as Indonesia. MSMEs have an important role in the speed of the community's economy. These MSMEs are also very helpful to the state or government in terms of creating new jobs and through MSMEs there are also many new work units that use new workers who can support household income. MSMEs have high flexibility when compared to businesses with larger capacities. It is necessary to pay special attention to MSMEs and be supported by accurate information, so that there is a directed

business link between micro, small and medium business actors and elements of business competitiveness, namely market networks. According to Law No. 20 of 2008, MSME is a commercial enterprise managed by an individual which refers to a productive economic venture with the criteria set out in the law.

Definition of MSME according to Republic of Indonesia government regulations:

1. Micro enterprises are productive businesses owned by individuals and or individual business entities that meet the criteria for micro enterprises as regulated in this Government Regulation.

2. Small business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned and controlled, or become part of either directly or indirectly from medium enterprises or large businesses that meet the criteria for small businesses as referred to in this Government Regulation.

3. Medium enterprises are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part of either directly or indirectly with small businesses or large businesses that meet the criteria for medium enterprises as referred to in regulated in this Government Regulation.

The following is the venture capital's classification table based on SK No 094570 A:

Table 2.1

Venture Capital's Classification

No	Classification	Venture Capital
1.	Micro-enterprise	$\geq$ Rp1.000.000.000,00
2.	Small-enterprise	$\geq$ Rp5.000.000.000,00
3.	Medium-enterprise	$\geq$ Rp10.000.000.000,00

According to data from the Ministry of Cooperatives, Small and Medium Enterprises in 2018, the number of MSME actors was 64.2 million or 99.99% of the total number of business actors in Indonesia. The absorption capacity of MSME workers is 117 million workers or 97% of the labour absorption capacity of the business world. Meanwhile, the contribution of MSMEs to the national economy (GDP) was 61.1%, and the remaining 38.9% was contributed by large business actors, which amounted to only 5,550 or 0.01% of the total number of business actors. The MSMEs are dominated by micro business actors, amounting to 98.68% with a workforce absorption capacity of around 89%. Meanwhile, the contribution of micro enterprises to GDP is only around 37.8%.

2.1.3 E-Commerce

E-commerce is a media for carrying out the process of selling and buying transactions for goods and services through the use of electronic networks that can be used as a means of doing business. E-commerce describes the process of buying, selling, transferring, or exchanging products, services, or information through computer networks, including the internet (Prince, & Cegielski, 2015). According to Prince and Cegielski (2015), there are two conditions to be called electronic

commerce. The first provision is that transactions are carried out online and subsequently, there is an exchange of values, namely transactions. There are three types of commerce, which are Business to consumer (B2C), Business to Business (B2B), and Customer to Customer (C2C). B2C mean that e-commerce activities are based on direct service to the customers (trade between companies and customers) through goods or services, with direct sales on the internet and orders can be made directly by customers. The definition of B2B is a wholesale content and supply of commercial processes, where various companies to buy, sell or trade with other companies. C2C can be illustrated as an individual selling goods or services to the individual, for example on the marketplace called OLX, is a place where individuals can trade their goods or services.

2.1.4 Technology Acceptance Model

According to Davis et al. (1989) one of the theories that can explain individual acceptance of using technology is the Technology Acceptance Model (TAM) which was introduced by Fred D. Davis in 1989, this model is the development of the theory of Theory of Planed Action (TRA) and Theory of Planned Behaviour (TPB). This model is designed to predict the acceptance or use of technology by users and their benefits in work. The theory developed (Davis, 1989) makes the variables perceived usefulness and perceived ease of use as measuring tools to analyse individual acceptance of the use of a technology. TAM aims to analyse and explain individual acceptance of the use of a technology. TAM explains the causal relationship between beliefs about the benefits of an information system and the ease of use, behaviour of

goals/needs, actual use of users/users of an information system. TAM explains that there are two variables that can influence individuals in dealing with technology, namely the perception ease of use and the perception of usefulness. The original construction of TAM itself, which was formulated by Davis (1989), is perceived usefulness, perceived ease of use, attitude, behavioural intention, actual use and added several external perspectives, namely, experience and complexity.

2.1.4.1 Perception Ease of Use

Davis (1989) defined perceived ease of use as a degree to which a person believes that using a particular system is free of effort. Perceived ease of use describes how a person believes that when they use something such as technology it will be effort-free. If they feel that the technology is easy to use, they will use it (Ramadhan et al., 2016). Perceived ease of use can be a benchmark that someone believes and feels a technology is understandable and easy to use (Tyas & Darma, 2017). Perceived ease of use can describe the simplicity of a technology when customers make purchases online (Li, 2016)

2.1.4.2 Perception of Usefulness

Perceived usefulness is a condition in which individuals believe that the use of a particular technology will improve their performance. According to Adams et al. (1992) and Davis et al. (1989), perceptions of usefulness influence the majority of user acceptance of information systems. The subjective chance that the implementation of new technology would improve the way users execute their given activities is known as "perceived usefulness" (Davis, 1989; Adams et al., 1992).

Perceived usefulness is also defined by Davis (1989) as an individual's belief that adopting new technology will increase or improve her or his performance. The measurement of the usefulness construct according to Davis (1989) consists of: 1). Make work faster, 2). Useful, 3). Increase productivity, 4). Enhance effectiveness, and 5). Improve job performance.

2.1.4.3 Relative Advantage

Rogers established the concept of relative advantage (RA) in his book Diffusion of Innovations (Rogers, 2003). Relative advantage was first used to measure an innovation's relative superiority and it was described as "the degree to which an innovation is considered as being better than the concept it superseded" (Rogers, 2003, p. 229). Wang et al (2008) defined relative advantage as the degree to which the use of a particular ICT is considered to be better in terms of enhancing job performance than the previous technology. Mahakittikun et al. (2020) defined relative advantage as "the extent to which a business recognizes the benefits of using e-commerce. The level of e-commerce consistency that can provide business benefits is related to innovation, so the extent to which innovation can offer many business benefits through increased efficiency is referred to as relative advantage, Wang et al (2008).

2.1.4.4 Attitude Toward to Use

Attitude Toward Using is the attitude of using technology in TAM theory which is conceptualized as a person's attitude towards the use of a technology system which can be in the form of acceptance or rejection of a person as a result of using a

technology system in fulfilling his work needs (Setyawati, R. E. (2020). The attitude of use is based on the perception of someone who has experienced the ease and usefulness of using information technology. As a result, attitudes toward conduct will be influenced by perceptions of ease and perceived usefulness, which will only affect interest in using information systems. Davis (1989), also found out that attitude was just a partial mediator of the influence of perceived usefulness on intention to use, and that it had limited explanatory power when it came to an individual's desire to use a specific Information System. Individuals who believed that implementing a new technology will result in more beneficial outcomes had a more positive attitude toward it.

2.1.4.5 Intention to Use

The intention to use technology in the future is reflected in a user's intention to use it. The intention to use technology was chosen as the study's outcome variable since it has been demonstrated to be a good predictor of actual technology usage (Ajzen, 1991). Intention to use can also indicate an action or behavior that will be carried out in the future and will repeat it in the future (Aditya & Wardhana, 2016).

2.2 Previous Study

Table 2.2 below is a summary of previous researches that have been carried out:

Table 2.2

Previous Study

No.	Researcher (year)	Title	Variable	Result

1.	Tampubolon, N. H., Setyowati, N., & Adi, R. K. (2021, June)	Faktor-Faktor yang Mempengaruhi Niat UMKM Kuliner Dalam Pemanfaatan Layanan Go-Food Di Surakarta	Perception of resource, perceived ease of use, perceives usefulness, attitude toward use, relative advantage, Intention to use.	Perceived of resources have positive effect on PEoU and PU, PeoU and PU have positive effect on AT, PeoU and PU have positive effect on RA, AT and RA have positive effect on using the IT.
2.	Shomad, A. C., & Purnomosidhi, B. (2012)	Pengaruh Kepercayaan, Persepsi Kegunaan, Persepsi Kemudahan, dan Persepsi Risiko Terhadap Perilaku	Trust, perceived usefulness, perceived ease of use, perceived risk, attitude toward use	Trust has no effect on interest in using e-commerce, perceived usefulness has a positive effect on interest in using e-commerce, perceived ease of use has a positive effect on interest in using e-commerce, perceived

		Penggunaan E-Commerce		risk negatively affects interest in using e-commerce, interest in using e-commerce positive effect on the behaviour of using e-commerce
3.	Lesmono (2015)	Pengaruh Penggunaan E-Commerce Bagi Pengembang an Usaha Kecil Menengah (UKM) Dengan Pendekatan Technology Acceptance Model	Computer self-efficacy, perceived ease of use, perceived usefulness, attitude toward use, behavioural intention to use.	The computer self-efficacy variable has a significant effect on E-commerce PEOU variable, E-commerce PEOU variable has an effect on PU variable, E-commerce PEOU variable affects the AT variable E-commerce, the PU E-commerce variable affects the AT variable, the AT E-commerce variable affects the behavioural

				intention to use variable, the behavioural intention to use variable in E-commerce affects the actual technology variable to use
4.	Setiyani, L., & Rostiani, Y. (2021)	Analysis of E-Commerce Adoption by SMEs Using the Technology - Organization - Environment (TOE) Model/ A Case Study in Karawang, Indonesia	Compatibility, perceived usefulness, complexity, security concern, relative advantage, cost, organization readiness, organization culture, organization size, top management support, government	All technology indicators have a significant effect on technology intention to adopt e-commerce, also in organizational indicators it proven to have a significant effect on organizations in their intention to adopt e-commerce, and environmental indicators also have a significant effect on the environmental in the

No				
			support, competitive pressure, environmental uncertainty and vendor quality	intention of adopting e-commerce
5.	Setyawati, R. E. (2020).	Pengaruh Perceived Usefullness, Perceived Ease of Use Terhadap Behavioral Intention to Use Dengan Atittude Towards Using Sebagai Variabel Intervening	Perceived usefulness, perceived ease of use, intention to use, and attitude toward use	PU has a positive and significant effect on ATU. PEoU has a positive and significant effect on ATU. ATU has a positive and significant effect on the ITU variable. PU has a positive and significant effect on ITU. PEoU has a positive and significant effect on ITU. PU and PEoU have a positive and significant effect on ATU. PU and PEoU

				have a positive and significant effect on ITU. PU is able to influence IT through ATU. PEoU is able to influence ITU through ATU as an intervening variable.
6.	Anggraeny, R. D., & Baihaqi, I. (2021)	Analysis of E-Marketplace Use in East Java's MSMEs Using the Technology Acceptance Model Approach	E-marketplace self-efficacy, complexity, perceived ease of use, perceived usefulness, attitude toward using technology, behavioural intention to use, actual technology use	E-marketplace Self Efficacy has a positive effect on PU and PeoU, complexity has a positive effect on PU and PeoU of Shopee e-marketplace application, PeoU on Shopee E- Marketplace affects the PU and ATU of MSME consumers towards the application of Shopee, PU of Shopee has a

				positive effect on the ATU and behavioural intention to use Shopee E-marketplace, ATU of MSME consumers affects the behavioural intention to use Shopee E-marketplace, behavioural intention to use Shopee E-marketplace owned by MSME consumers has a positive effect on the actual technology use of Shopee's e-marketplace

Source: *Primary data processing results, 2022*

2.3 Development of The Hypothesis

2.3.1 The relationship between perceived ease of use in the use of *Shopee-food*

Perceived ease of use refers to an action that demonstrates the degree to which an individual accepts that utilizing a specific framework is not difficult (Davis, 1989). If they feel that the technology is easy to use, they will use it (Ramadhan et al., 2016). Perceived ease of use is a person's belief in the use of a technology that is considered easy to use. So, if someone believes that technology is easy to use then he will use it, otherwise, he will not use it.

Based on the previous studies that was conducted by Tambulon et al (2021), it showed that the more positive the attitude toward using Go-Food services in Surakarta is, the greater the perception of ease of use among culinary MSME actors. Furthermore, studies conducted by Setyawati (2020), Shomad and Purnomosidhi (2012), Anggraeny and Baihaqi (2021) showed that there is a positive and significant effect of the Perceived Ease of Use variable on Attitude. The ease of use experienced by technology users will increase their interest in using the technology. Consumers want the convenience of their transaction activities. Previous studies conducted by Tampubolon (2021) and Setyawati (2020) showed that the perceived usefulness variable has a positive effect on significant effect on intention in transacting online. Based on the study that has been described, the researcher formulates a hypothesis as follows:

H1: Perceived ease of use has positive effects on the attitude of using *Shopee-food*

H2: Attitude toward use affects the relationship between perceived ease of use and intention to use *Shopee-food*

2.3.2 The relationship between perceived usefulness in the use of *Shopee-food*

Perceived usefulness is defined as the level of individual belief that the use of certain information systems will improve their performance. Perceived usefulness is also defined by Davis (1989) as an individual's belief that adopting new technology will increase or improve her or his performance. Perceived of usefulness in e-commerce is the benefit obtained or expected by its users in carrying out buying and selling through e-commerce media. The level of usefulness of e-commerce affects the attitudes of its users, especially traders, to the system.

Study that was conducted by Lesmono (2015), showed that the perception of usefulness or benefits has a positive effect on attitudes to using e-commerce. Previous studies that were conducted by Tampubolon (2021), Setyawati (2020), Shomad and Purnomosidhi (2012), Lesmono (2015), Anggraeny and Baihaqi (2021) proved that there is a positive and significant effect of the perceived usefulness variable on attitude. From those studies, it can be seen that the perceived usefulness variable can affect intention to use. Several previous studies conducted by Tampubolon (2021), Setyawati (2020) showed that the perceived usefulness variable has a positive and significant influence on intention to use. Based on these studies, it can be seen that the Perceived Usefulness variable can affect intention to use. Based on the study that has been described, the researcher formulates a hypothesis as follows:

H3: Perceived usefulness has positive effects on the attitude of using *Shopee-food*

H4: Attitude toward use affects the relationship between perceived usefulness and intention to use *Shopee-food*

2.3.3 The relationship between relative advantage in the use of *Shopee-food*

Customer acceptance in the adoption of innovation is influenced by a number of factors, one of which is relative advantage (Herbig, & Day, 1992). Mahakittikum et al. (2020) defined relative advantage as the extent to which a business recognizes the benefits of using e-commerce. The level of e-commerce consistency that can provide business benefits is related to innovation, so the extent to which innovation can offer many business benefits through increased efficiency is referred to as relative advantage, Wang et al (2008).

Based on previous study conducted by Setiyani, L., and Rostiani, Y. (2021), that relative advantage is proven to have a significant effect on technology in the attitude to adopt e-commerce. Tampubolon et al (2021) also stated that relative advantage has a relatively significant positive effect on the intention to use. Based on the study that has been described, the researcher formulates a hypothesis as follows:

H5: Relative advantage has positive effects on the attitude of using *Shopee-food*

H6: Attitude toward use affects the relationship between relative advantage and intention to use *Shopee-food*

2.3.4 The relationship between attitude toward in the intention to use *Shopee-food*

Attitude toward use is conceptualized as a person's attitude towards the use of a technology system which can be in the form of acceptance or rejection of a person as

a result of using a technology system in fulfilling his work needs (Setyawati, R. E. (2020). They felt that if a person feels that performing a certain conduct will result in largely positive results, that person will have a favourable attitude toward that behaviour. Attitude is a person's or individual's decision to do something that is considered right based on desires, or environmental influences.

Based on previous study by Lesmono (2015), the attitude variable to using e-commerce has a positive effect on intentions to use. Also studies conducted by Tampubolon (2021), Shomad and Purnomosidhi (2012), Lesmono (2015), Setyawati (2020), Setiyani and Rostiani (2021) stated that there is a positive and significant influence on the consumer attitude variable on the intention of transacting online. Based on the study that has been described, the researcher formulates a hypothesis as follows:

H7: Attitude toward use has positive effect on the intention to use of *Shopee-food*

2.4 Research Design
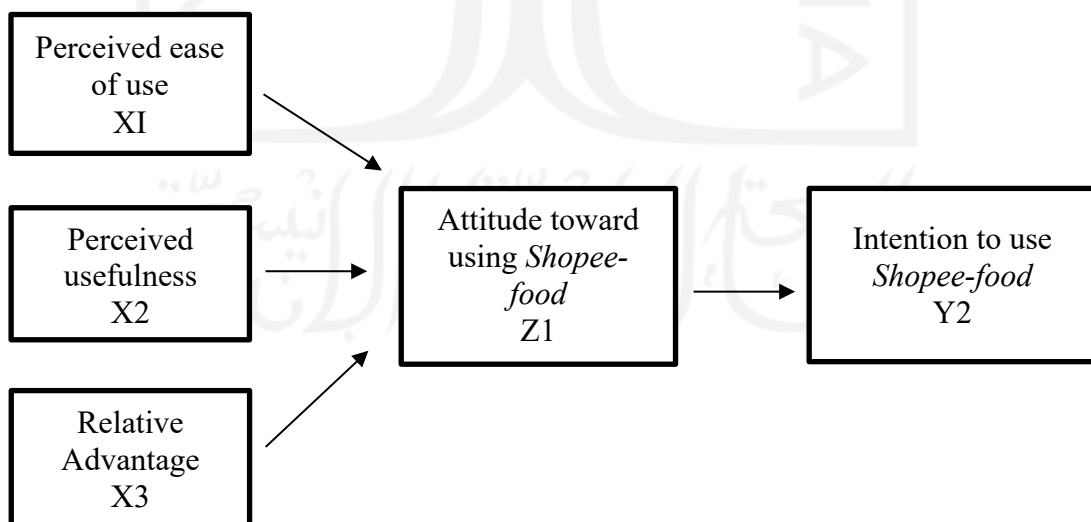
Figure 2.1 Research Design

CHAPTER III

RESEARCH METHODOLOGY

3.1 Population and Sample

This research aims to analysing the factors that influence the intentions of culinary MSMEs in using *Shopee-food* services in Kauman, Solo. The approach in this study uses quantitative methods collected through the distribution of questionnaires. The type of research used in this research is census research. Census research is a study that takes a population group as a whole and uses a structured questionnaire as the main data collection tool to obtain specific information (Saunders, M. N. K., Lewis, P., & Thornhill, A. (2000). This research is a type of census research with the help of a questionnaire, where the respondents are all culinary MSMEs in Kauman Solo. The population in this study were 58 culinary MSME's in Kauman, Solo. While the sample in this study is the total sample or all members of the population which number of samples used in this study were 58 culinary MSME's. This is because the research conducted is a census study where this method applies if the members of the population are relatively small or easily accessible.

3.2 Data Collection Technique

This study applied a quantitative approach. Using the survey method and questionnaire methodology, data is collected directly from the respondent as a sample that is considered as primary data. The questionnaire's type of question is a closed ended question, which means the respondent must simply choose an agreement scale without explanation.

Measurement of data is done with a Likert scale, this scale is intended to measure the attitude of the respondent (Sugiyono, 2008). It can also be used to see the opinions or perceptions of a person or group of people, so as to get the right answer for the social phenomenon under study. There are five measurements that will be carried out in the study, they are:

Number 1 = Strongly Disagree (SDS)

Number 2 = Disagree (DS)

Number 3 = Netral (N)

Number 4 = Agree (A)

Number 5 = Strongly Agree (SA)

3.3 Research Variables

3.3.1 Dependent Variable

The dependent variable is a variable that is affected or is the result of the existence of an independent variable (Sugiyono, 2008). The dependent variables in this study are the attitude toward use *Shopee-food* and intention of MSME owners to use the *Shopee-food* application.

3.3.1.1 Intention to Use

The intention to use technology in the future is reflected in a user's intention to use it. The intention to use technology was chosen as the study's outcome variable since it has been demonstrated to be a good predictor of actual technology usage (Ajzen, 1991). Intention to use can also indicate an action or behavior that will be carried out in the future and will repeat it in the future (Aditya & Wardhana, 2016).

3.3.2 Independent Variable

Independent variables are variables that influence or cause changes or the emergence of the dependent variable (Sugiyono, 2008). This study will use the following variables:

3.3.2.1 Perceived Ease of Use

Davis (1989) defined perceived ease of use as a degree to which a person believes that using a particular system is free of effort. Perceived ease of use describes how a person believes that when they use something such as technology it will be effort-free. If they feel that the technology is easy to use, they will use it (Ramadhan et al., 2016).

3.3.2.2 Perceived Usefulness

Perceived usefulness is also defined by Davis (1989) as an individual's belief that adopting new technology will increase or improve her or his performance. According to Adams et al. (1992) and Davis et al. (1989), perceptions of usefulness influence the majority of user acceptance of information systems.

3.3.2.3 Relative Advantage

Customer acceptance in the adoption of innovation is influenced by a number of factors, one of which is relative advantage (Herbig & Day, 1992). Relative advantage was first used to measure an innovation's relative superiority and it was described as the degree to which an innovation is considered as being better than the concept it superseded (Rogers 2003, p.229).

3.3.3 Intervening Variable

Intervening variables are variables that theoretically affect the relationship between the independent variable and the dependent variable into an indirect relationship and cannot be observed and measured.

3.3.3.1 Attitude Toward Use

Attitude toward using is conceptualized as a person's attitude towards the use of a technology system which can be in the form of acceptance or rejection of a person as a result of using a technology system in fulfilling his work needs (Setyawati, R. E. (2020).

3.4 Data and Operational Variables

Table 3.1

Data and Operational Variables

Variable	Code	Indicators	References
Perceived Ease of Use (PEoU)	PEoU1	My Interaction with *Shopee-food* application is understandable and clear	Monica, C., & Briliana, V. (2020).
	PEoU2	Interacting with *Shopee-food* application does not require a lot of effort	
	PeoU3	I find *Shopee-food* application is easy to learn and easy to use	

Perceived Usefulness (PU)	PU1	I find *Shopee-food* application useful for my business	Setiyani, L., & Rostiani, Y. (2021).
	PU2	I believe that *Shopee-food* application will increase the productivity of my business	
	PU3	I believe that *Shopee-food* application will improve the performance of my business	
Relative Advantage (RA)	RA1	The use of *Shopee-food* application increases the efficiency of operational costs in my business	Setiyani, L., & Rostiani, Y. (2021).
	RA2	The use of *Shopee-food* application increases the efficiency of time in services to customers in my business	
	RA3	The use of *Shopee-food* application increases the efficiency of human resources in my business	
	ATU1	I think it is a good idea using *Shopee-food* application	

Attitude Toward Use (ATU)	ATU2	I think using *Shopee-food* application will be beneficial for my business	Ashari, R. A. (2018).
	ATU3	I have positive perception of using *Shopee-food* application	
Intention to Use (ITU)	ITU1	I believe it's worthwhile using *Shopee-food* application	Monica, C., & Briliana, V. (2020).
	ITU2	I intend to use *Shopee-food* application	
	ITU3	I will recommend other people to use *Shopee-food* application	

3.5 Data Analysis Technique

3.5.1 Descriptive Statistical Analysis

The data obtained from the study will be analysed to see if the hypothesis is correct. The software that will be used to process the data in this study is Smart PLS 3.0 to provide an overview of the condition of the research variables in the form of tables, graphics, and descriptions. Structural Equation Modelling (SEM) is a structural equation model with path analysis techniques using latent variables. Partial Least Square (PLS) is a soft modelling method because it does not use OLS (Ordinary Least Square) regression assumptions, including the data must be normally distributed and multicollinearity between variables (Ghozali & Latan, 2015). PLS will be used in this research because according to Hussein (2015), PLS can analyse

more than one dependent variable and provides the overview of direct and indirect influence between variables. PLS analysis is done in three stages, which are outer model analysis, inner model analysis, and hypothesis testing. The outer model analysis is performed to ensure that the measurement used is feasible for measurement which are validity and reliability. While inner model analysis or structural analysis model is done to ensure that the structural model built was accurate.

3.6 Measurement Model (Validity and Reliability Test)

Indicator test or also called outer model or measurement model is testing the relationship between indicators and their construct variables. From this indicator test, it is obtained that the output of the validity and reliability of the model is measured by the following criteria:

3.6.1 Validity Test

Validity is one of the main things that every measuring instrument must have. In a general sense, validity is defined as the accuracy and precision of the instrument in carrying out its measuring function (Azwar, 2003). This means that validity can indicate the extent to which the scale is able to accurately express the data obtained regarding the attributes that have been designed to measure it. A scale that can only measure part of a predetermined attribute is said to be a scale whose function is not valid. The method for testing the validity test divided into convergent validity and discriminant validity.

3.6.1.1 Convergent Validity

Convergent validity is measured from the correlation between the indicator scores and their constructs. The rules used to assess convergent validity are the loading factor value > 0.7 and the Average Variance Extracted (AVE) value > 0.5. If there are indicators that do not meet these requirements, they must be discarded.

3.6.1.2 Discriminant Validity

Discriminant Validity is measured from the cross loading between the indicators and their constructs. An indicator is declared valid if the relationship between the indicator and its construct is higher than its relationship with other constructs. The method for testing discriminant validity is by looking at the cross-loading value for each variable > 0.7.

3.6.2 Reliability Test

Reliability is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to a question is consistent or stable from time to time (Sugiyono, 2008). The tool for measuring reliability is using Cronbach alpha and Composite Reliability. The indicator is considered reliable if it has a correlation value > 0.7 (Ghozali & Latan, 2015).

3.7 Structural Model

Inner model or structural model is actually a hypothesis test which shows the influence between latent variables based on substantive theory. Inner model is a test of the structural model by looking at the *R-squared*, a test of goodness of fit model.

3.7.1 R-Squared

The R-Squared (R2) illustrates how much variance in a relationship between two (or more) variables is accounted for (Chung, 2010). Furthermore, according to Ghozali & Latan, (2015), the R2 value, which ranges from one to zero, indicates the model's capacity to explain the fluctuation of the dependent variable.

3.8 Hypothesis Testing (Bootstrapping)

Hypothesis testing is based on the use of SmartPLS to process research data. T-statistics and p-values were determined using the resampling method bootstrapping. After that, the value of the t-statistics will be compared to the value of the t-table. If the value obtained from t-statistics is greater than the value received from the t-table, the hypothesis is accepted, and vice versa. Because the degree of confidence utilized is 95%, the limit research inaccuracy is (α) = 5% = 0.05, resulting in a t-table value of 1.96. Consequently:

a) Ho is accepted and Ha is refused if the t-statistics value is smaller than the t-table value [t-statistics 1.96].

b) Ho is rejected and Ha is approved if the value of the t statistic is greater than or equal to the value of the t-table [t-statistic 1.96].

CHAPTER IV

DATA ANALYSIS AND DISCUSSIONS

4.1 Data Collection Result

The aim of this study is to figure out how Culinary MSME running business using *Shopee-food*. Data were gathered by sending out research questionnaires via Google Form to a group of Culinary MSME in Kauman, Solo. The following Table 4.1 shows the distribution of the questionnaire:

Table 4.1

Questionnaire Data Collection Results

Information	Total	Percent
Number of questionnaires answered	58	100%
Questionnaires that do not meet the criteria	21	36.2%
Questionnaires that meet the criteria	37	63.8%

Source: *Primary data processing results, 2022*

Based on Table 4.1 it shows that the total number of questionnaires obtained are as many as 58 questionnaires. There were only 37 questionnaires that meet the criteria so that they can be processed while 21 questionnaires do not meet the criteria. Therefore, it can be concluded that the respondents in this study amounted to 37 respondents.

4.2 Respondents Characteristics

Analysis of respondent characteristic in this research describes the characteristics of respondents who use *Shopee-food* as seen in Table 4.2:

Table 4.2

Classification of Respondents

Respondent Profile	Explanation	Total	Percentage
Year of business	< 1 year	4	10.8%
	1-2 years	16	43.2%
	> 2 years	17	46%
Number of employees	1-2 employees	23	62.2%
	3-5 employees	11	29.7%
	> 5 employees	3	8.1%

Source: *Primary data processing results, 2022*

Based on the Table 4.2, it can be seen that there are 10.8% respondents that have less than one year in culinary business, there are also 43.2% respondents that own the business for one until two years, and there are 46% respondents that have culinary MSME for more than two years. The number of employees of the respondents are divided into three categories, there are 62.2% that have one until two employees, also 29.7% that have three until five employees, and 8.1% that have more than five employees in their business.

4.3 Descriptive Analysis

Descriptive analysis was used to describe the sample data by identifying the mean, minimum, maximum and standard deviation of the variables perceived ease of use, perceived usefulness, relative advantage, attitudes towards behaviour, and interest in using *Shopee-food* application. Determination of the respondents' assessment criteria is done by determining the category of the lowest score, namely 1 (strongly disagree) and the highest score, 5 (strongly agree). Determination of respondents' research criteria for research variables is determined by the following intervals:

$$\text{Interval} = \frac{5-1}{5} = 0.8$$

So that the following limits are obtained:

1.00-1.80 : Very Low

1.81-2.60 : Low

2.61-3.40 : Average

3.41-4.20 : High

4.21-5.00 : Very High

The results of the descriptive analysis of research variables can be seen in Table 4.3 below:

Table 4.3

Descriptive Statistics Result

	N	Minimum	Maximum	Mean	Std. Deviation
PEoU	37	2.40	4.80	3.97	.58026

PU	37	2.60	5.00	4.03	.66418
RA	37	2.60	4.80	4.06	.60746
ATU	37	2.60	4.80	4.27	.57584
ITU	37	2.50	4.80	4.16	.66681

Source: *Primary data processing result, 2022*

Table 4.3 presents the descriptive analysis from 37 respondents taken from the questionnaire responses. The descriptions are as follow:

a. Based on the responses of 37 respondents in this research, it can be seen that the indicators of perceived ease of use have an average of 3.97 and a standard deviation of 0.58026. The majority of the responses to the perceived ease of use variable indicators have a very high rating, it means that the majority of respondents agree that *Shopee-food* application is easy to use.

b. Based on the responses of 37 respondents in this research, it can be seen that the indicators of perceived usefulness have an average of 4.03 and a standard deviation of 0.66418. The majority of the responses to the perceived usefulness variable indicators have a very high rating, meaning that the majority of respondents agree that using *Shopee-food give* benefit to user.

c. Based on the responses of 37 respondents in this research, it can be seen that the indicators of relative advantage have an average of 4.06 and a standard deviation of 0.60746. It can be seen that of the 37 respondents, the majority of the responses to the relative advantage variable indicators have a very high rating, meaning that

the majority of respondents agree that using *Shopee-food* increase efficiency in work.

d. Based on the responses of 37 respondents in this research, it can be seen that the indicators of perceived ease of use have an average of 4.27 and a standard deviation of 0.57584. The majority of the responses to the attitude toward use variable indicators have a very high rating, meaning that the majority of respondents agree that using *Shopee-food* greatly influence the attitude in using the application in their activities.

e. Based on the responses of 37 respondents in this research, it can be seen that the indicators of perceived ease of use have an average of 4.16 and a standard deviation of 0.66681. The majority of the responses to the intention to use variable indicators have a very high rating, meaning that the majority of respondents agree to continue using *Shopee-food*.

4.4 Outer Model Test (Validity and Reliability)
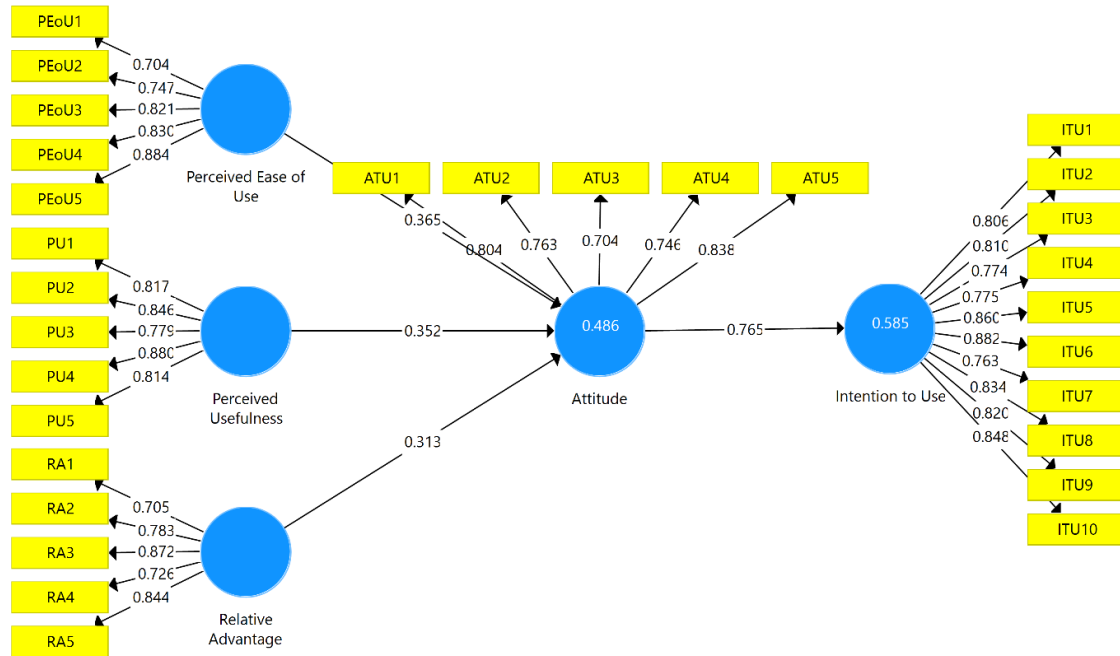
Figure 4.1 Model Analysis

4.4.1 Convergent Validity

Convergent validity is measured from the correlation between the indicator scores and their constructs. The rules used to assess convergent validity are the loading factor value > 0.7 and the Average Variance Extracted (AVE) value > 0.5. If there are indicators that do not meet these requirements, they must be discarded.

Table 4.4

Convergent Validity Test

Variable	Indicators	Loading Value	AVE	Information
Perceived	PEoU1	0.704		Valid
Ease of Use	PEoU2	0.747	0.640	Valid

	PEoU3	0.821		Valid
	PEoU4	0.830		Valid
	PEoU5	0.884		Valid
Perceived Usefulness	PU1	0.817		Valid
	PU2	0.846		Valid
	PU3	0.779	0.686	Valid
	PU4	0.880		Valid
	PU5	0.814		Valid
Relative Advantage	RA1	0.705		Valid
	RA2	0.783		Valid
	RA3	0.872	0.622	Valid
	RA4	0.726		Valid
	RA5	0.844		Valid
Attitude toward Use	ATU1	0.804		Valid
	ATU2	0.763		Valid
	ATU3	0.704	0.597	Valid
	ATU4	0.746		Valid
	ATU5	0.838		Valid
Intention to Use	ITU1	0.806		Valid
	ITU2	0.810		Valid
	ITU3	0.774		Valid

ITU4	0.775		Valid
ITU5	0.860		Valid
ITU6	0.882	0.669	Valid
ITU7	0.763		Valid
ITU8	0.834		Valid
ITU9	0.820		Valid
ITU10	0.848		Valid

Source: *Primary data processing results, 2022*

Data in Table 4.4 shows the results of the convergent validity of the question indicators from the variables pf perceived ease of use, perceived usefulness, relative advantage, attitude and intention to use *Shopee-food*. They have a loading factor of more than 0.7 and AVE above 0.5. The conclusion is that all question indicators in this research variable are valid and can be used as research instruments.

4.4.2 Discriminant Validity

Discriminant validity is used to test the validity of a model. Discriminant Validity is measured from the cross loading between the indicators and their constructs. An indicator is declared valid if the standard value used for cross loading must be greater than 0.7 or the relationship between the indicator and its construct is higher than its relationship with other constructs.

Table 4.5

Discriminant Validity

	Perceived Ease of Use	Perceived Usefulness	Relative Advantage	Attitude	Intention to Use
PEoU1	0.704	-0.208	-0.066	0.111	0.099
PEoU2	0.747	-0.120	0.425	0.305	0.349
PEoU3	0.821	0.211	0.253	0.527	0.360
PEoU4	0.830	-0.099	0.087	0.331	0.408
PEoU5	0.884	0.003	0.258	0.321	0.278
PU1	-0.135	0.817	0.161	0.319	0.333
PU2	-0.064	0.846	0.233	0.337	0.336
PU3	0.137	0.779	0.111	0.312	0.279
PU4	0.129	0.880	0.399	0.517	0.469
PU5	-0.085	0.814	0.150	0.266	0.265
RA1	0.095	0.030	0.705	0.161	0.179
RA2	0.200	0.301	0.783	0.395	0.442
RA3	0.143	0.270	0.872	0.494	0.501
RA4	0.380	0.121	0.726	0.446	0.306
RA5	0.234	0.288	0.844	0.387	0.332
ATU1	0.392	0.428	0.261	0.804	0.539
ATU2	0.417	0.221	0.466	0.763	0.664
ATU3	0.165	0.425	0.354	0.704	0.496

ATU4	0.427	0.355	0.414	0.746	0.553
ATU5	0.343	0.323	0.473	0.838	0.678
ITU1	0.474	0.289	0.323	0.570	0.806
ITU2	0.145	0.470	0.370	0.583	0.810
ITU3	0.462	0.299	0.380	0.588	0.774
ITU4	0.333	0.334	0.509	0.666	0.775
ITU5	0.356	0.289	0.364	0.653	0.860
ITU6	0.413	0.329	0.340	0.683	0.882
ITU7	0.201	0.278	0.488	0.584	0.763
ITU8	0.312	0.457	0.250	0.676	0.834
ITU9	0.404	0.333	0.501	0.648	0.820
ITU10	0.237	0.390	0.375	0.579	0.848

Source: *Primary data processing results, 2022*

Based on table 4.5, the value of cross loading on each item has a value of > 0.70, and each item has the greatest value when it is associated with its latent variable compared to the value when it is associated with other latent variables. This shows that each manifest variable in this study has correctly explained the latent variables and proved that the discriminant validity of all items is valid.

4.4.3 Reliability Test

Reliability tests were carried out to show the accuracy, consistency, and accuracy of the measurements. A construct is said to be reliable if the composite reliability and

Cronbach alpha values are above 0.70 (Ghozali & Latan, 2015). The results of the reliability test can be seen in the following Table 4.6:

Table 4.6

Composite Reliability

	Cronbach's Alpha	Composite Reliability	Information
Perceived Ease of Use	0.865	0.898	RELIABLE
Perceived Usefulness	0.888	0.916	RELIABLE
Relative Advantage	0.850	0.891	RELIABLE
Attitude	0.830	0.880	RELIABLE
Intention to Use	0.945	0.953	RELIABLE

Source: *Primary data processing results, 2022*

Based on Table 4.6 above, the value of composite reliability and Cronbach's alpha is greater than 0.70. So it can be concluded that all indicators in this study are declared reliable.

4.5 Structural Model

Inner model or structural model is actually a hypothesis test which shows the influence between latent variables based on substantive theory. Inner model is a test of the structural model by looking at the *R-squared*, a test of goodness of fit model.

Table 4.7

R-Squared

	R-Squared	R-Squared Adjusted
Attitude	0.486	0.439
Intention to Use	0.585	0.573

Source: *Primary data processing results, 2022*

Based on Table 4.7 above, it can be concluded that the Perceived Ease of Use, Perceived Usefulness and Relative Advantage models of Attitude give a value of 0.439, which can be interpreted that the Attitude variability which can be explained by the Perceived Ease of Use, Perceived Usefulness and Relative Advantage variables is 43.9% while the rest is explained by other variables outside this study. Likewise, the model of the influence of Attitude on Intention to Use gives a value of 0.573, which can be interpreted that the variability of the Intention to Use construct can be explained by the variability of the Attitude construct of 57.3%, while the rest is explained by variables outside this study.

4.6 Hypothesis Test
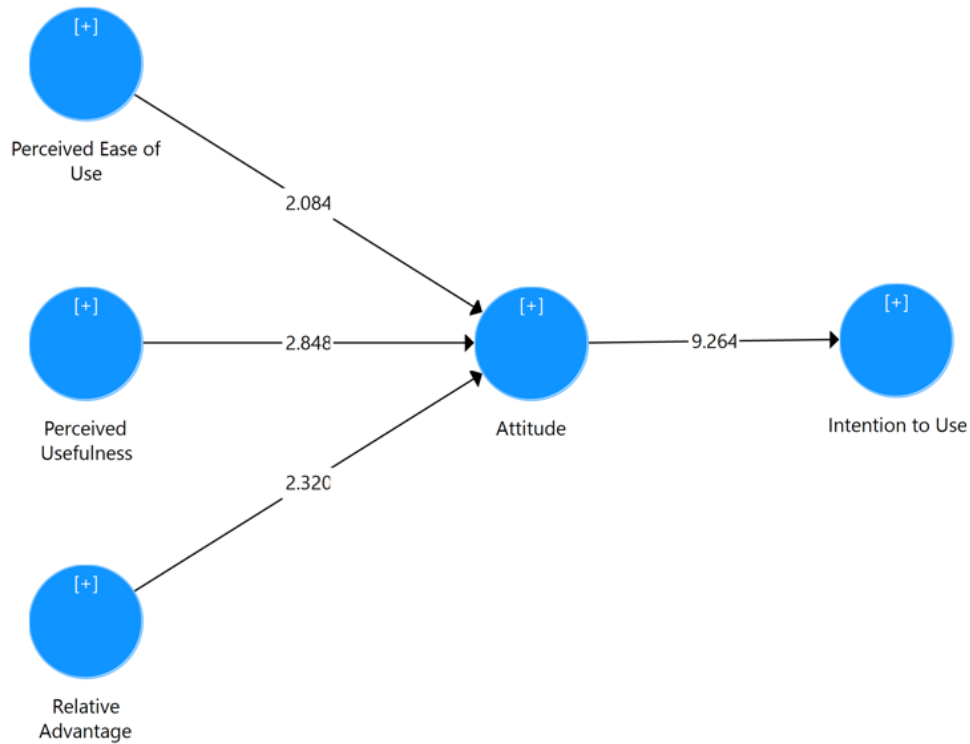
Figure 4.2 Structural Model Testing

To determine the effect between variables, the bootstrapping method was used. The bootstrapping approach is nonparametric for the precision of the estimate. In the PLS method, the decision to accept or reject a hypothesis is based on the significance value (P Value), and the T - table value. In the SmartPLS application, the significance value can be determined by looking at the parameter coefficient values and the t-statistical significance value. The criteria for accepting or rejecting the hypothesis are if the significance value of t - value > 1.96 and or p - value < 0.05 at a significance level of 5% (α 5%) then Ha is accepted and Ho is rejected, on the contrary if the t-value < 1.96 and or the value p-value > 0.05 at a significance level of 5% (α 5%) then

Ha is rejected and Ho is accepted. The followings are the hypotheses proposed in this study:

Table 4.8

Hypothesis Testing

	Original Sample (O)	T Statistics (|O/STDEV|)	P Value	Decision
Perceived ease of use has positive effects on the attitude of using *Shopee-food*	0.365	2.084	0.038	Supported
Attitude toward use affects the relationship between perceived ease of use and intention to use *Shopee-food*	0.279	2.156	0.032	Supported
Perceived usefulness has positive effects on the attitude of using *Shopee-food*	0.352	2.848	0.005	Supported
Attitude toward use affects the relationship between perceived usefulness and intention to use S*hopee-food*	0.270	2.554	0.011	Supported

Relative advantage has positive effects on the attitude of using *Shopee-food*	0.313	2.320	0.021	Supported
Attitude toward use affects the relationship between relative advantage and intention to use S*hopee-food*	0.239	2.217	0.027	Supported
Attitude toward use have positive effect on the intention to use of *Shopee-food*	0.765	9.264	0.000	Supported

Source: *Primary data processing results, 2022*

The hypothesis testing in this study was using T-Statistic and P-Values.

Based on Table 4.8, the results can be drawn as seen in the following:

1. The construct of Perceived ease of use on Attitude has a positive influence with the Original Sample coefficient value of 0.365. The value of t-statistic in this construct relationship is 2.084 > 1.96, and the value of p-value is 0.038 < 0.05. Therefore, the first hypothesis which states "Perceived ease of use has positive effects on the attitude of using *Shopee-food*" is supported.

2. The Perceived Ease of Use construct on Intention to Use through Attitude has a positive influence with the Original Sample coefficient value of 0.279. The value of t-statistic in this construct relationship is 2.156 > 1.96, and the value of p-value is 0.032 < 0.05. Therefore, the second hypothesis which states "Attitude

toward use affects the relationship between perceived ease of use and intention to use *Shopee-food*" is supported.

3. The Perceived Usefulness construct on Attitude has a positive influence with the Original Sample coefficient value of 0.352. The value of t - statistic in this construct relationship is $2.848 > 1.96$, and the value of p - value is $0.005 < 0.05$. Therefore, the third hypothesis which states "Perceived usefulness has positive effects on the attitude of using *Shopee-food*" is supported.

4. The construct of Perceived Usefulness on Intention to Use through Attitude has a positive influence with the Original Sample coefficient value of 0.270. The value of t-statistic in this construct relationship is $2.554 > 1.96$, and the value of p-value is $0.011 < 0.05$. Therefore, the fourth hypothesis which states "Attitude toward use affects the relationship between perceived usefulness and intention to use *Shopee-food*" is supported.

5. The Relative Advantage construct on Attitude has a positive influence with the Original Sample coefficient value of 0.313. The value of t-statistic in this construct relationship is $2.320 > 1.96$, and the value of p-value is $0.021 < 0.05$. Therefore, the fifth hypothesis which states "Relative advantage has positive effects on the attitude of using *Shopee-food*" is supported.

6. The Relative Advantage construct on Intention to Use through Attitude has a positive influence with the Original Sample coefficient value of 0.239. The t-statistical value in this construct relationship is $2.217 > 1.96$, and the p-value is $0.027 < 0.05$. Therefore, the sixth hypothesis which states "Attitude toward use

affects the relationship between relative advantage and intention to use *Shopee-food*" is supported.

7. The construct of Attitude towards Intention to Use has a positive influence with the Original Sample coefficient value of 0.765. The value of t-statistic in this construct relationship is 9.264 > 1.96, and the value of p-value is 0.000 < 0.05. Therefore, the seventh hypothesis which states "Attitude toward use has a positive effect on the intention to use *Shopee-food*" is supported.

4.7 Discussions

4.7.1 Perceived ease of use has positive effects on the attitude of using *Shopee-food*

The results show that perceived ease of use has a positive effect on attitudes toward use *Shopee-food.* Based on these results it can be stated that Hypothesis 1 is supported. These results are consistent with research conducted by Tampubolon (2021), Setyawati (2020), Shomad and Purnomosidhi (2012), Anggraeny and Baihaqi (2021). Based on the results of research conducted by researchers and based on research conducted by previous researchers, it can be concluded the higher the perception of ease of use felt by culinary MSME, the more positive the attitude towards using *Shopee-food* services in Kauman, Solo. Based on this research, the culinary MSME consider that *Shopee-food* services can reduce the effort in marketing their food and provide practicality in running their business. Culinary MSME consider that how to use *Shopee-food* services can be easily understood and learned.

4.7.2 Attitude toward use affects the relationship between perceived ease of use and intention to use *Shopee-food*

The results show that attitude toward use has a positive effect on the relationship between perceived ease of use and intention to use. Based on these results it can be stated that Hypothesis 2 is supported. These results are consistent with research conducted by Tampubolon (2021) and Setyawati (2020). Based on the results of this research and based on research conducted by previous researchers, it can be concluded that the higher the perceived ease of use obtained from the S*hopee-food* system, the higher the positive intention to use the system from its users and it will cause a greater attitude toward use of the *Shopee-food* system.

4.7.3 Perceived usefulness has positive effects on the attitude of using *Shopee-food*

The results show that perceived usefulness has a positive effect on attitudes toward using *Shopee-food*. Based on these results it can be stated that Hypothesis 3 is supported. These results are consistent with research conducted by Tampubolon (2021), Setyawati (2020), Shomad and Purnomosidhi (2012), Lesmono (2015), Anggraeny and Baihaqi (2021). Based on the results of this research and previous researchers, it can be concluded that the higher the perception of usefulness such as *Shopee-food* services that can help improve the performance, productivity and effectiveness of culinary MSME, the more positive the attitude towards using *Shopee-food* services in Kauman, Solo. Based on this

research, culinary MSME assess that *Shopee's* services can help improve performance and performance in running a business.

4.7.4 Attitude toward use affects the relationship between perceived usefulness and intention to use *Shopee-food*

The results show that attitude toward use has a positive effect on the relationship between perceived usefulness and intention to use. Based on these results it can be stated that Hypothesis 4 is supported. These results are consistent with research conducted by Tampubolon (2021) and Setyawati (2020). It can be concluded that the higher the perceived usefulness obtained from the *Shopee-food* system, the higher the positive intention to use the system from its users and this will cause a greater attitude toward the using of the *Shopee-food* system.

4.7.5 Relative advantage has positive effects on the attitude of using *Shopee-food*

The results show that relative advantage has a positive effect on attitudes toward the using of *Shopee-food*. Based on these results it can be stated that Hypothesis 5 is supported. These results are consistent with research conducted by Tampubolon (2021), Setiyani and Rostiani (2021) that have proven that the higher the relative advantage received, the higher the attitude to use *Shopee-food* services in Kauman, Solo.

4.7.6 Attitude toward use affects the relationship between relative advantage and intention to use *Shopee-food*

The results show that attitude toward use has a positive effect on the relationship between relative advantage and intention to use. Based on these results it can be stated that Hypothesis 6 is supported. These results are consistent with research conducted by Tampubolon (2021), Setiyani and Rostiani (2021) that have proven that the higher the relative advantage of use obtained from the S*hopee-food* system, the higher the positive intention to use the system and this will lead to a greater attitude toward the using of the *Shopee-food* system.

4.7.7 Attitude toward use has a positive effect on the intention to use *Shopee-food*

The results show that attitude toward use has a positive effect on intention to use *Shopee-food*. Based on these results it can be stated that Hypothesis 7 is supported. These results are consistent with research conducted by Tampubolon (2021), Shomad and Purnomosidhi (2012), Lesmono (2015), Setyawati (2020), Setiyani and Rostiani (2021). Based on the results of this research and the previous researchers, it can be concluded that the more positive the attitude toward use, the higher the intention to use *Shopee-food* in Kauman, Solo. If the *Shopee-food* service is considered as something useful, the respondent will give a positive response to the *Shopee-food* service, on the other hand, if it causes a loss, the respondent will not use it.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Based on the research results as described in the previous chapter, the conclusions can be drawn as follows:

1. Perceived of ease of use has a positive and significant effect on attitude towards using *Shopee-food*. This means that the greater the perceived ease of use, the greater the attitude toward using *Shopee-food*.

2. Attitude toward use has a positive and significant effect on the relationship between perceived ease of use and intention to use *Shopee-food*. This means that the higher the perceived ease of use obtained from the S*hopee-food* system, the higher the positive intention to use the system and this will cause a greater attitude toward use of the *Shopee-food* system.

3. Perceived of usefulness has a positive and significant effect on attitude towards using *Shopee-food*. This means that the greater the perceived usefulness, the greater the attitude toward using *Shopee-food*.

4. Attitude toward use has a positive and significant effect on the relationship between perceived usefulness and intention to use *Shopee-food*. This means that the higher the perceived usefulness obtained from the S*hopee-food* system, the higher the positive intention to use the system from its users and this will cause a greater attitude toward use of the *Shopee-food* system.

5. Relative advantage has a positive and significant effect on attitude towards using *Shopee-food.* This means that the greater the relative advantage, the greater the attitude toward using *Shopee-food.*

6. Attitude toward use has a positive and significant effect on the relationship between relative advantage and intention to use *Shopee-food.* This means that the higher the relative advantage obtained from the S*hopee-food* system, the higher the positive intention to use the system from its users and this will lead to greater attitude toward use of the *Shopee-food* system.

7. Attitude toward use has a positive and significant effect on intention to using *Shopee-food.* This means that the greater the attitude toward use, the greater the intention to using *Shopee-food.*

5.2 Research Contributions

1. For Practitioners

   The result of this research is expected to help the Culinary MSME that wants to adopt Shopee-food system by giving knowledge on what factors that should be handled by the MSMEs to adopt Shopee-food system and determine whether *Shopee-food* system can actually be beneficial for the company.

2. For Academicians

   This research is expected to be able to help the academicians to improve the development of the knowledge in the area of Information System/Information Technology. Furthermore, this research also provides an opportunity for other

researchers to prove whether there is any part of the research design could be applied to another topic in the future.

5.3 Research Limitations

This research has limitations and is expected to be improved in future research. The limitations of this study are as follows:

1. Respondents in this study were only Culinary SMEs in Kauman, Solo who have used the *Shopee-food* application, and the number was limited. Therefore, the results of this study cannot be generalized to other populations.

2. The object used in this research is only *Shopee-food*.

5.4 Recommendations

Based on the discussions, this research can be used as material for thought, a consideration or a research reference material. For further researchers in the same field, it is expected that future researchers will be able to look for other variables besides Perceived Usefulness, Perceived Ease Of Use, Attitude Towards Using, Relative Advantage and Intention to Use.

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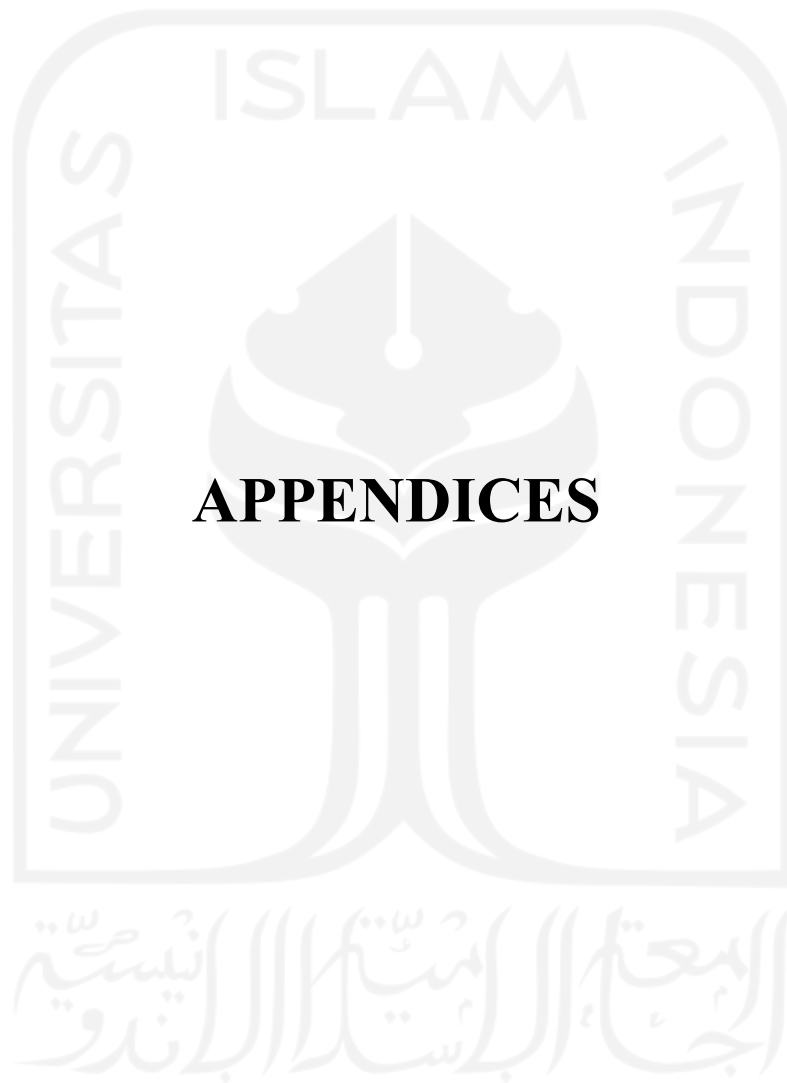
APPENDICES

APPENDIX 1

QUESTIONNAIRES SHEET

Assalamualaikum Wr.Wb.

In connection with the research carried out as a support for the final project (Thesis) entitled "**FACTORS INFLUENCING MSMEs USING SHOPEE-FOOD APPLICATION TO RUN THEIR BUSINESS**, which was compiled as one of the requirements for graduation from a bachelor's degree in the Accounting Study of International Program at the Faculty of Business and Economics, UII. Your willingness to answer the questions posed in this questionnaire is very valuable for the success of this research and all answers that you provide will be kept confidential.

Thank you for your willingness to fill out this questionnaire.

Wassalamualaikum Wr.Wb.

Researcher

(Sabrina Qurrota 'Aini)

Data of Respondent:

Fill in according to your personal data

Business Name   : ....

No. Handphone   : ....

Business Address   : ....

How long has your business   a. < 1 year

been in existence?   b. 1- 2 years

                             c. > 2 years

How many employees   a. 1- 2 employees

on your business?   b. 3-5 employees

                             c. > 5 employees

Please answer the questions below by ticking ($\sqrt{}$) in the space provided for the answer

that best suits your condition.

1   : Strongly Disagree

2   : Not Agree

3   : Neutral

4   : Agree

5   : Strongly Agree

Perceived Ease of Use	1	2	3	4	5

1.	*Shopee-food* application is understandable and clear					
2.	Using *Shopee-food* application does not require a lot of energy					
3.	Using *Shopee-food* application does not take time.					
4.	I feel that *Shopee-food* application is easy to learn and easy to use					
5.	I think *Shopee-food* application is flexible to use in my business					

	Perceived Usefulness	1	2	3	4	5
1.	I feel *Shopee-food* application is useful for my business					
2.	Using *Shopee-food* application makes work easier for my business					
3.	Using *Shopee-food* application helps to get orders in my business					
4.	I believe that *Shopee-food* application will increase the productivity/sales turnover of my business					
5.	I believe that *Shopee-food* application will improve my business performance/profit					

Relative Advantage	1	2	3	4	5
1. Using *Shopee-food* application makes my business grow					
2. Using *Shopee-food* application improves operational cost efficiency in my business					
3. By using *Shopee-food* application, my business productivity has increased					
4. Using *Shopee-food* application improves time efficiency in customer service in my business					
5. Using *Shopee-food* application improves the efficiency of human resources in my business					

Attitude Toward Using	1	2	3	4	5
1. I feel that using *Shopee-food* application is a good step for my business					
2. I feel comfortable and easy to use *Shopee-food* application in my business					
3. I feel that using *Shopee-food* application will be useful for my business					
4. I feel that using *Shopee-food* application brings progress to my business					

		1	2	3	4	5
5.	I have a positive perception of using *Shopee-food* application in my business					

	Intention to Use	1	2	3	4	5
1.	I believe it is useful to use *Shopee-food* application in my business					
2.	Using *Shopee-food* application can facilitate transactions in my business					
3.	I use *Shopee-food* application, because it is easy to learn and use					
4.	I use *Shopee-food* application, because it can improve time efficiency in customer service					
5.	I use *Shopee-food* application, because it increases my productivity/business turnover					
6.	The performance/profit in my business is getting better by using *Shopee-food* application					
7.	My work becomes more effective by using *Shopee-food* application					
8.	My work is easier by using *Shopee-food* application					

9.	I will recommend to other business actors to use *Shopee-food* application					
10.	I will probably use another similar application for transactions in my business					

APPENDIX 2

DATA TABULATION

1. Perceived Ease of Use

No. Respondents	PEoU1	PEoU2	PEoU3	PEoU4	PEoU5	X1
1	3	3	4	3	3	3,2
2	4	3	4	4	3	3,6
3	4	4	4	4	4	4
4	4	3	4	4	3	3,6
5	4	3	4	4	3	3,6
6	3	3	4	3	4	3,4
7	3	3	3	4	4	3,4
8	4	5	4	5	4	4,4
9	4	4	3	4	4	3,8
10	4	3	4	4	4	3,8
11	3	3	4	4	4	3,6
12	5	4	5	5	5	4,8
13	4	3	4	4	4	3,8
14	5	4	5	5	5	4,8
15	4	3	3	3	3	3,2
16	3	4	3	4	4	3,6
17	4	4	4	4	4	4
18	4	4	5	5	5	4,6
19	5	4	4	4	4	4,2
20	5	4	5	5	5	4,8
21	5	4	5	5	5	4,8
22	5	4	5	4	4	4,4
23	4	3	4	4	4	3,8
24	4	4	4	4	4	4
25	4	5	4	5	5	4,6
26	4	4	3	4	4	3,8
27	3	4	4	3	3	3,4
28	3	2	2	3	2	2,4
29	3	4	4	4	4	3,8
30	4	3	4	3	4	3,6
31	4	3	3	4	3	3,4
32	3	4	4	3	4	3,6
33	4	5	4	5	4	4,4
34	5	5	4	5	5	4,8
35	5	5	4	5	4	4,6
36	5	4	5	4	5	4,6

| 37 | 4 | 5 | 4 | 5 | 5 | 4,6 |

2. Perceived Usefulness

Perceived Usefulness						
No. Respondents	PU1	PU2	PU3	PU4	PU5	X2
1	5	5	4	5	4	4,6
2	5	5	4	5	4	4,6
3	5	4	4	4	4	4,2
4	5	5	5	5	5	5
5	5	4	5	4	5	4,6
6	4	5	4	5	4	4,4
7	5	4	4	4	4	4,2
8	4	3	4	3	4	3,6
9	4	4	5	4	4	4,2
10	5	5	4	5	5	4,8
11	5	4	4	5	4	4,4
12	4	5	5	4	5	4,6
13	3	4	3	4	3	3,4
14	5	4	5	5	4	4,6
15	3	4	3	3	3	3,2
16	3	4	4	3	4	3,6
17	4	4	3	4	4	3,8
18	5	4	4	5	5	4,6
19	5	5	4	4	5	4,6
20	3	4	5	4	3	3,8
21	3	4	3	4	3	3,4
22	3	4	3	4	3	3,4
23	3	4	4	3	4	3,6
24	2	3	3	2	3	2,6
25	3	5	4	5	3	4
26	4	4	4	4	4	4
27	4	5	4	5	5	4,6
28	3	3	2	2	3	2,6
29	4	5	5	5	5	4,8
30	5	5	5	5	5	5
31	4	4	4	4	4	4
32	4	5	5	4	5	4,6
33	3	4	3	4	3	3,4
34	3	3	3	3	3	3
35	4	4	3	4	4	3,8
36	3	3	3	3	3	3
37	4	5	5	4	5	4,6

3. Relative Advantage

No. Respondents	RA1	RA2	RA3	RA4	RA5	X3
			Relative Advantage			
1	4	5	5	4	4	4,4
2	4	5	4	4	4	4,2
3	4	5	4	4	4	4,2
4	3	4	3	3	3	3,2
5	4	5	4	4	4	4,2
6	5	4	5	4	5	4,6
7	3	4	4	4	3	3,6
8	4	5	4	5	5	4,6
9	5	5	4	4	4	4,4
10	4	5	5	4	5	4,6
11	5	5	5	4	5	4,8
12	3	3	4	3	4	3,4
13	4	4	5	4	4	4,2
14	3	4	3	4	3	3,4
15	4	3	2	2	3	2,8
16	3	4	4	3	4	3,6
17	5	4	5	5	4	4,6
18	3	3	3	4	3	3,2
19	3	4	3	4	4	3,6
20	3	4	3	4	3	3,4
21	5	4	5	4	4	4,4
22	5	4	5	4	5	4,6
23	3	4	3	4	3	3,4
24	3	4	3	4	3	3,4
25	5	4	5	4	5	4,6
26	5	4	4	4	5	4,4
27	4	5	5	4	5	4,6
28	3	2	3	3	2	2,6
29	4	5	5	4	5	4,6
30	4	5	5	4	5	4,6
31	3	4	3	3	4	3,4
32	4	4	5	5	4	4,4
33	4	5	4	4	5	4,4
34	4	5	5	4	5	4,6
35	5	5	4	5	4	4,6
36	4	5	4	4	4	4,2
37	4	5	5	4	5	4,6

4. Attitude Toward Use

No. Respondents	ATU1	ATU2	ATU3	ATU4	ATU5	Z1
			Attitude Toward Use			

1	4	4	5	4	5	4,4
2	4	4	5	4	5	4,4
3	5	4	5	5	5	4,8
4	5	5	5	4	4	4,6
5	5	5	4	5	4	4,6
6	5	4	5	4	4	4,4
7	4	4	5	4	4	4,2
8	4	5	5	4	5	4,6
9	4	4	5	4	4	4,2
10	4	5	5	5	5	4,8
11	5	5	4	4	5	4,6
12	5	4	5	5	5	4,8
13	4	4	5	5	4	4,4
14	5	4	4	4	5	4,4
15	2	3	3	3	2	2,6
16	4	5	5	4	5	4,6
17	5	4	4	5	5	4,6
18	5	4	4	5	4	4,4
19	5	4	5	4	5	4,6
20	5	5	4	5	4	4,6
21	4	5	5	5	5	4,8
22	5	5	4	5	4	4,6
23	4	3	4	4	3	3,6
24	4	4	3	3	4	3,6
25	5	5	4	4	5	4,6
26	3	3	4	3	3	3,2
27	4	4	4	5	5	4,4
28	3	3	2	3	3	2,8
29	5	5	4	4	5	4,6
30	4	4	5	5	4	4,4
31	4	3	4	3	4	3,6
32	5	5	4	5	4	4,6
33	5	4	5	5	5	4,8
34	4	5	5	4	5	4,6
35	5	4	4	4	5	4,4
36	3	4	3	4	3	3,4
37	3	4	3	4	3	3,4

5. Intention To Use

Intention To Use						
No. Respondents	ITU1	ITU2	ITU3	ITU4	ITU5	ITU6
1	4	5	5	4	4	4
2	4	4	5	5	4	4

3	5	5	4	4	5	5
4	5	5	5	4	5	5
5	5	5	4	5	5	5
6	3	3	3	4	3	3
7	5	5	4	5	5	5
8	4	3	4	4	3	4
9	5	4	3	4	4	5
10	4	5	5	4	5	4
11	4	5	5	5	5	4
12	5	4	5	5	5	5
13	5	4	5	4	5	5
14	5	4	4	4	4	4
15	2	3	2	3	3	2
16	4	5	5	4	5	5
17	5	4	4	5	5	4
18	4	4	4	4	4	4
19	4	5	4	4	4	5
20	4	4	5	4	4	4
21	4	5	5	5	4	5
22	5	4	5	4	5	4
23	3	3	3	2	3	3
24	4	3	4	3	4	3
25	4	4	4	5	4	4
26	3	4	4	3	3	3
27	4	5	4	5	4	4
28	2	3	2	3	2	2
29	4	5	4	5	4	5
30	3	4	3	4	4	3
31	4	3	4	4	3	4
32	4	4	5	4	4	4
33	4	5	4	5	5	5
34	4	5	4	5	5	5
35	5	4	5	5	5	5
36	4	3	4	4	3	3
37	5	5	5	4	5	5

	Intention To Use				
No. Respondents	ITU7	ITU8	ITU9	ITU10	Y1
1	4	5	5	5	4,5
2	5	4	5	4	4,4
3	4	5	4	5	4,6
4	4	5	5	5	4,8
5	5	5	4	5	4,8
6	4	3	3	3	3,2

7	5	5	4	5	4,8
8	4	3	4	4	3,7
9	5	4	4	4	4,2
10	5	5	4	5	4,6
11	5	4	5	5	4,7
12	4	5	4	5	4,7
13	5	5	4	5	4,7
14	4	5	4	4	4,2
15	3	3	2	3	2,6
16	5	4	5	4	4,6
17	4	5	4	5	4,5
18	4	4	4	4	4
19	5	4	4	4	4,3
20	4	5	4	4	4,2
21	5	5	5	5	4,8
22	5	4	5	4	4,5
23	2	2	3	2	2,6
24	4	3	3	4	3,5
25	5	5	4	5	4,4
26	4	3	3	4	3,4
27	5	4	5	4	4,4
28	3	3	2	3	2,5
29	5	5	5	5	4,7
30	3	4	3	3	3,4
31	3	3	4	3	3,5
32	5	4	4	5	4,3
33	4	4	5	4	4,5
34	4	4	5	4	4,5
35	5	5	4	4	4,7
36	4	3	4	3	3,5
37	4	4	5	5	4,7

APPENDIX 3

PROCESSING DATA WITH PLS SOFTWARE

1. Measurement Model Output
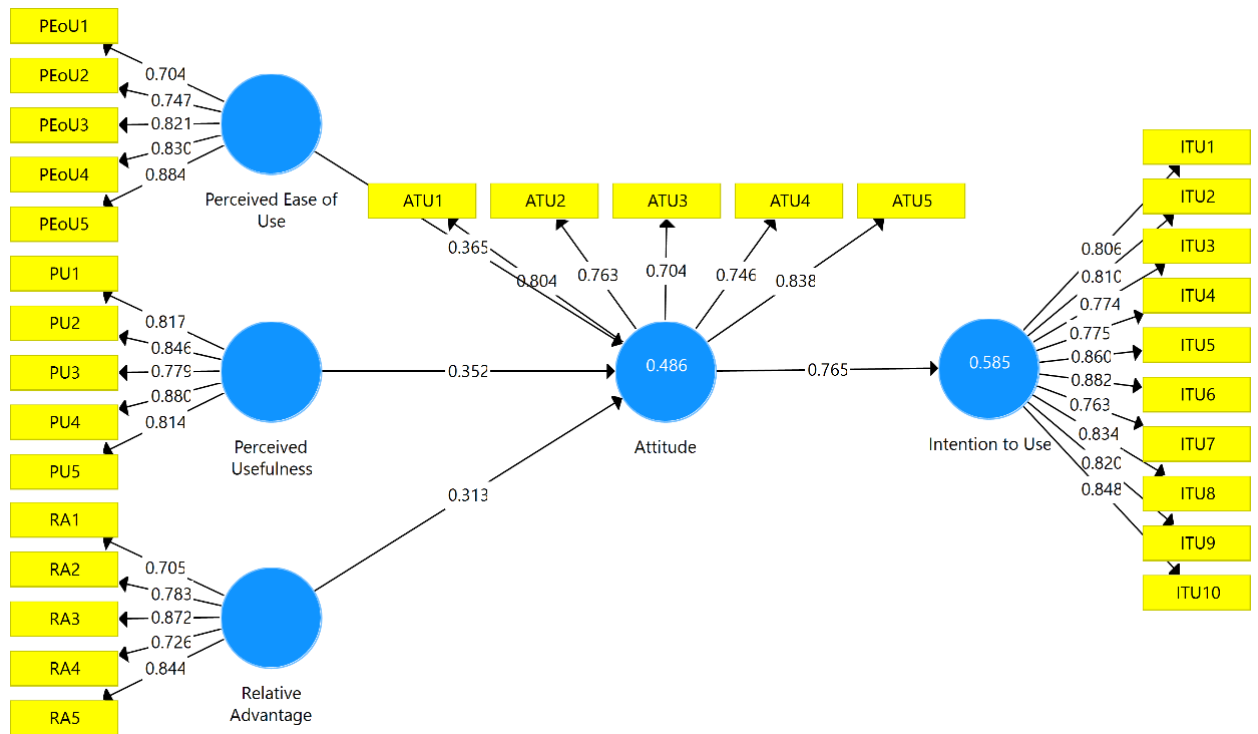
2. Outer Loadings

Convergent Validity

	Perceived Ease of Use	Perceived Usefulness	Relative Advantage	Attitude	Intention to Use
PEoU1	0.704				
PEoU2	0.747				
PEoU3	0.821				
PEoU4	0.830				
PEoU5	0.884				
PU1		0.817			
PU2		0.846			
PU3		0.779			
PU4		0.880			
PU5		0.814			

RA1			0.705		
RA2			0.783		
RA3			0.872		
RA4			0.726		
RA5			0.844		
ATU1				0.804	
ATU2				0.763	
ATU3				0.704	
ATU4				0.746	
ATU5				0.838	
ITU1					0.806
ITU2					0.810
ITU3					0.774
ITU4					0.775
ITU5					0.860
ITU6					0.882
ITU7					0.763
ITU8					0.834
ITU9					0.820
ITU10					0.848

Discriminant Validity

	Perceived Ease of Use	Perceived Usefulness	Relative Advantage	Attitude	Intention to Use
PEoU1	0.704	-0.208	-0.066	0.111	0.099
PEoU2	0.747	-0.120	0.425	0.305	0.349
PEoU3	0.821	0.211	0.253	0.527	0.360
PEoU4	0.830	-0.099	0.087	0.331	0.408
PEoU5	0.884	0.003	0.258	0.321	0.278
PU1	-0.135	0.817	0.161	0.319	0.333
PU2	-0.064	0.846	0.233	0.337	0.336
PU3	0.137	0.779	0.111	0.312	0.279
PU4	0.129	0.880	0.399	0.517	0.469
PU5	-0.085	0.814	0.150	0.266	0.265
RA1	0.095	0.030	0.705	0.161	0.179
RA2	0.200	0.301	0.783	0.395	0.442
RA3	0.143	0.270	0.872	0.494	0.501

RA4	0.380	0.121	0.726	0.446	0.306
RA5	0.234	0.288	0.844	0.387	0.332
ATU1	0.392	0.428	0.261	0.804	0.539
ATU2	0.417	0.221	0.466	0.763	0.664
ATU3	0.165	0.425	0.354	0.704	0.496
ATU4	0.427	0.355	0.414	0.746	0.553
ATU5	0.343	0.323	0.473	0.838	0.678
ITU1	0.474	0.289	0.323	0.570	0.806
ITU2	0.145	0.470	0.370	0.583	0.810
ITU3	0.462	0.299	0.380	0.588	0.774
ITU4	0.333	0.334	0.509	0.666	0.775
ITU5	0.356	0.289	0.364	0.653	0.860
ITU6	0.413	0.329	0.340	0.683	0.882
ITU7	0.201	0.278	0.488	0.584	0.763
ITU8	0.312	0.457	0.250	0.676	0.834
ITU9	0.404	0.333	0.501	0.648	0.820
ITU10	0.237	0.390	0.375	0.579	0.848

3. **Composite Reliability, Cronbach's Alpha, and Average Variance**

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Perceived Ease of Use	0.865	0.931	0.898	0.640
Perceived Usefulness	0.888	0.936	0.916	0.686
Relative Advantage	0.850	0.870	0.891	0.622
Attitude	0.830	0.835	0.880	0.597
Intention to Use	0.945	0.946	0.953	0.669

4. **R-Squared**

	R Squared	R Square Adjusted
Attitude	0.486	0.439
Intention to Use	0.585	0.573

5. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Ease of Use -> Attitude	0.365	0.370	0.175	2.084	**0.038**
Perceived Usefulness -> Attitude	0.352	0.355	0.124	2.848	**0.005**
Relative Advantage -> Attitude	0.313	0.316	0.135	2.320	**0.021**
Attitude -> Intention to Use	0.765	0.769	0.083	9.264	**0.000**