

JAM

Jurnal Aplikasi Manajemen
Journal of Applied Management
Volume 21 Issue 1
March 2023

21 | 1 | 2023

Received September '22
Revised October '22
Accepted February '23
February '23

**INDEXED IN**

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OPEN ACCESS

e ISSN 2302-6332
p ISSN 1693-5241



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DIGITAL TRANSFORMATION THROUGH TECHNOLOGY ACCEPTANCE MODEL ADOPTION FOR SME RECOVERY ECONOMY DURING THE COVID-19 PANDEMIC

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Abstract: Because it is anticipated that small and medium-sized businesses will be able to move the economy during the COVID-19 pandemic significantly, they are essential to the economy's recovery. Small and Medium Enterprise must be equipped with the ability and knowledge to adopt technology so that the business is run with added value and can stimulate capital owners to flow their capital to business people so that it can provide a multiplier effect on the economy as a whole, especially in the city of Denpasar. In order to better understand TAM, this study looked at the direct and indirect results of perceived risk, perceived ease of use, and perceived usefulness on both user behavior and intention to use. The sample in this study was 200 SMEs affected by Covid-19 in Bali and used the SEM test with the help of the Stata analysis tool version 16. Intention to use is affected by ease of use and perceived risk. User behavior is affected by intent to utilize. The intention to utilize is not affected by the perceived utility. Perceived usefulness cannot mediate the impact of perceived ease of use on intention to use. Intention to use can mediate the effect of perceived ease of use and perceived usefulness on usage behavior, while the intention to use cannot mediate the impact of perceived risk on usage behavior. The study's findings indicate that the accessibility of technology and the hazards associated with its use are important factors in influencing individuals' intentions to utilize technology. The ability of SMEs to progress in technology is crucial, and technology usability is crucial.

Keywords: Perceived Risk, Intention to Use, Perceived Usefulness, Usage Behavior, Perceived Ease of Use

CITATION

Astiti, N. P. Y., Prayoga, I. M. S., and Imbayani, I. G. A. 2023. Digital Transformation through Technology Acceptance Model Adoption for SME Recovery Economy during the Covid-19 Pandemic. Jurnal Aplikasi Manajemen, Volume 21, Issue 1, Pages 153-166. DOI: <http://dx.doi.org/10.21776/ub.jam.2023.021.1.11>.

INTRODUCTION

The Pandemic of Covid-19 is still happening today, and many negative impacts have been caused by this situation (Rakshit et al., 2021). The coronavirus disease 19 epidemic has an effect on almost all areas of the economy (Fahraka and Roy, 2020); among them are Small and Medium-Sized Businesses, which are purportedly the most badly affected (Bahtiar, 2021). The Covid-19 virus outbreak that occurred, apart from causing a decrease in sales turnover for Small and Medium Enterprises, has also caused new problems for small and Medium Enterprises, namely the increasingly intensive use of technology in business, where digital technology that should help every business person has become an internal problem for most Small Medium Enterprises (Jain et al., 2021). Small and Medium Enterprises must be equipped with the ability and knowledge to adopt technology that the business run has added value. It can stimulate capital owners to channel their capital to Small and Medium Enterprises to provide a multiplier effect on the economy, especially in Denpasar. Several things indicate the difficulty of Small and Medium Enterprises (SMEs) in carrying out business transformation towards digital, including perceptions of risks arising from business digitalization (Rahmafritria et al., 2021, Nazir et al., 2021). In addition, other problems, such as fears that products will be imitated and feelings of inability to operationalize technology, are obstacles for Small and Medium Enterprises in carrying out digital transformation. All people now experience digital transformation in their daily lives thanks to the internet, which allows them to share knowledge and purchase from anywhere at any time. There is a widespread belief nowadays that social media must be integrated into their overall business marketing for firms to draw important values. (Dwivedi et al., 2021). The most recent International Telecommunication Union poll, which indicates that one in five individuals globally uses the internet, highlights the significance of having an internet connection. The majority of scholars researched and attempted to create intention-based theories and models to observe individual cognitive activity, acknowledging the significance of information technology and internet connections. Technology is a new thing that has never existed before and has never been experienced by Small and Medium Enter-

prises. Ignoring this challenge by surviving conventionally doing business is an unwise choice, this is based on the many SMEs that failed to survive in the midst of technological developments as they are today, coupled with the Covid-19 pandemic that has occurred, forcing less-contact economy (Elwalda and Lu, 2016) (Rahmafritria et al., 2021) (Venkatesh and Davis, 2000).

The technology acceptance model (Davis et al., 1989) was created to predict an individual's acceptable behavior. However, studies of its application and models built using its conceptualization helped determine its satisfactory reliability across technologies, contexts, and evaluation times. However, research on the technology acceptance model shows specific cultural bias issues when employed in cross-cultural situations (Straub et al., 1997). Information and communication technology is needed as a primer tool so business people can advance and develop to win the competition in the business market (Dwivedi et al., 2021) (Chong, 2013). The adoption and development of communication and information technology in a business are carried out in stages. It is adjusted based on the strength of the resources owned by the company (Chatterjee et al., 2021) (Chong, 2013) (Sarsosa, 2022). Small and Medium Enterprises must be very aware of these issues to develop and improve the business climate to foster trust from stockholders (capital owners) to invest more capital. (Yan et al., 2021) (Tan and Ooi, 2018) (Lin and Kim, 2016). Several things are thought to be the main reasons for the difficulty of Small and Medium Enterprises in adopting technology in business they in; according to (Lin and Kim, 2016), the cause is perceived risk or the perception of business actors towards the risk that will be received when Small Medium Enterprises run their business using technology media (Chong, 2013). News about cases of business losses due to using technology seems to be a shadow of doubts by business people in adopting business with technology media (Jain et al., 2021); according to (Nazir et al., 2021), many good benefits of technology that are rarely well understood by Small and Medium Enterprises. One of the issues purportedly contributing to SMEs' delayed adoption of technology is the simplicity of use or perceived ease of use (Nepomuceno et al., 2014). When SMEs already have the desire and understanding of technology's bene-

fits, it needs to increase the feeling or sense of usefulness so that later feelings of intention will emerge, leading to behavior or use behavior (Tan et al., 2014). According to earlier empirical investigations, perceived utility significantly influences the intention to use Wang et al. (2022), while different findings are stated by Abbasi et al. (2011). Perceived usefulness does not affect the intention to use. The empirical studies conducted by Abbasi et al. (2011), Rahmafitria et al. (2021), Jain et al. (2021), and Sarosa (2022) found that perceived risk has a significant effect on intention. Other data show the correlation between the intention to use and perceived risk (Sarosa, 2022). Wang et al. (2022), Abbasi et al. (2011), and Ambalov (2021) asserted that the intention to utilize is significantly impacted by perceived usefulness. Another finding about how usage behavior is influenced by usage purpose was made by (Wang et al., 2022), (Abbasi et al., 2011), (Chen et al., 2016), and (Sarosa, 2022).

Today, there is a widespread perception that companies must use social media driven by technology (Elwalda and Lu, 2016). According to Chatterjee et al. (2021), in the most recent poll by The International Telecommunication Union, one in five globally utilize the internet at this time, highlighting several significant statistics about the implications of technology adaptation. The majority of researchers have explored and created intention-based models and theories to forecast individual cognitive behavior in light of the implications of technology (Sarosa, 2022), (Dwivedi et al., 2021) and (Venkatesh and Davis, 2000). The research adopts the model of technology acceptance, and models based on the conceptualization of the technology acceptance model were successful at determining acceptable dependability across technology, context, and time evaluation. (Chong, 2013), (Nazir et al., 2021), (Tan and Ooi, 2018) and (Lin and Kim, 2016). This study examines TAM by looking at the direct or indirect effects of Perceived ease of use, and perceived risk, on intention to use and Intention to Use on usage behavior. The novelty of this study's objective is to create a model because there are still inconsistencies in the findings of previous studies. Based on business phenomena and research gap, they are interested in researching how to adopt the SMEs in Denpasar, Indonesia, using a technology adoption paradigm to restore economically from Pandemic of Covid 19.

LITERATURE REVIEW

Perceived Usefulness and Perceived Ease of Use

A behavior theory called the TRA has received support from researchers with wide approval and serves as the foundation for the proposed model of technological acceptance Davis et al. (1989). Chatterjee et al. (2021) stated that in information system acceptance studies, the Technology Acceptance Model is the most commonly used model to forecast the user intents and usage behavior. Davis (1989), Based on the theory of reason action, simplifies beliefs that influence attitudes as perceived ease of use and excludes subjective norms to be developed in the Theory of Reason Action. Behavioral is defined as observable actions related to individual behavior, persuasiveness, or attitude feelings (LaRose and Eastin, 2004). Attitudes are influenced by perceived usefulness and simplicity of use, which in turn determines behavioral intention.

Perceived Risk

The uncertainty that typically accompanies the decision-making process is referred to as risk (Xie et al., 2017), (Gurung and Raja, 2016), (Bianchi and Andrews, 2012), (Lee and Song, 2013). Any online application's perceived risk will have a considerable impact on utilization. The user's intention to use it decreases as the risk increases. Risk perception determines attitudes and behavior (Xie et al., 2017). Attitudes toward activity, subjective norms, and perceived behavior are all influenced by risk perceptions.

Intention to Use

Azjen (1980) and Ajzen (1991) were the primaries that included behavioral beliefs in the Theory of Reason Action. The model of technology acceptance was developed with the help of the TRA. According to the Theory of Reason Action, attitudes are influenced by ideas and beliefs, which influence the type of intentions that underpin the use of behavior. Behavior is described as an action people take that can be seen and influenced by their experience or some level of observation. According to the Technology Acceptance Model, external factors will affect how easily something may be used, how valuable it is, and how attitudes and behavioral intentions will develop. Adams et al. (1992) showed that scientists could employ the Acceptance of the Technology Model to comprehend

the elements affecting the effectiveness of information systems. Davis (1993) proposed of Technology Acceptance Model (TAM) in empirical investigations of the adoption and use of information

technology, as demonstrated. The results show the conception of usefulness has considerable beneficial impact on actual usage behavior, perhaps influencing it indirectly through attitudes toward use.

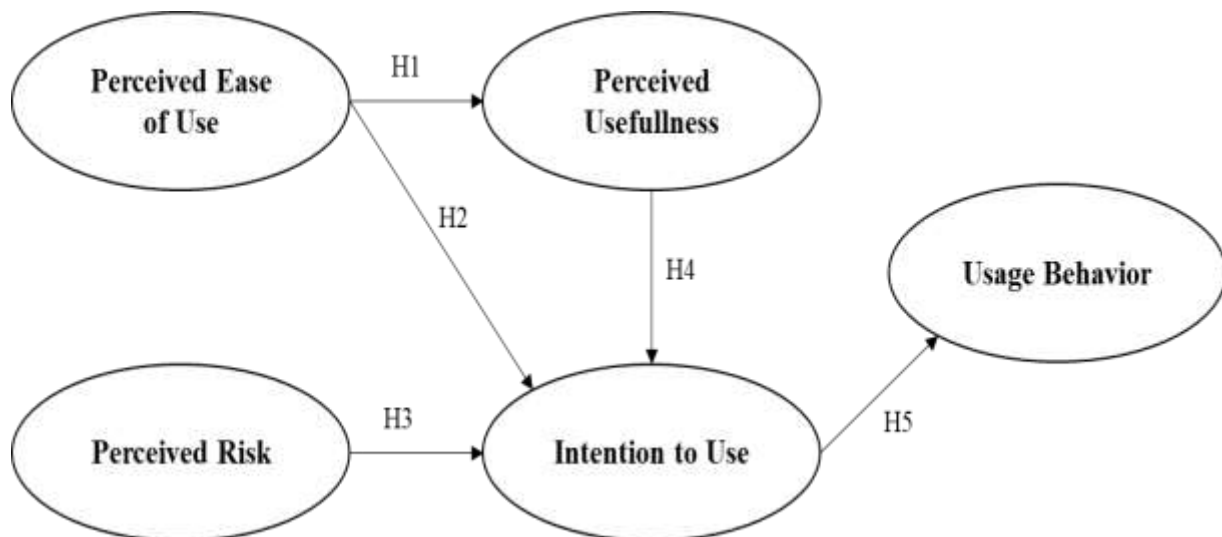


Figure 1. Research Concept Framework

HYPOTHESIS DEVELOPMENT

Perceived Ease of Use and Perceived Usefulness

Perceived Ease of Use (PEU) explained the degree to which users believe that adopting an information system requires minimal knowledge, period, or effort (Chong, 2013). Davis (1989) asserted that perceived ease of use has an impact on perceived usefulness, which in turn affects intent. In relation to mobile devices, the significance of Perceived Ease of Use (PEU) is exemplified further because certain limitations usually limit devices. Tan et al. (2014) confirmed that consumers' willingness to apply m-payments influences perceived usability. When consumers view actions like making purchases on shopping sites as being very simple, they are more willing to accept other technology during their online transactions, according to mobile advertising. The hypothesis can be formulated as follows:

H1: Perceived Ease of Use has a positive effect on Perceived Usefulness

Perceived Ease of Use and Intention to Use

In this study, behavioral intention is influenced by perceived usability. According to Davis

et al. (1989), the extent to which someone believes utilizing a particular system would be simple. As a direct predictor of behavioral intention, perceived ease of use significantly influences perceived ease of use, based on research on acceptance and deployment of technologies. Davis et al. (1989) noticed a substantial association between it and perceived ease of application, which was later empirically confirmed by numerous academics, including (Wu et al., 2007), (Taylor and Todd, 1995), (Mathieson, 1991).

H2: Perceived Ease of Use has a positive effect on the Intention to Use

Perceived Risk and Intention to Use

Related to how the user perceives the uncertainty or safety risk they might experience when utilizing a new technology. (Nepomuceno et al., 2014). In this research, we identify perceived risk as a potential privacy risk that could arise during the collection of BTA data, such as unintentional exposure or theft of private user information. Studies in many domains have verified the significance of perceived risk in determining usage intention. Research related to the perceived risk in the fi-

eld of education conducted on high school students (Sarosa, 2022), in the field of transportation (Jain et al., 2021), in the tourism industry (Rahmafritia et al., 2021), (Nazir et al., 2021). Therefore, the hypothesis can be written down as follows:

H3: Perceived Risk has a positive on Intention to Use

Perceived Usefulness and Intention to Use

Perceived Usefulness reflects the extent to which the adoption of information systems will increase performance (Davis, 1989). The notion that utilizing the updated IS boosts efficiency and time savings are described by the perceived usefulness. Venkatesh and Davis (2000) stated that the perception of use directly affects user intent and is essential for technological acceptance. A study by Yan et al. (2021) revealed that Perceived Usefulness significantly impacts users' behavioral intention toward the mobile business of QR codes. Tan and Ooi's (2018) benefits were discovered to considerably impact consumers' intentions to use mobile social media advertising. However, the following formulation of the hypothesis is possible:

H4: Perceived Usefulness has a positive effect on Intention to Use

Intention to Use and Usage Behavior

The likelihood of a user accepting a new information system depends on various criteria. Lin and Kim (2016) revealed that Perceived Usefulness and Perceived Ease of Use are essential in determining consumer intentions to adopt mobile advertising. Product ratings are a crucial feature that greatly influences potential customers' online shopping behavior in addition to perceived usefulness and perceived ease of use (Elwalda and Lu, 2016). Therefore, the hypothesis can be formulated as follows:

H5: Intention to Use has a positive effect on Usage Behavior

The Mediation Role of Perceived Usefulness

Beliefs will influence views about behavioral intentions about perceived usefulness and simplicity of usage. Perceived usefulness is defined by Davis (1989) as how much individuals believe that employing a specific system will rectify business performance. Perceived ease of use refers to

how much a person believes that using a particular system necessitates making an effort to comprehend the system as whole (Venkatesh et al., 2003). Perceived behavioral intention is significantly influenced by perceived usefulness and perceived ease of use, according to studies on the technology acceptance and adoption, which are supported by the Technology Acceptance Model (Davis, 1989), (Davis et al., 1989), (Venkatesh and Davis, 2000). Davis (1989) examined that perceived ease of use and perceived usefulness are significant relationships between them, which was later proven by different researchers empirically (Wu et al., 2007), (Taylor and Todd, 1995) and (Mathieson, 1991). That is in line with the theory of the Technology Acceptance Model, Theory of Reason Action, and Theory of Planned Behavior; hopeful outcome beliefs about positive attitudes toward technology acceptance tend to affect behavioral intentions to use technology positively.

H6: Perceived usefulness can mediate the effect of Perceived Ease of Use and Intention to Use

The Mediation Role of the Intention to Use

Lin and Kim (2016) found that perceptions of usefulness and simplicity influence people's use of technology. Chatterjee et al. (2021) asserted that the technology acceptance model is the most generally used model for predicting intents and behavior when adopting technology. Previous research has confirmed that perceived usefulness (PU) and ease of use influence technology adoption. According to Bauer (2001), the belief that any action will have effects that cannot be foreseen with near certainty, some of which may be unpleasant, is known as perceived risk. Perceived risk refers to the user's perception of uncertainty or security hazard they will experience if they use new technology (Nepomuceno et al., 2014). Perceived usefulness, ease of use, and perception of risk of technology can influence the intention to use technology and have an impact on behavior using technology.

H7: Intention to use can mediate the effect of Perceived Ease of Use on Usage behavior

H8: Intention to use can mediate the effect of perceived risk on usage behavior

H9: Intention to use can mediate the effect of Perceived usefulness on usage behavior

METHOD

This research integrated quantitative techniques with an associative approach and quantitated perception data. The research was carried out at Small and Medium Enterprises in Denpasar. The Small and Medium Enterprises sampled in this study were 200 Small and Medium Enterprises. The process of gathering data was done by conducting questionnaires and interviews with several Small and Medium Enterprises that were the research samples. Data collection is based on a prepared questionnaire. The analysis of this research consists of descriptive and inferential analysis as well as the Structural Equation Modeling method with the Stata Program (SEM-Stata) with the Analysis of the measurement model or the Outer Model, the analysis of the structural model or the Inner

model, and the testing of the research hypothesis which was carried out with the Stata program version 16.

Variable Operational Definitions

Perceived ease of use is the level at which a person believes using technology is easy and does not require hard effort from the wearer. Perceived risk is a possible profit and loss from adopting technology to run its business. Perceived usefulness is a level where business people believe that using a particular system will help improve business performance. Intention to Use is a behavioral tendency to use technology. Usage Behavior is behavior using in the habit of using technology. The indicators used to measure each construct are presented in table 1.

Tabel 1. Construk dan Indikator

Construk	Indikator	Sumber
<i>Perceived ease of use</i> (PEU)	Easy to use (PEU1) Easy to understand (PEU2) Practical use (PEU3) Satisfactory technology services (PEU4) Wide range (PEU5)	(Waspada, 2012)
<i>Perceived risk</i> (PR)	Potential failure in financial transactions (PR1) Potential losses due to technology applications (PR2) Digital security system (PR3)	(Miliani and Indriani, 2013) and (Featherman and Pavlou, 2003)
<i>Perceived usefulness</i> (PU)	Faster payments (PU1) Detailed record keeping (PU2) Safety feeling in transactions (PU3) Easy to promote (PU4)	(Rahmatsyah, 2011)
<i>Intention to Use</i> (IU)	Intend to use (IU1) Intend to try (IU2) Plan to use (IU2)	(Rahmatsyah, 2011)
<i>Usage Behavior</i> (UB)	Frequent usage (UB1) Regular usage (UB2) Behavior priority (UB3)	(Pertiwi and Ariyanto, 2017)

RESULTS

Respondent Characteristics

Based on the findings of the 200 sample respondent data tabulation, it can be explained that based on the type of SME business out of 200 samples, 73 respondents, or 37%, are SME engaged in

trade, 68 respondents, or 34% are engaged in the culinary business, 52 respondents or 26% engaged in the service business. In contrast, the remaining seven respondents, or 7%, were engaged in the agribusiness business. Meanwhile, according to the length of operation, of the 200 respondents in this

study, as many as 34 respondents, or 17%, had been operating for more than five years. There 118 or 59% of respondents had been operating for three years to less than five years, while for respondents who had been operating for a long time, one year to less than three years, 48 respondents or

24%. According to the SME business scale group, the distribution of respondents was 200 respondents; the micro-scale business group was 62 respondents or 31%, then small-scale business group was 127 respondents or 63%, while the medium-scale business group was 11 respondents or 6%.

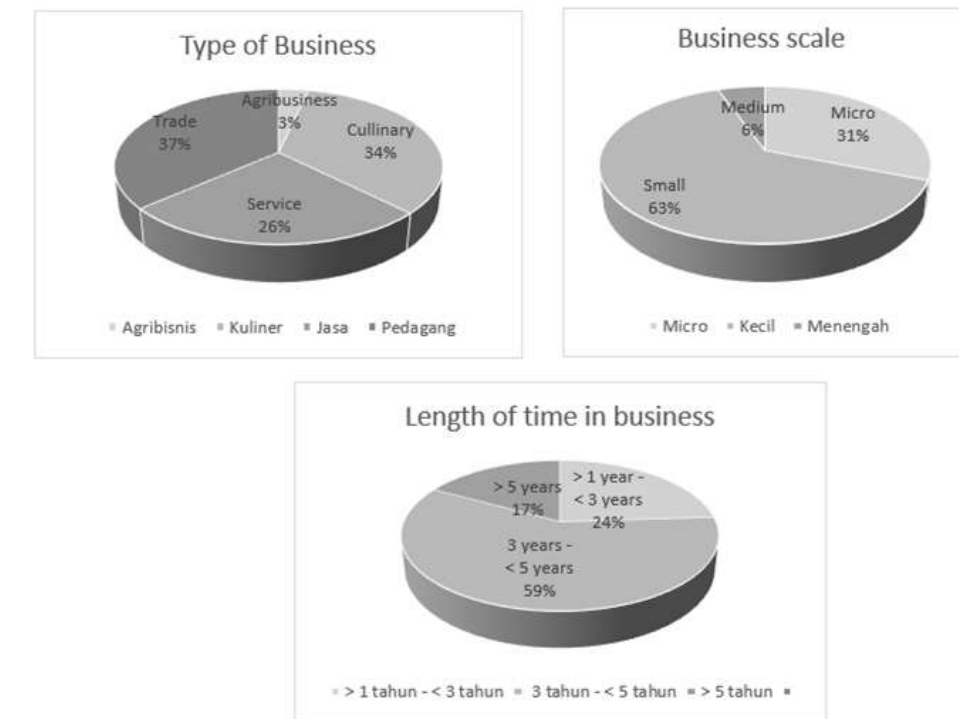


Figure 2. Respondent Characteristics

Classic Assumption Test

Based on the results of the Kolmogorov-Smirnov test, which was used in this study's normalcy test. The normality assumption is met if the Kolmogorov-Smirnov significance value is > 0.05 . Conversely, if the Kolmogorov-Smirnov value is < 0.05 , the normality assumption is not met. From the analysis results, the Kolmogorov-Smirnov significance value in the regression model is 0.297, 0.396, and 0.621. This value is more significant than 0.05, so it can be concluded that the assumption of normality in the research model has been fulfilled. The Glejser test was utilized in this study's heteroscedasticity test. The independent variables' absolute residual values and their relationship through regression are how the Glejser test is conducted. There is no heteroscedasticity issue if the absolute residual and independent variable correlation coefficients are significant at a level greater

than 0.05. The variance inflation factor (VIF) technique is used in this study to identify multicollinearity issues. The assumption that multicollinearity does not occur is indicated by a VIF rating of under ten and a tolerance value greater than 0.1. The results above show that for equation 1, VIF value is under one while the tolerance value is above 0.1. Normality test values, heteroscedasticity tests, and multicollinearity tests are presented in tables 2, 3, and 4.

Table 2. Normality test

Equation	Asymp. Sig. (2-tailed)
$PU = \alpha + \beta PEU + e$	0,297
$IU = \alpha + \beta PEU + \beta PU + \beta PR + e$	0,396
$UB = \alpha + \beta IU + e$	0,621

Table 3. Heteroscedasticity Test

Equation	Sig
$PU = \alpha + \beta PEU + e$	0,083
$IU = \alpha + \beta PEU + \beta PU + \beta PR + e$	0,137
	0,505
	0,406
$UB = \alpha + \beta IU + e$	0,296

Table 4. Normality test

Equation	VIF
$PU = \alpha + \beta PEU + e$	1
$IU = \alpha + \beta PEU + \beta PU + \beta PR + e$	1,12
	1,08
	1,14
$UB = \alpha + \beta IU + e$	1

Measurement Model Analysis or Outer Model**Table 5. Measurement Results or Outer Model**

Variable	Cronbach's Alpha > 0,7	Composite Reliability > 0,7	Average Variance Extracted (AVE) > 0,5
Intention to Use	0,799	0,749	0,620
Perceived Ease of Use	0,715	0,817	0,692
Perceived Risk	0,783	0,820	0,605
Perceived Usefulness	0,836	0,891	0,672
Usage Behavior	0,731	0,802	0,776

Table 5 have shown the that Composite Reliability and Cronbach's Alpha both have values of more than 0.7, indicating a high level of reliability for the measurement model.

Convergent Validity**Table 6. Results of Indirect Effect Testing**

	Intention to Use	Perceived Ease of Use	Perceived Risk	Perceived Usefulness	Usage Behavior
IU1	0,898				
IU2	0,859				
IU3	0,814				
PEU1		0,886			
PEU2		0,766			
PEU3		0,793			
PEU4		0,823			
PEU5		0,894			
PR1			0,702		
PR2			0,796		
PR3			0,829		

	Intention to Use	Perceived Ease of Use	Perceived Risk	Perceived Usefulness	Usage Behavior
PU1				0,746	
PU2				0,782	
PU3				0,859	
PU4				0,884	
UB1					0,853
UB2					0,724
UB3					0,890

The test results show that each construct's convergent validity has a value of more than 0.7, which means that each indicator can explain the research construct well.

Structural Model Analysis or Inner Model

Table 7. R-Square (R^2)

	R Square	R Square Adjusted
Intention to Use	0,782	0,771
Perceived Usefulness	0,650	0,646
Usage Behavior	0,744	0,741

Table 8. The goodness of Fit (GoF)

Fit Statistic	value
$p > \chi^2$	0,000
$p > \chi^2$	0,000

Table 9. Q-Square Predictive Relevance (Q^2)

	SSO	SSE	$Q^2 (=1 - SSE/SSO) > 0$
Intention to Use	600,000	522,841	0,129
Perceived Ease of Use	1000,000	1000,000	
Perceived Risk	600,000	600,000	
Perceived Usefulness	800,000	775,339	0,031

R-Square (R^2), Q-Square Predictive Relevance (Q^2), and Goodness of Fit are the foundations for internal model testing (GoF). The test results can be found in Table 8, which demonstrated that the model had strong predictive relevance as indicated by the Q-Square Predictive Relevance having a value greater than 0. The test results showed that the p-value of the chi-square has a value of 0.000 and is below 0.05, which means that the model analysis is feasible to continue. It is presented in table 9.

Hypothesis Test

The basis for testing the research idea is an error rate of 5%, so the hypothesis can be accepted if the p-value < 0.05 or t-statistics > 1.96 for the direct effect hypothesis, while for the indirect effect hypothesis, it can be seen from the specific indirect effect value. The results of hypothesis testing can be presented in table 10 and table 11. Based on table 10, the findings of this study demonstrated that perceived usability significantly influences perceived usefulness. It can be seen from the p-value of 0.006. Perceived ease of use significantly affects the intention to use, which is indicated by a p-value of 0.034. Likewise, perceived risk significantly affects the intention to use, with a p-value of 0.046. Still, perceived usefulness does not significantly affect the intention to use, as indicated by a p-value of 0.496. In contrast, the intention to use significantly affects user behavior. It was indicated by the p-value of 0.023. On table 11, the study's findings are described, demonstrating that perceived usefulness cannot mitigate the effect of perceived usability on the desire to use. That is aimed at a specific indirect effect value of 0.045. The impact of perceived usability on usage

behavior might be moderated by intention to use, as evidenced by the precise indirect effect value of 0.126. Intention to use cannot mediate the effect of perceived risk on usage behavior. That is seen

from the worth of 0.185. Intention to use can mediate the effect of perceived usefulness on usage behavior, which is indicated by the specific indirect effect value of 0.117.

Table 10. Results of Direct Effects Analysis

<i>Independent Variable</i>	<i>Hypothesis</i>	<i>Dependent Variable</i>	<i>t-statistic</i>	<i>P</i>	<i>Result</i>
PEU	H1	PU	2.74	0.006	Supported
PEU	H2	IU	2.12	0.034	Supported
PR	H3	IU	2.00	0.046	Supported
PU	H4	IU	0.68	0.496	Not supported
IU	H5	UB	2.27	0.023	Supported

Table 11. Hasil Analisis Indirect Efek

<i>Independent Variable</i>	<i>Hipotesis</i>	<i>Mediasi Variabel</i>	<i>Dependent Variable</i>	<i>Nilai Spesifik indirect efek</i>	<i>Result</i>
PEU	H6	PU	IU	0,045	Not supported
PEU	H7	IU	UB	0,126	Supported
PR	H8	IU	UB	0,185	Not supported
PU	H9	IU	UB	0,117	Supported

DISCUSSION

Perceived Ease of Use on Perceived Usefulness

The relationship between perceived ease of use and perceived usefulness shows that accessing or using technology is crucial for SMEs in the creative industries. This conclusion is supported by the results of the research put forward (Wang et al., 2022), (Abbasi et al., 2011), (Taufik and Hanafiah, 2019), (Chen et al., 2016). The TAM concept, developed by Fred Davis in 1986, is a model that may be used to analyze the variables that affect a system's or information system's acceptance. Perceived Usefulness is a level where individuals believe the system can increase their efficiency in business activities carried out by SMEs.

Perceived Ease of Use on Intention to Use

The relationship between perceived ease of use and intention to use shows that the ease of accessing or using technology is crucial for SMEs in the creative industries in increasing their intention to use technology. This result is consistent with stu-

dies done by Wang et al. (2022) but contrary to the findings produced by Abbasi et al. (2011). The relationship between perceived risk and intention to use shows that the risk of accessing or using technology is crucial for SMEs in the creative industries to increase their intention to use technology. This finding is in line with research conducted by Sarosa (2022), Jain et al. (2021), Rahmafritia et al. (2021), and Nazir et al. (2021) but contrary to the findings produced by Wang et al. (2022).

Perceived Usefulness on Intention to Use

The relationship between perceived usefulness and intention to use showed that the ease of accessing or using technology could be more important for SMEs in the creative industries in increasing their intention to use the technology. The findings contradict research conducted Wang et al. (2022), Abbasi et al. (2011), and Ambalov (2021). The connection between user behavior and intention to utilize shows that the intention to access or use technology is a concern for SMEs in the crea-

tive industry sector in increasing the intention to use technology. This result is consistent with previous research Wang et al. (2022), Abbasi et al. (2011), Chen et al. (2016), and Sarosa (2022).

Perceived Risk on Intention to Use and Intention to Use against Usage Behavior.

The findings from this study use technology to play a significant part in transforming business towards digital. The ease of using technology and the risks posed by the use of this technology are influential factors in increasing the intention to use technology. SMEs need more ability to advance technology, so ease of use of technology is essential. Risk factors are a significant concern for the SMEs because limited knowledge of the risks involved in using technology is something that concerns SMEs. Ease of using technology will lead to perceived benefits for SMEs, but perceptions of usefulness only sometimes increase SMEs' intention to use technology. Each technology is perceived as having its uses and functions, but the main thing for SMEs is its risk and ease. Also, the intention to use technology will cause SME behavior to wait for technology to increase.

The Mediation Role of Perceived Usefulness

The study's results stated that the effect of perceived ease of use on intention to use could not be mitigated by perceived usefulness. For SMEs, the technology that will be used is more on technology that can benefit their business. The benefits of the technology used are essential for SMEs. An entrepreneur managing his business must also be based on the ability to implement the management of the functions he has, including the technology he uses. Skills in increasing innovation in managing their business can also increase competitive advantage (Pratama et al., 2022); innovation can increase the intention of being found by Efrata et al. (2021).

The Mediation Role of the Intention to Use

The results of the study show that intention to use is not able to increase the effect of perceived risk on user behavior. SMEs tend to fear facing the risks, where risks are often perceived as detrimental and should be anticipated. The existence of a perceived risk for SMEs will reduce the intention to use or access technology so that they will be un-

able to increase the use of this technology. This result is consistent with the analysis by Kim and Lennon (2013) and Aldás-Manzano et al. (2009). This finding is different from research conducted by Hirunyawipada and Paswan (2006). The perceived risk is for the antecedents of technology acceptance. The study's findings indicate that the influence of perceived use and usefulness on behavior might be increased by intention to use. The accessibility of accessing technology, along with its perceived usability and utility, will enhance SMEs' intentions to employ it and, eventually, their use of it.

IMPLICATIONS

The study's conclusions suggest that the ease of using technology and the risks posed by the use of this technology are influential factors in increasing the intention to use technology. SMEs have limited ability to advance technology, so ease of use of technology is essential. Risk factors are a significant concern for SMEs because of limited knowledge of the risks resulting from using technology is something that concerns SMEs. The ease of using technology will lead to perceived benefits for SMEs, but the perceived usefulness only sometimes increases SMEs' intention to use technology.

RECOMMENDATIONS

Several limitations in this study can be considered when conducting further research, including the sample used should be classified in advance with the specifications of the product owned, whether it requires the technological assistance in marketing it so that the benefits of using or adopting the technology will be more pronounced. An advantage of this research is that it just looks at internal elements that affect how people use technology; future research can also look at external ones.

Subsequent research can examine the technology and digital transformation in areas with low technology absorption; the research model can be further developed according to the needs based on the study subject under examination of the subsequent research concept.

CONCLUSIONS

Perceived ease of use and perceived risk affect intention to use. It indicates SMEs' perception

of the ease of using technology and the risks posed are their main concerns. Perceived ease of use affects perceived usefulness; this shows that a better SME's perception of the ease of using technology will cause the SME's perception of the usefulness of technology to be even better. Other results regarding perceived usefulness on intention to use show different results from other findings, namely, no effect. The final finding in this study is that intention to use influences usage behavior.

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