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Small Medium Enterprises Transforming to Digital given E-Commerce Users' Intention to Shop Online

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Abstract: The aim of this study is to explore the digital transformation of SMEs concerning the intention to make online purchases, with the anticipated outcome being the formulation of effective strategies for SMEs to boost consumer inclination towards online shopping. The study involved consumers using Shopee and Tokopedia in the Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) areas, with a sample size of 220 respondents spread across Jabodetabek. Data collection utilized a questionnaire method where respondents provided answers in a choice-based format, employing a Likert scale for question scaling. Quantitative analysis, specifically using SEM analysis tools, was the method employed in this research. The findings highlighted that perceived usefulness and trust significantly and positively influenced attitudes towards online shopping and the intention to purchase online. Additionally, perceived ease of use had a positive and significant effect on attitudes towards online shopping, yet it did not directly impact the intention to buy online. This research's implications offer valuable insights into digital transformation, aiming to enhance SMEs and alter consumer shopping behaviors in the digital era.

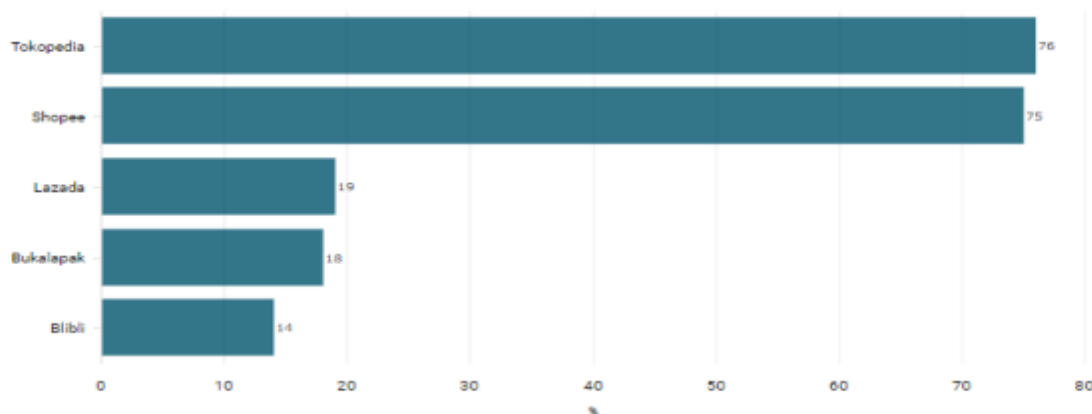
Keywords: digital, e-commerce, intention to buy online, SMEs

INTRODUCTION

Based on the results of the e-commerce 2022 survey, it was recorded that as of September 15, 2022 there were 34.10 percent of businesses had conducted their transactions in e-commerce (Oktora et al. 2022). Despite a gradual increase, the presence of companies engaging in online sales of goods and services in Indonesia remains relatively limited, with traditional business models still holding dominance (Bps.go.id 2021). According to the 2022 e-commerce survey, SMEs that have adopted e-commerce practices primarily focus on food and beverage products (Oktora et al. 2022). The survey findings indicate that a majority of business entities have refrained from conducting their operations through e-commerce due to several reasons, including a preference for offline sales, lack of interest in online selling, insufficient knowledge and expertise, alongside various other factors (Oktora et al. 2022).

The COVID-19 pandemic has had a tremendous impact on economic growth in Indonesia, based on the 2022 e-commerce survey, 27.65 percent of e-commerce businesses have increased (Oktora et al. 2022). SMEs have implemented various measures to mitigate

the effects of the COVID-19 pandemic, such as scaling down the production of goods/services, cutting working hours and staff numbers, and adjusting sales and marketing approaches. Nonetheless, certain SMEs have actively expanded their sales and marketing avenues by leveraging digital technology, striving to endure the challenges posed by the pandemic. Approximately 80.6 percent of SMEs have embraced digital sales and marketing strategies to sustain their operations amidst the pandemic (Katadata.co.id 2020). By adopting e-commerce, of course, there are many advantages offered to SME players, but behind these advantages, there are still obstacles faced, namely the mastery of technology by SME players (Karyati 2019). Figure 1 shows that Tokopedia and Shopee are the most trusted e-commerce for SMEs (Karyati 2019).



Source: Annur (2023)

Figure 1. List of E-commerce Most Trusted by SMEs in Indonesia

This study centers on business entities, specifically SMEs that have yet to embrace sales and marketing strategies based on digital technology, categorized as traditional SMEs. Among the most adversely affected during the pandemic are these non-digital SMEs, prompting this research to propose guidelines for their transition to online sales and marketing aimed at bolstering their revenue. Insights into this transition will be derived from SMEs currently utilizing e-commerce as a pivotal sales and marketing channel. Some recommendations put forth by SMEs already engaged in online sales highlight the importance of integrating E-commerce into their strategies amid the COVID-19 pandemic. E-commerce is deemed crucial, particularly when participating in marketplaces due to the allure of various promotional programs like shipping offers, cashback incentives, and discounts, which attract consumers. SMEs acknowledge the significance of adopting e-commerce primarily due to its perceived safety in transactions and user-friendly interface (Karyati 2019).

Researchers conduct literature studies to juxtapose prior research with the forthcoming study. Previous research has indicated that usefulness, ease of use, and trust significantly impact attitudes, with attitudes strongly influencing the decision-making process itself (Suleman, Ali, et al. 2019). However, trust does not influence consumer attitudes in online shopping, contradicting the conventional belief supported by prior research that emphasizes the impact of trust on consumer decisions. Nonetheless, this study aims to delve further into consumer perceptions regarding various products in online shopping in Indonesia. Additionally, it aims to explore additional factors that may contribute to consumer attitudes when making decisions to shop online (Suleman, Ali, et al. 2019).

Another study by Suleman, et al (2019) conducted in the same year highlighted that trust and risk significantly influence consumer attitudes and intentions regarding online shopping. Suleman, et al (2019) recommended future investigations to explore additional variables that shape the construct of consumer attitudes for further refinement. Their study

introduced perceived ease of use, trust, and risk as variables affecting attitudes and intentions to shop online. Consequently, the upcoming research aims to introduce novel variables contributing to the formulation of consumer attitude constructs. Moreover, Raman's research (2019) demonstrated a significant relationship between attitude, convenience, customer service, and subjective norms, particularly concerning the intention to buy online among female consumers. Notably, customer service emerged as the primary factor influencing female consumers' attitudes toward online shopping. Interestingly, trust did not directly impact the intention to buy online in female consumers but indirectly influenced it through attitude (Raman 2019). Additionally, Nguyen et al.'s study (2019) emphasized that perceived usefulness, perceived ease of use, and website trust play pivotal roles as drivers of attitudes toward online food shopping. Particularly, perceived ease of use significantly influences attitude, while both attitude and website trust directly and positively impact the intention to purchase food online (Nguyen et al. 2019). Nguyen et al. (2019) recommended expanding their research model by incorporating factors associated with enjoyment, previous experience, or perceived risk into future studies (Nguyen et al. 2019).

Several prior studies have established consumer perceptions regarding the adoption of technology, encompassing notions of usefulness, ease of use, and trust (Chistiarini and Yovania 2022; Nguyen et al. 2019; Raman 2019; Suleman, Ali, et al. 2019; Suleman, Zuniarti, et al. 2019). Additionally, these studies have explored the correlation between these perceptions and attitudes toward online shopping as well as the decision-making process for online purchases (Nguyen et al. 2019; Raman 2019; Suleman, Ali, et al. 2019). Consequently, this research aims to bridge the gap identified in Suleman, et al.'s (2019) study regarding consumer perceptions of attitudes in causal modeling by incorporating alternative constructs. The approach involves divergent model creation distinct from previous studies. The anticipated outcomes of this study are expected to offer insights conducive to SMEs, aiding them in adopting appropriate strategies and focusing on factors influencing consumer intentions to shop at online stores, thereby enhancing their performance.

Upon examining the analysis of the presented theories and concepts, there emerges a need for further exploration concerning the influence of perceived usefulness, perceived ease of use, and trust on shaping attitudes toward online shopping and the intention to make online purchases. Consequently, a conceptual framework has been devised to elucidate the logical sequence of ideas within this study.

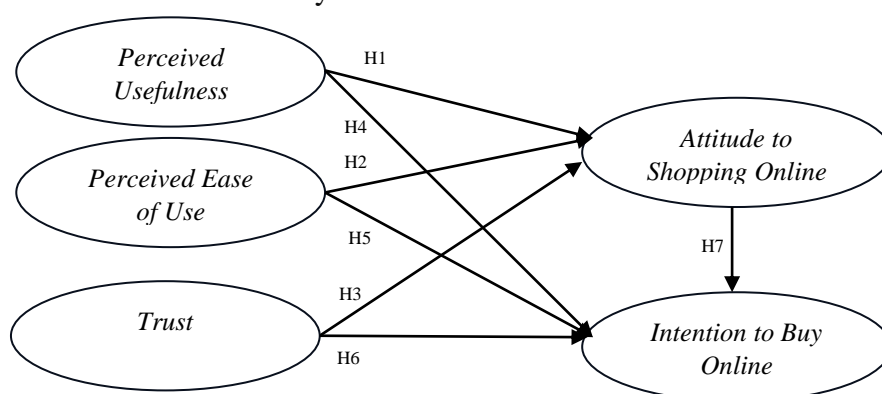


Figure 2. Conceptual Framework

METHOD

The study employed both descriptive empirical and quantitative methodologies. Descriptive research aims to delineate the characteristics of a specific group. Given the research's objective to establish correlations among variables and represent data in numerical formats or focus on numerically processed information using statistical formulas, the

quantitative approach was adopted. This method aligns with the positivist philosophy and is employed for investigating particular populations or samples. The survey, conducted in numerical form, utilized statistical analyses to measure and derive survey outcomes via questionnaires. The research instrument employed a Likert scale ranging from 1 to 5, encompassing a spectrum from the most negative through neutral to the most positive responses (Sugiyono 2019).

This survey targeted consumers utilizing the Shopee and Tokopedia applications within the Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek) areas. Employing Structural Equation Modeling (SEM), as advocated by Hair et al (2021), allows simultaneous analysis of multiple relationships, ensuring statistical efficiency. With a model comprising 22 indicators, the sample size was determined following the third rule in SEM guidelines (Hair et al. 2021), resulting in 220 respondents (22 x 10). The study utilizes a causal or influential relationship model. Structural Equation Modeling (SEM) is the chosen analytical technique to test the hypotheses proposed in this study. Initially, the validity and reliability of the questionnaire instrument were assessed, followed by a path analysis, and hypothesis testing at a 5 percent alpha level (0,05).

RESULTS AND DISCUSSION

Partial Least Squares (PLS) presents an alternative approach diverging from the covariance-based Structural Equation Modeling (SEM) towards a variant-based one. While covariance-based SEM typically examines causality or theory, PLS leans more towards a predictive model (Hair et al. 2021). Validity testing for formative indicators gauges the alteration in a construct's indicator when other indicators within the same construct change or are eliminated from the model. The validity assessment in this study includes the examination of convergent validity and the Assessment of Variance Extracted (AVE) value. The ensuing validity results are presented below.

Table 1. Outer Loading

	PU	PEOU	TR	ATOS	ITBO
PU.1	0.870				
PU.2	0.893				
PU.3	0.905				
PU.4	0.909				
PU.5	0.919				
PU.6	0.888				
PEOU.1		0.933			
PEOU.2		0.867			
PEOU.3		0.923			
PEOU.4		0.906			
TR.1			0.870		
TR.2			0.862		
TR.3			0.902		
TR.4			0.877		
ATOS.1				0.909	
ATOS.2				0.934	
ATOS.3				0.878	
ATOS.4				0.927	
ITBO.1					0.937
ITBO.2					0.953

ITBO.3	0.960
ITBO.4	0.960

Source: Primary data processed with SmartPLS (2023)

Table 1 exhibits the loading factor values for each construct, meeting the recommended threshold of > 0.7 for convergent validity. Convergent validity represents the loading factor values associated with the latent variable and its indicators. The preferable benchmark for Convergent Validity is > 0.7 (Ghozali and Latan 2020). Notably, the table illustrates that all indicator loading factor values surpass 0.7, affirming their compliance with the established criterion.

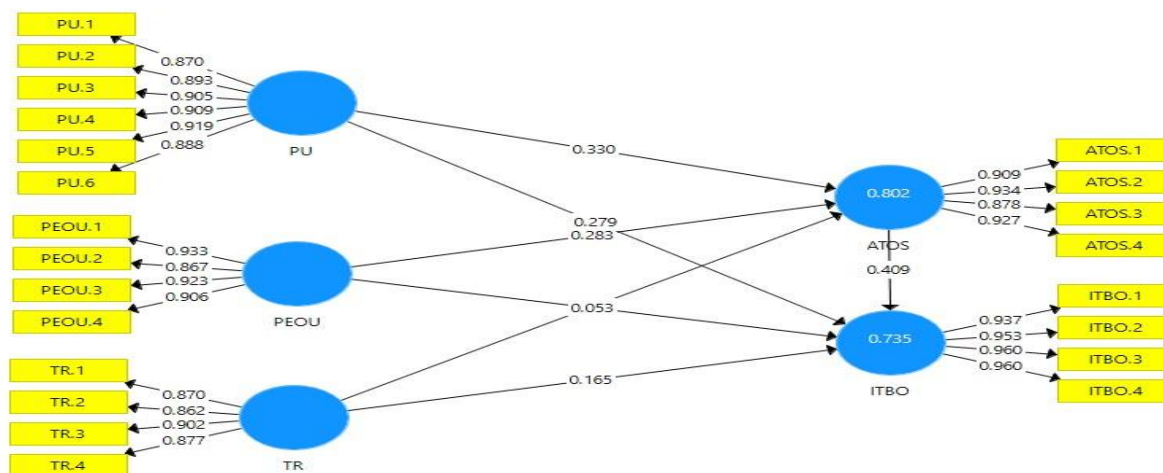


Figure 3. Measurement Model

The second validation assessment involves examining the Average Variance Extracted (AVE) value. It is essential for the Average Variance Extracted (AVE) value to exceed 0.5 (Ghozali and Latan 2020).

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
ATOS	0.832
PU	0.806
PEOU	0.824
TR	0.771
ATOS	0.832
ITBO	0.907

Source: Primary data processed with SmartPLS (2023)

Table 2 successfully satisfies the criteria of the convergent validity test as each variable value surpasses 0.5. Specifically, the variable perceived usefulness attains a value of 0.806, perceived ease of use reaches 0.824, trust achieves 0.771, attitude toward online shopping records 0.832, and intention to buy online obtains 0.907. Another metric employed for reliability testing is the Average Variance Extracted (AVE) value. Its purpose is to assess the extent of variance of a construct component gathered from its indicators while accounting for the error rate.

Subsequently, the discriminant validity test is conducted, evaluated through the Fornell Larcker criterion and cross-loading. Discriminant validity is assessed utilizing the Fornell Larcker criterion by comparing the square root of the Average Variance Extracted (AVE) for each construct with the correlation values among constructs in the model (Ghozali

and Latan 2020). As indicated in Table 3, the Fornell Larcker criterion demonstrates that the square root values of the AVE exceed the correlation values among the other variables.

Table 3. Fornell Larcker Criterion

	ATOS	ITBO	PEOU	PU	TR
ATOS	0.912				
ITBO	0.830	0.952			
PEOU	0.851	0.786	0.908		
PU	0.856	0.811	0.897	0.898	
TR	0.834	0.777	0.816	0.815	0.878

Source: Primary data processed with SmartPLS (2023)

Discriminant validity pertains to the degree of distinction among indicators within the measurement instrument constructs. Table 4 presents the outcomes of cross-loading, demonstrating that all indicators fulfill the discriminant validity criteria. Each variable indicator exhibits the highest value compared to others, meeting the stipulated discriminant validity requirements.

Table 4. Cross Loading

	PU	PEOU	TR	ATOS	ITBO
PU.1	0.870	0.795	0.679	0.728	0.718
PU.2	0.893	0.813	0.730	0.766	0.721
PU.3	0.905	0.800	0.737	0.779	0.727
PU.4	0.909	0.818	0.761	0.792	0.740
PU.5	0.919	0.832	0.763	0.768	0.744
PU.6	0.888	0.770	0.718	0.775	0.717
PEOU.1	0.807	0.933	0.737	0.777	0.709
PEOU.2	0.828	0.867	0.762	0.748	0.729
PEOU.3	0.809	0.923	0.741	0.794	0.730
PEOU.4	0.810	0.906	0.721	0.771	0.684
TR.1	0.686	0.689	0.870	0.689	0.670
TR.2	0.736	0.732	0.862	0.749	0.663
TR.3	0.746	0.750	0.902	0.731	0.710
TR.4	0.695	0.694	0.877	0.758	0.684
ATOS.1	0.779	0.783	0.779	0.909	0.724
ATOS.2	0.793	0.778	0.760	0.934	0.751
ATOS.3	0.733	0.733	0.714	0.878	0.737
ATOS.4	0.816	0.809	0.788	0.927	0.814
ITBO.1	0.771	0.742	0.739	0.795	0.937
ITBO.2	0.769	0.753	0.738	0.790	0.953
ITBO.3	0.764	0.736	0.729	0.774	0.960
ITBO.4	0.786	0.762	0.752	0.804	0.960

Source: Primary data processed with SmartPLS (2023)

The reliability assessment employs two methodologies: composite reliability and Cronbach's alpha. Cronbach's alpha evaluates the reliability of the indicators utilized within the research questionnaire (Ghozali and Latan 2020; McDaniel and Gates 2012). The minimum accepted value for Cronbach's alpha reliability level is 0.70 (Eisingerich and Rubera 2010; Ghozali and Latan 2020).

Table 5. Composite reliability dan Cronbach’s alpha

	Cronbach's Alpha	Composite Reliability
ATOS	0.933	0.952
PU	0.952	0.961
PEOU	0.928	0.949
TR	0.901	0.931
ATOS	0.933	0.952
ITBO	0.966	0.975

Source: Primary data processed with SmartPLS (2023)

Table 6 illustrates that all variables exhibit composite reliability and Cronbach's alpha values exceeding 0.7. Therefore, it can be inferred that each research variable fulfills the criteria for both composite reliability and Cronbach's alpha, indicating their reliability and consistency.

The structural model test involves collinearity test, path coefficient significance test, R² evaluation, f² evaluation, and heterogeneity test.

Table 6. R Square

	R Square	R Square Adjusted
ATOS	0.802	0.799
ITBO	0.735	0.731

Source: Primary data processed with SmartPLS (2023)

In Table 6, it is evident that the R² value for the variable 'attitude toward online shopping' indicates an influence of 80.2 percent attributed to perceived usefulness, perceived ease of use, and trust, with the remaining 19.8 percent influenced by variables not accounted for in the model. Similarly, the R² value for the 'intention to buy online' variable indicates an influence of 73.5 percent from perceived usefulness, perceived ease of use, and trust, leaving 26.5 percent influenced by other unmodeled variables.

Multicollinearity testing serves the purpose of ascertaining the presence of correlations among independent variables within a regression model (Ghozali and Latan 2020). Evaluating multicollinearity within the regression model involves examining the tolerance value and the variance inflation factor (VIF) value. The threshold values used for assessment are typically a tolerance value below 0.10 or a VIF value exceeding 10.

Table 7. Inner VIF Value

	ATOS	ITBO	PEOU	PU	TR
ATOS		5.046			
ITBO					
PEOU	5.723	6.128			
PU	5.710	6.260			
TR	3.352	3.912			

Source: Primary data processed with SmartPLS (2023)

Tables 7 and 8 illustrate that the Inner and Outer VIF Values within the structural model demonstrate that the five variables—Perceived usefulness, perceived ease of use, and trust—exhibit inner VIF values below 10. This signifies the absence of collinearity within the structural model.

Table 8. Outer VIF Value

VIF		VIF		VIF		VIF		VIF	
ATOS.1	3.609	ITBO.1	4.757	PEOU.1	4.435	PU.1	3.183	TR.1	2.550
ATOS.2	4.587	ITBO.2	6.574	PEOU.2	2.443	PU.2	3.601	TR.2	2.303
ATOS.3	2.698	ITBO.3	7.373	PEOU.3	3.975	PU.3	3.911	TR.3	3.069
ATOS.4	3.931	ITBO.4	7.157	PEOU.4	3.398	PU.4	4.202	TR.4	2.512
						PU.5	4.639		
						PU.6	3.518		

Source: Primary data processed with SmartPLS (2023)

Moderation effects characterized by effect sizes (f^2) of 0.02, 0.15, and 0.35 signify a model's strength as weak, moderate, and strong, respectively. When the effect size (f^2) is weak, it indicates that it will not significantly impact the interaction effect (Ghozali and Latan 2020).

Table 9. f Square

	ATOS	ITBO	PEOU	PU	TR
ATOS		0.125			
ITBO					
PEOU	0.071	0.002			
PU	0.096	0.047			
TR	0.167	0.026			

Source: Primary data processed with SmartPLS (2023)

Table 9 presents the effect size of each construct, indicating that the effect size of perceived usefulness on attitude toward online shopping is 0.096, characterized as weak. The effect size of perceived ease of use on attitude toward online shopping is 0.071, also deemed weak. Trust's effect size on attitude toward online shopping is 0.167, classified as moderate. The effect size of perceived usefulness on intention to buy online is 0.047, categorized as weak, while perceived ease of use on intention to buy online is 0.002, also identified as weak. Trust's effect size on intention to buy online is 0.026, considered weak, and the effect size of attitude toward online shopping on intention to buy online is 0.125, denoted as weak.

According to Hair et al (2021), when the Q^2 value exceeds zero for a specific endogenous latent variable, it signifies the predictive relevance of the PLS path model for that particular construct. The results of the Predictive Relevance (Q^2) test in Table 10 indicate that the variables of attitude toward online shopping and intention to buy online possess values higher than zero, specifically 0.653 and 0.657, respectively. This signifies that these endogenous latent variables demonstrate robust observation values.

Table 10. Predictive Relevance (Q^2)

	$Q^2 (=1-SSE/SSO)$
ATOS	0.653
ITBO	0.657
PEOU	
PU	
TR	

Source: Primary data processed with SmartPLS (2023)

The assessment of the model's fit in this study involved two testing models, which included the normal fit index (NFI) proposed by Ramayah et al. The NFI value closer to 1

indicates a better fit for the model (Ghozali and Latan 2020). Additionally, apart from the NFI value, the model's fit was evaluated based on the SRMR and Chi-Square. According to Table 11, it can be deduced that this study obtained a normal fit index (NFI) value of 0.917 or 91.7 percent, suggesting that this model is well-fitted.

Table 11. Normal Fit Index (NFI)

	Saturated Model	Estimated Model
SRMR	0.033	0.033
d_ULS	0.282	0.282
d_G	0.392	0.392
Chi-Square	490.813	490.813
NFI	0.917	0.917

Source: Primary data processed with SmartPLS (2023)

The data processing conducted by the researchers can be utilized to address the study's hypotheses. Hypothesis testing in this research was performed by examining the t-statistic value and p-value. The research hypothesis can be deemed acceptable if the p-value is less than 0.05, accompanied by a positive t-statistic value. The ensuing section presents the outcomes derived from the hypothesis testing in this study.

Table 12. Path Coefficient

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Hasil
ATOS -> ITBO	0.409	4.586	0.000	Supported
PEOU -> ATOS	0.283	3.246	0.001	Supported
PEOU -> ITBO	0.053	0.552	0.581	Not Supported
PU -> ATOS	0.330	3.725	0.000	Supported
PU -> ITBO	0.279	2.645	0.008	Supported
TR -> ATOS	0.333	5.201	0.000	Supported
TR -> ITBO	0.165	2.289	0.023	Supported

Source: Primary data processed with SmartPLS (2023)

According to Table 12, it offers evidence supporting the hypothesis of this study, which asserts that perceived usefulness, perceived ease of use, and trust significantly and positively impact attitudes toward online shopping. Additionally, perceived usefulness, trust, and attitude toward online shopping exhibit a positive and significant influence on the intention to buy online. However, the analysis suggests that perceived ease of use does not have a significant effect on the intention to buy online.

Perceived usefulness has a positive and significant effect on attitude to online shopping This study states that users when conducting online shopping transactions through Shopee / Tokopedia, this makes them rarely pay attention to complete information about the product to be purchased. Buyers make shopping transactions through E-commerce can be due to other reasons, it can be like the price offered is more attractive so this is the reason for buyers to determine their shopping choices in E-commerce. The results of this study found that users feel that making shopping transactions at Shopee/Tokopedia is very simple, users only make transactions through the website or via a smartphone and make payments according to their choices. The features provided by Shopee/Tokopedia are considered to provide benefits to its users so that it will form a positive attitude toward its users to make shopping transactions through E-commerce. The results of this study indicate that perceived usefulness has a positive and significant effect on attitude online, which means that the perception of good and positive usefulness of the perceived benefits will also have a positive

impact on the user's attitude in using the E-commerce to make shopping transactions. The results of this study are in line with previously conducted research which states that usability has a significant effect on attitudes, where attitudes can influence purchasing decisions (Lefiani and Wibasuri 2021; Nguyen et al. 2019; Sianadewi, Widyarini, and Wibowo 2017; Suleman, Zuniarti, et al. 2019). This study also contradicts research conducted by previous researchers, based on the results of their research stating that perceived usefulness does not influence one's attitude (Agustin, Wijaya, and Nugrahani 2021; Suhendra, Masnita, and Kurniawati 2023; Vahdat et al. 2020).

Perceived ease of use has a positive and significant effect on attitude to online shopping. Based on the results of this study, it is found that users determine their attitude to make purchases online or not in e-commerce, it does not mean that in its use users become skilled in transactions, but e-commerce applications that are easy to use are very influential in determining user attitudes to make purchase transactions. Application users are reluctant to make purchases, if the application used for transactions is difficult to use, and of course this will have an impact on the attitude of its users. The results of this study indicate that perceived ease of use has a positive and significant effect on attitude toward online shopping, which means that a person's perception of the ease of using E-commerce will encourage a person's attitude in determining his decision to shop online. The results of the research conducted are in line with previous research that has been conducted, which states that perceived ease of use affects attitudes (Agustin et al. 2021; Kasilingam 2020; Nguyen et al. 2019; Suhendra et al. 2023; Suleman et al. 2020). This research also contradicts previous research that has been conducted which states that perceived ease of use has no influence on attitudes (Lefiani and Wibasuri 2021; Peña-García et al. 2020; Sujati 2017).

Trust has a positive and significant effect on attitude to online shopping. Based on the results of this study, it was found that users' trust in making online shopping transactions is partly because they believe that if they shop online there is still a possibility of fraud. This is usually because the goods ordered by the buyer sometimes do not match what was ordered in the application, of course, an experience like this will make the user's attitude in determining online shopping transactions. Meanwhile, e-commerce is said to be able to handle customer complaints if there are complaints related to transactions, this of course will increase customer trust in complaints that may occur to customers. This will shape the user's attitude to determine whether to use e-commerce or not in making purchase transactions. The results of this study indicate that trust has a positive and significant effect on attitude toward online shopping, which means that a person's attitude toward making online purchases is influenced by the trust felt by a person in his experience in making previous purchase transactions. The results of this study are in line with research conducted previously, which states that trust has an influence on attitudes (Eneizan et al. 2020; Marza, Idris, and Abror 2018; Rahmiati and Yuannita 2019; Suleman, Zuniarti, et al. 2019). The results of this study also contradict previous research which states that trust does not influence attitudes (Afandi, Fadhillah, and Sari 2021).

Perceived usefulness has a positive and significant effect on the intention to buy online. Based on the results of this study, states that the perceived benefits obtained when shopping online can influence someone to have an online shopping intention. 's intention to do online shopping in e-commerce can be caused by many things, including the price offered is cheap, the goods sold match the needs or even the discounts provided by the e-commerce. The results of this study found that shopping at Shopee / Tokopedia is very simple and is the strongest influence on a person's intention to shop online. The results of this study indicate that perceived usefulness has an influence on the intention to buy online, which means that the perceived benefits felt by a person in e-commerce can affect a person's intention to make online shopping transactions. The results of this study are in line with previous research

which states that perceived usefulness has an influence on the intention to buy online (Budiantara, Gunawan, and Utami 2019; Ha et al. 2019; Irvania 2022; Japariato and Anggono 2020; Oktania and Indarwati 2022; Pillai, Sivathanu, and Dwivedi 2020; Rehman et al. 2019). Meanwhile, the results of this study are not in line with previous research which states that perceived usefulness does not influence intention to buy online (Rahmiati and Yuannita 2019).

Perceived ease of use does not affect intention to buy online. Based on the results of this study, it is found that a person's intention to make online shopping transactions through Shopee / Tokopedia is not because users become skilled in using the application, but other factors can influence a person's intention to make online purchases through Shopee / Tokopedia. This study also found that the perceived ease of use of the Shopee/Tokopedia application does not affect a person's intention to make online shopping transactions at Shopee/Tokopedia, but this does not affect a person's attitude to make online shopping transactions. The results of this study indicate that perceived ease of use has no influence on intention to buy online, which means that the perceived ease of use of the Shopee / Tokopedia application is considered to not influence a person's intention to make online purchase transactions. This can also be influenced by other factors that can cause someone to have the intention to shop at Shopee / Tokopedia. The results of this study are in line with previous research which states that perceived ease of use does not influence the intention to buy online (Mujiasih and Wiwoho 2020; Wang et al. 2020). Meanwhile, the results of this study also contradict previous research which states that perceived ease of use influences the intention to buy online (Ha et al. 2019; Nyssa and Rahmidani 2019; Pillai et al. 2020; Rehman et al. 2019).

Trust has a positive and significant effect on intention to buy online. Based on the results of this study, it is found that the fear of being scammed when making online shopping transactions does not influence a person's intention to make online purchases through Shopee / Tokopedia. Meanwhile, a high sense of trust in Shopee / Tokopedia if when they complain about losses arising from seller errors, it will be handled properly by customer service. This builds customer trust that the service provided is good and they feel confident that they will get a sense of security in shopping online. The results of this study indicate that trust has a positive and significant effect on intention to buy online, which means that high customer trust in online shopping at Shopee / Tokopedia will encourage someone's intention to make online purchases. People who have a sense of trust in E-commerce tend to feel comfortable and safe to make purchases, so the intention to shop at E-commerce arises. The results of this study are in line with previous research which states that trust influences online shopping intentions (Ahmed, Ali, and Top 2021; Alotaibi, Alkhatlan, and Alzeer 2019; Irvania 2022; Mulyati and Gesitera 2020; Neumann, Martinez, and Martinez 2021). Meanwhile, the results of this study are not in line with previous research which states that trust does not affect online shopping intentions (Raman 2019).

Attitude to online shopping has a positive and significant effect on the intention to buy online. Based on the results of this study, it is found that the intention to shop online is not because the idea arises to do online shopping at Shopee / Tokopedia, but because they feel that shopping online will have a good impact. Making online shopping transactions will save time and money so this is a good thing that is felt by customers in determining their intention to make shopping transactions at Shopee / Tokopedia. The results of this study indicate that attitude toward online shopping has a positive and significant effect on intention to buy online, which means that a person's positive attitude toward doing online shopping can encourage a person's intention to make purchases online. The attitude of someone willing to accept technology in the buying process in E-commerce will certainly have an impact on that person's intention to shop online. The results of this study are in line with previous research

which states that attitudes have a positive influence on online shopping intentions (Karnadjaja, Tulipa, and Lukito 2017; Raman 2019; Riley and Klein 2021; Sianadewi et al. 2017). Meanwhile, the results of this study are not in line with previous research which states that attitudes do not influence online shopping intentions (Hasan 2020; Udayana and Ramadhan 2019).

CONCLUSION

In this study, the researchers concluded that the results of this study can provide insight into digital transformation to improve MSMEs and change shopping behavior in the digital era. This can be seen based on the results of the study which found that the perception of usability is good and positive towards the perceived benefits, it will also have a positive impact on the user's attitude in using E-commerce to make shopping transactions. A person's perception of the ease of using e-commerce will encourage a person's attitude in determining his decision to shop online, and a person's attitude to make online purchases is influenced by the trust felt by a person in his experience in making previous purchase transactions.

The perceived usefulness of a person in e-commerce can affect a person's intention to make an online purchase transaction. Perceived ease of use of the Shopee / Tokopedia application is considered to not influence a person's intention to make online purchase transactions. This can also be influenced by other factors that can cause someone to have the intention to shop at Shopee / Tokopedia. Customer trust in online shopping at Shopee / Tokopedia is high, so it will encourage someone's intention to make online purchases. People who have a sense of trust in e-commerce tend to feel comfortable and safe to make purchases, so the intention to shop at the e-commerce appears. A person's positive attitude in doing online shopping can encourage a person's intention to make an online purchase. The attitude of someone willing to accept technology in the buying process in e-commerce will certainly have an impact on that person's intention to shop online.

Based on the conclusions of the study, the researcher suggests that further testing be carried out specifically on one e-commerce so that the research results can be reflected based on the use of the e-commerce application. Further research can conduct more in-depth research related to perceived ease of use in influencing online shopping intentions. This study also provides advice for MSME players, when they want to transform to digital, it is necessary to do research first on their competitors to find out what is superior to competitors who have dominated the e-commerce market.

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