

The Effect of Perceived Usefulness on Digital Technology Adoption among MSME Owners in Tasikmalaya City

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Abstract: *The development of the digital economy encourages Micro, Small, & Medium Enterprises (MSMEs) to adopt digital technology in their business activities. However, digital technology adoption among MSMEs remains uneven because some business owners still do not perceive clear benefits from using technology. This study aims to describe Perceived Usefulness & Digital Technology Adoption & to analyze the effect of Perceived Usefulness on Digital Technology Adoption among MSME owners in Tasikmalaya City. This study used a quantitative method with a descriptive-verificative approach. Data were collected through a structured questionnaire using a five-point Likert scale. The sample consisted of 384 MSME owners in Tasikmalaya City who had used or had begun to use digital technology in their business activities. Data were analyzed using descriptive analysis, classical assumption tests, simple linear regression, bootstrap, HC3, coefficient of determination, & t-test. The results show that Perceived Usefulness & Digital Technology Adoption are in the high category. Perceived Usefulness has a positive & significant effect on Digital Technology Adoption, with a regression coefficient of 0.768, t-value of 10.339, $p < 0.001$, & R^2 of 0.637. These findings indicate that the higher the perceived benefits of digital technology, the higher the level of digital technology adoption among MSME owners. This study suggests that benefit-oriented digital literacy & practical technology assistance should be strengthened.*

INTRODUCTION

Digital transformation has accelerated the development of the digital economy & changed the way business actors manage their activities. In Indonesia, this transformation is supported by the rapid expansion of internet access. From a total population of 284.4 million people, 229.4 million people are connected to the internet. This condition makes Indonesia one of the largest digital markets in the world (BPS, 2025). The growth of internet access has created new

opportunities for Micro, Small, & Medium Enterprises (MSMEs) to use digital technology in business operations, marketing, transactions, & customer service.

However, the expansion of internet access has not been fully followed by equal digital technology adoption among MSMEs. Data from BPS (2025) show that 53.17% of MSMEs in Indonesia still do not use the internet in their business activities. This condition indicates a gap between digital access & the actual use of technology in the MSME sector. At the same time, the e-commerce ecosystem in Indonesia continues to grow. The Gross Merchandise Value of e-commerce reached USD 62 billion in 2023, with 58.63 million users & a projected increase to 99 million users by 2029 (BPS, 2023). MSMEs also dominate the e-commerce ecosystem by 96.91%, showing their important role in the national digital economy. Nevertheless, the high contribution of MSMEs in e-commerce has not automatically reflected equal digital adoption among business actors.

This condition reflects a digital adoption issue, in which digital technology is increasingly available but is not fully converted into business use. The low adoption of digital technology among MSMEs is not always caused by limited access to technology. It can also be related to the way business actors perceive the benefits of technology. BPS (2025) reported that 1,505,105 MSMEs stated that digital technology was not needed in their business activities. This finding indicates that some MSME owners still do not perceive digital technology as a tool that can improve efficiency, productivity, & competitiveness. Therefore, digital technology adoption should be understood as a behavioral & cognitive process that is influenced by users' perceptions of technology benefits (Davis, 2024; Venkatesh & Davis, 2000).

The issue is also relevant in the local context of the Tasikmalaya region. Data from BPS (2025) show that only 899 out of 24,593 MSMEs, or 3.65%, have used digital marketing in their business activities. This number shows that digital readiness among local MSMEs remains limited. Although digital platforms such as social media, marketplace, digital payment, & business applications are increasingly accessible, many business actors still need stronger confidence & clearer understanding of the benefits provided by digital technology. This suggests that MSME digitalization programs should not focus only on access & platforms, but also on increasing business actors' perception of usefulness.

In the Technology Acceptance Model, Perceived Usefulness is one of the main factors that influences technology acceptance. Perceived Usefulness refers to the belief that using technology can improve performance, effectiveness, productivity, & task completion (Davis, 2024). Venkatesh & Davis (2000) also explain that users are more likely to accept technology when they believe that the technology supports their work & produces better outcomes. In the context of MSMEs, Perceived Usefulness becomes important because business actors tend to adopt digital technology when they see direct benefits, such as easier promotion, faster transactions, wider market reach, better customer service, & more efficient business management.

Previous studies have examined several factors that influence digital technology adoption, such as perceived ease of use, digital literacy, perceived security, government support, organizational readiness, & social influence. Panjaitan et al. (2025) found that attitude, subjective norms, & digital technology literacy significantly influence digital technology adoption among MSMEs. Kaulu et al. (2024) found that Perceived Usefulness & Perceived Ease of Use have a significant effect on the intention to adopt digital services. Putro & Takahashi (2024) also showed that Perceived Usefulness plays an important role in technology adoption among entrepreneurs, while Trinugroho et al. (2022) explained that business characteristics, owner characteristics, competition, & internet connectivity affect digital technology adoption among micro & small

businesses. However, limited studies have specifically examined Perceived Usefulness as the main cognitive factor that drives Digital Technology Adoption among MSMEs in regions with relatively low digital readiness, especially in Tasikmalaya City.

Based on this phenomenon & research gap, this study aims to describe Perceived Usefulness & Digital Technology Adoption among MSME owners in Tasikmalaya City & to analyze the effect of Perceived Usefulness on Digital Technology Adoption. This study is expected to contribute to the development of technology adoption studies, especially in the context of MSMEs & digital transformation. The findings are also expected to provide practical insights for government institutions, business communities, & digital platform providers in designing benefit-oriented digital literacy programs & practical technology assistance for MSMEs.

LITERATURE REVIEW

Perceived Usefulness

Perceived Usefulness refers to an individual's belief that using technology can improve work performance, effectiveness, productivity, & task completion. In the Technology Acceptance Model, Perceived Usefulness is one of the main factors that explains why individuals accept or reject a technology. A user is more likely to use technology when the technology is perceived to provide clear benefits & support better work outcomes (Davis, 2024).

In the context of MSMEs, Perceived Usefulness reflects how business owners assess the benefits of digital technology for their business activities. Digital technology is considered useful when it helps business owners promote products, communicate with customers, manage transactions, expand market reach, & improve operational efficiency. Venkatesh & Davis (2000) explain that perceived usefulness is shaped by the extent to which technology is relevant to users' work, produces better output, & provides visible results. Therefore, MSME owners with stronger perceptions of usefulness tend to be more confident in using digital technology.

Perceived Usefulness can be measured through several indicators, including increasing work effectiveness, increasing productivity, improving overall performance, simplifying task completion, & providing real benefits in work (Davis, 2024; Venkatesh & Davis, 2000; Marangunić & Granić, 2015). These indicators show that perceived usefulness is not only related to the use of technology itself, but also to how far technology can support better business performance.

Digital Technology Adoption

Digital Technology Adoption refers to the process of accepting, using, & integrating digital technology into individual or organizational activities. The concept is related to technology acceptance behavior, which explains how users decide to adopt new technology based on their beliefs, attitudes, & intentions. The Theory of Reasoned Action explains that behavior is influenced by intention, while intention is shaped by beliefs & attitudes toward a behavior (Fishbein & Ajzen, 1975). In the technology context, this idea is developed further through the Technology Acceptance Model, which explains that technology adoption is influenced by perceived usefulness & perceived ease of use (Davis, 2024).

In MSMEs, Digital Technology Adoption can be seen from the use of digital devices, social media, marketplace platforms, digital payment systems, & business applications to support daily business activities. Trinugroho et al. (2022) explain that digital technology adoption among micro & small businesses is influenced by business factors, owner characteristics, competition,

customer dem&, education, & internet connectivity. Panjaitan et al. (2025) also show that attitude, subjective norms, & digital technology literacy influence digital technology adoption among MSMEs.

Digital Technology Adoption can be measured through several indicators, including the level of digital technology use in business activities, the frequency of using digital platforms or business applications, the ability to use technology to improve work efficiency, the use of technology to exp& market reach & customer service, & readiness to adapt to digital development (Davis, 2024; Venkatesh & Davis, 2000; Marangunić & Granić, 2015; Panjaitan et al., 2025). These indicators reflect that digital adoption is not limited to initial technology use, but also includes continuous use & integration into business processes.

Technology Acceptance Model

The Technology Acceptance Model explains that technology acceptance is influenced by users' perceptions of technology benefits & ease of use. In this model, Perceived Usefulness is positioned as an important cognitive factor because users tend to accept technology when they believe that the technology can support their work & improve performance (Davis, 2024).

In the MSME context, this model is relevant because business owners usually evaluate digital technology based on its practical benefits. Digital technology is more likely to be accepted when it helps business owners increase efficiency, improve productivity, exp& market reach, manage customer relationships, & support business development. Therefore, Perceived Usefulness becomes an important factor in underst&ing why MSME owners decide to adopt digital technology.

Previous studies also support the importance of Perceived Usefulness in digital technology adoption. Kaulu et al. (2024) found that Perceived Usefulness & Perceived Ease of Use significantly influence the intention to adopt digital services. Putro & Takahashi (2024) showed that Perceived Usefulness plays an important role in technology adoption among entrepreneurs. Al-Shanableh et al. (2024) also found that Perceived Usefulness has a positive effect on the adoption of digital technology. These findings indicate that users' belief in the benefits of technology is an important factor in encouraging technology acceptance

METHOD

Research Methods, Object, & Subject

This study used a quantitative method with a descriptive-verificative approach. The quantitative method was applied because this study tested the relationship between variables using st&ardized instruments, numerical data, & statistical analysis. The descriptive approach was used to describe the condition of Perceived Usefulness & Digital Technology Adoption among MSME owners, while the verificative approach was used to examine the effect of Perceived Usefulness on Digital Technology Adoption (Sekaran & Bougie, 2016).

The object of this study was the relationship between Perceived Usefulness as the independent variable & Digital Technology Adoption as the dependent variable. The subject of this study was MSME owners in Tasikmalaya City who had used or had begun to use digital technology in their business activities, such as online marketing, digital transactions, & technology-based business applications. These subjects were selected because they were directly related to the process of accepting, using, & integrating digital technology in business activities.

Measurement

All variables were measured using a structured questionnaire with a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. Perceived Usefulness was measured using 15 items adapted from the Technology Acceptance Model. The indicators include increasing work effectiveness, increasing productivity, improving overall performance, simplifying task completion, & providing real benefits in work (Davis, 2024; Venkatesh & Davis, 2000; Marangunić & Granić, 2015).

Digital Technology Adoption was also measured using 15 items. The indicators include the level of digital technology use in business activities, the frequency of using digital platforms or business applications, the ability to use technology to improve work efficiency, the use of technology to expand market reach & customer service, & readiness to adapt to digital development (Davis, 2024; Venkatesh & Davis, 2000; Marangunić & Granić, 2015; Panjaitan et al., 2025).

The instrument passed validity & reliability tests through a pilot study involving 30 respondents. Validity was tested using Corrected Item-Total Correlation, with a minimum r-table value of 0.361. All 15 Perceived Usefulness items were declared valid, with Corrected Item-Total Correlation values ranging from 0.465 to 0.850. All 15 Digital Technology Adoption items were also declared valid, with values ranging from 0.397 to 0.799.

Reliability was tested using Cronbach's Alpha. The Cronbach's Alpha value for Perceived Usefulness was 0.878, while the value for Digital Technology Adoption was 0.913. Both values were higher than 0.70, indicating that the instruments were reliable & had good internal consistency (Ghozali, 2021).

Sample & Population

The population of this study consisted of MSME owners in Tasikmalaya City who had used or had begun to use digital technology in their business activities. The selected respondents were business owners who used digital tools such as online marketing platforms, digital payment systems, marketplace platforms, social media, or business management applications.

The sample refers to a part of the population selected to represent the overall population (Creswell, 2015). Since the exact number of MSME owners who had used or had begun to use digital technology in Tasikmalaya City was unknown, the sample size was determined using the Lemeshow formula. Based on the calculation, the minimum sample size was 384.16 & was rounded to 384 respondents (Lemeshow, 1997).

This study used non-probability sampling with a purposive sampling technique. Purposive sampling was selected because this study required respondents with specific criteria, namely MSME owners located in Tasikmalaya City & business actors who had used or had begun to use digital technology in their business activities.

Data Analysis

Data analysis was conducted using descriptive analysis, classical assumption tests, simple linear regression, bootstrap, HC3 robust standard error, coefficient of determination, & t-test. Descriptive analysis was used to describe respondent characteristics & the general condition of Perceived Usefulness & Digital Technology Adoption. The results were presented using frequency distribution, percentage, & mean score (Sugiyono, 2023; Hayes & Cai, 2007; Long & Ervin, 2000).

Classical assumption tests were conducted before regression analysis. The normality test was carried out using the Kolmogorov-Smirnov test & supported by histogram & Normal P-P Plot analysis. The linearity test was used to examine whether Perceived Usefulness & Digital

Technology Adoption had a linear relationship. The heteroscedasticity test was conducted using the Glejser test to identify whether the regression model had unequal residual variance (Ghozali, 2021).

Simple linear regression was used because this study examined one independent variable & one dependent variable. Perceived Usefulness was positioned as the independent variable, while Digital Technology Adoption was positioned as the dependent variable. The analysis was conducted using IBM SPSS version 29 to examine the direction, strength, & significance of the effect between variables.

This study also used Bootstrap BCa with 5,000 resampling & HC3 robust standard error. Bootstrap was used because it can produce more stable parameter estimates through resampling & does not strictly depend on normal residual distribution (Efron & Tibshirani, 1993). HC3 was used to correct standard errors when heteroscedasticity was detected, so the hypothesis testing results could be interpreted more robustly (Hayes & Cai, 2007; Long & Ervin, 2000).

Hypothesis testing was assessed using regression coefficients, t-values, p-values, confidence intervals, & R^2 . The t-test was used to examine whether Perceived Usefulness had a significant effect on Digital Technology Adoption. The coefficient of determination was used to measure how much Digital Technology Adoption could be explained by Perceived Usefulness.

Therefore, this study proposes the following hypothesis:

H1: Perceived Usefulness has a positive effect on Digital Technology Adoption among MSME owners in Tasikmalaya City.

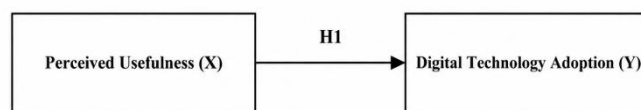


Figure 1. Hypothesis Framework

RESULT & DISCUSSION

Descriptive Statistics

Descriptive statistics were used to describe the general condition of Perceived Usefulness & Digital Technology Adoption among MSME owners in Tasikmalaya City. A total of 384 valid responses were analyzed in this study. The results show that both variables were in the high category. Perceived Usefulness had a mean score of 63.12, while Digital Technology Adoption had a mean score of 63.47. This indicates that most MSME owners had a strong perception of the usefulness of digital technology & showed a high level of digital technology adoption in their business activities.

Table 1. Descriptive Statistics of Research Variables

Variable	N	Mean	Category
Perceived Usefulness	384	63.12	High
Digital Technology Adoption	384	63.47	High

Regression Analysis

Simple linear regression was conducted to examine the effect of Perceived Usefulness on Digital Technology Adoption. The results show that Perceived Usefulness had a positive & significant effect on Digital Technology Adoption. The regression coefficient was 0.768, with a t-value of 10.339 & a significance value of < 0.001 . Since the coefficient was positive & significant, H1 was supported.

Table 2. Regression Analysis & Model Summary

Variable	B	SE	Beta	t	p
Constant	63.471	0.178	-	356.701	<0.001
Perceived Usefulness	0.768	0.074	0.798	10.339	<0.001
R	0.798				
R ²	0.637				
Adjusted R ²	0.636				

The regression coefficient indicates that every one-unit increase in Perceived Usefulness increases Digital Technology Adoption by 0.768 units. The R² value of 0.637 means that 63.7% of the variance in Digital Technology Adoption was explained by Perceived Usefulness, while the remaining 36.3% was explained by other factors outside the model.

Bootstrap & HC3 Results

Bootstrap & HC3 analysis was conducted to obtain more robust estimates. The results show that the effect of Perceived Usefulness on Digital Technology Adoption remained positive & significant. The estimate value was 0.768 with a robust standard error of 0.074. The confidence interval ranged from 0.627 to 0.903 & did not include zero. This indicates that the effect of Perceived Usefulness on Digital Technology Adoption was statistically significant.

Table 3. Bootstrap & HC3 Results

Variable	Estimate	Robust SE	t	p	LLCI	ULCI
Perceived Usefulness	0.768	0.074	10.339	<0.001	0.627	0.903

Overall, the results indicate that Perceived Usefulness is an important factor in explaining Digital Technology Adoption among MSME owners in Tasikmalaya City. The higher the perceived benefits of digital technology, the higher the level of digital technology adoption among MSME owners

Discussion

The findings of this study confirm that Perceived Usefulness has a positive & significant effect on Digital Technology Adoption among MSME owners in Tasikmalaya City. This result indicates that digital technology adoption is not determined only by the availability of digital access, platforms, or applications. MSME owners may have access to social media, marketplaces, digital payment systems, or business applications, but these tools will not be used optimally if

business owners do not perceive clear benefits from them. Therefore, the decision to adopt digital technology is closely related to how MSME owners evaluate the usefulness of technology for their business activities.

The regression result shows that Perceived Usefulness had a positive coefficient of 0.768, with $t = 10.339$ & $p < 0.001$. The R^2 value of 0.637 also indicates that Perceived Usefulness explained 63.7% of the variance in Digital Technology Adoption. This result shows that perceived benefits play a strong role in encouraging MSME owners to accept, use, & integrate digital technology into their business processes. The remaining 36.3% may be explained by other factors outside the model, such as digital literacy, organizational readiness, business capability, trust, perceived security, government support, & environmental conditions.

This finding is relevant to the condition of MSMEs, which tend to be practical in making business decisions. MSME owners generally adopt technology when they see direct benefits for daily business activities. Social media & marketplaces are used because they support promotion & sales. Digital payment systems such as QRIS are used because they make transactions faster & more practical. Business recording or management applications are used when they help business owners manage operations more systematically. This means that the practical value of technology becomes an important consideration in the digital adoption process among MSMEs.

Theoretically, this finding is consistent with the Technology Acceptance Model. Davis & Granić (2024) explain that TAM is used to predict, explain, & improve user acceptance of technology. In this model, Perceived Usefulness is a central construct because users are more likely to accept technology when they believe that the technology can improve performance, effectiveness, productivity, & task completion. In this study, MSME owners adopted digital technology because they perceived it as useful for improving promotion, transactions, customer service, market reach, & business management. This strengthens the argument that Perceived Usefulness is a key cognitive factor in technology acceptance.

This result is also supported by Venkatesh & Davis (2000), who explain that perceived usefulness is shaped by the relevance of technology to users' work, the quality of output produced by technology, & the visibility of its results. In the MSME context, digital technology becomes more acceptable when business owners can clearly see its contribution to business performance. If technology helps business owners save time, increase efficiency, reach customers, & simplify business activities, the technology is more likely to be adopted. However, if technology is perceived as complicated or unrelated to business needs, adoption may remain limited even when digital platforms are available.

The finding can also be explained through the Theory of Reasoned Action. Fishbein & Ajzen (1975) state that behavior is influenced by intention, while intention is shaped by beliefs & attitudes toward a behavior. In this study, the belief that digital technology provides business benefits can form a positive attitude toward technology use. This positive attitude then encourages the intention to use technology & eventually leads to actual adoption behavior. Therefore, the effect of Perceived Usefulness on Digital Technology Adoption can be understood as a psychological process that moves from belief in benefits, positive attitude, intention to use, & actual technology adoption.

In addition, the finding is in line with the Diffusion of Innovations theory. Rogers (2003) explains that an innovation is more likely to be adopted when users perceive a relative advantage compared to previous methods. In this study, Perceived Usefulness is closely related to relative advantage because both concepts emphasize the benefits perceived by users. MSME owners are more likely to adopt digital technology when they believe that social media provides wider

promotion, marketplaces open new market opportunities, digital payments speed up transactions, & business applications help organize business activities. Thus, digital technology is adopted because it is perceived to offer advantages over manual business practices.

The result also contributes to the discussion on digital transformation among MSMEs. Vial (2019) explains that digital transformation occurs when digital technology changes the way organizations create value. In MSMEs, this change can be seen when business owners use technology to exp& markets, improve customer communication, accelerate services, & increase operational efficiency. Therefore, Digital Technology Adoption should not be understood only as the use of digital applications, but also as a change in how MSMEs operate & create value for customers.

Verhoef et al. (2021) explain that digital transformation develops through several stages, including digitization, digitalization, & digital transformation. In this study, the high level of Digital Technology Adoption shows that MSME owners in Tasikmalaya City have started to use digital technology in business processes. Their use of social media, marketplaces, digital payments, & business applications reflects an early stage of digital integration. However, this process should still be viewed as a gradual stage that can develop into more comprehensive digital transformation.

Hermann et al. (2024) also explain that digital transformation in SMEs can begin through practical & gradual digital innovation projects. This is relevant to the findings of this study because MSME owners in Tasikmalaya City appear to adopt digital technology through tools that are closest to their operational needs. They do not necessarily begin with complex digital systems, but with practical technologies that directly support marketing, payment, communication, & business management. This shows that MSME digital transformation is more likely to grow when technology is introduced according to business needs & implementation capacity.

From the entrepreneurship perspective, the use of digital technology can be understood as part of business innovation. Schumpeter (1934) explains that entrepreneurs act as agents of change by creating new combinations in economic activities. In the MSME context, digital technology adoption reflects an effort to adapt to market changes, consumer behavior, & business competition. Li et al. (2018) also explain that digital transformation among SME entrepreneurs is related to entrepreneurial capability in identifying opportunities, managing resources, & adjusting business processes through digital technology. Therefore, Perceived Usefulness does not only reflect a positive perception of technology, but also shows the ability of MSME owners to recognize the strategic value of technology for business development.

The finding is also consistent with Eller et al. (2020), who state that SMEs often lag behind larger firms in the digitalization process, even though digitalization can affect business performance. This supports the context of the present study because the availability of technology does not automatically ensure optimal adoption. MSME owners need to underst& the real benefits of technology before using it consistently in business activities. Hafeez et al. (2025) further explain that digital transformation in SMEs is related to knowledge exploration & knowledge exploitation. This means that MSME owners need not only access to technology, but also knowledge of how technology can be used to create business value.

Several previous studies also support the importance of Perceived Usefulness in technology adoption. Kaulu et al. (2024) found that Perceived Usefulness & Perceived Ease of Use significantly influence the intention to adopt digital services, while perceived risk & cybercrime concerns also affect digital service adoption. This means that usefulness remains a key driver of digital acceptance, but trust & risk should also be considered. Putro & Takahashi (2024) found

that Perceived Usefulness & Perceived Ease of Use mediate the relationship between entrepreneurial creativity & technology adoption intention. This finding supports the present study because MSME owners are more likely to adopt technology when they can identify & experience its direct benefits.

Al-Shanableh et al. (2024) also found that Perceived Usefulness plays an important role in the adoption of Big Data Analytics among SMEs. Their study shows that relative advantage, compatibility, complexity, top management support, competitive pressure, & security influence Perceived Usefulness, which then affects technology adoption. This strengthens the finding of this study because Perceived Usefulness acts as a mechanism that connects business owners' assessment of technology benefits with their adoption decisions. Panjaitan et al. (2025) also support this argument by showing that attitude, subjective norms, & digital technology literacy influence digital technology adoption among MSMEs in Indonesia.

Other studies provide a broader explanation of the factors that may influence the remaining variance in Digital Technology Adoption. N'Dri & Su (2024) explain that successful digital transformation in SMEs is shaped by a combination of technological, organizational, & environmental factors. Nautwima et al. (2025) also show that technology adoption in SMEs is influenced by technological, organizational, & environmental determinants, including skills, managerial readiness, infrastructure, & external support. These findings are important because this study found that Perceived Usefulness explained 63.7% of Digital Technology Adoption, while 36.3% was influenced by other factors outside the model.

The results are also in line with Sagala & Öri (2024), who explain that successful digital transformation in SMEs is not only determined by technology use, but also by digital strategy, organizational readiness, resource capability, & the ability to adjust business processes. Ahmed et al. (2025) found that performance expectancy, effort expectancy, social influence, facilitating conditions, & perceived government support influence e-business adoption among SMEs. Performance expectancy is closely related to Perceived Usefulness because both concepts emphasize the belief that technology can improve business performance. Asmah et al. (2025) also found that Digital Technology Adoption is influenced by performance expectancy, effort expectancy, social influence, facilitating conditions, & hedonic motivation.

Juita et al. (2026) add that digital market adoption among underserved MSMEs is influenced by self-efficacy & trust. This finding supports the idea that MSME digital adoption requires more than perceived benefits. MSME owners also need confidence, trust, & the ability to use technology effectively. OECD (2021) also emphasizes that SME digital transformation requires digital skills, infrastructure, external support, & an ecosystem that enables small businesses to use technology productively. Therefore, the findings of this study should be understood within a broader digital transformation framework in which perceived usefulness becomes a strong driver, but not the only factor influencing adoption.

The contribution of this study lies in its specific context. While previous studies have examined digital technology adoption in broader SME or digital service settings, this study focuses on MSME owners in Tasikmalaya City. In local MSME contexts, digital technology adoption does not always move because of infrastructure or platform availability alone. Adoption occurs when business owners perceive direct & relevant benefits for their business needs. This finding shows that digital transformation programs for MSMEs should not only introduce digital platforms, but also demonstrate the practical value of technology in improving sales, promotion, transactions, customer service, & business management.

Practically, the findings suggest that government institutions, business communities, &

digital platform providers should strengthen benefit-oriented digital literacy. Training programs should not only teach MSME owners how to use digital tools, but also show how these tools can solve real business problems. Assistance should be adjusted to the needs of MSMEs, such as using social media for promotion, marketplaces for sales expansion, QRIS for faster transactions, & business applications for financial or operational management. Digital solutions should also be simple, relevant, & easy to apply in daily business activities.

Overall, this study demonstrates that Perceived Usefulness is an important factor in explaining Digital Technology Adoption among MSME owners in Tasikmalaya City. MSME owners adopt digital technology because they believe that technology can support operations, marketing, transactions, customer service, market expansion, & business management. The finding strengthens the Technology Acceptance Model & shows that digital adoption among MSMEs is strongly shaped by perceived benefits. Therefore, increasing Digital Technology Adoption should be directed toward strengthening benefit awareness, practical mentoring, & the development of digital solutions that match MSME business needs.

CONCLUSION

This study concludes that Perceived Usefulness has a positive and significant effect on Digital Technology Adoption among MSME owners in Tasikmalaya City. MSME owners with stronger perceptions of the usefulness of digital technology tend to show higher levels of digital technology adoption. The findings also show that both Perceived Usefulness and Digital Technology Adoption are in the high category, indicating that MSME owners have a good perception of digital technology benefits and have used digital technology to support business operations, marketing, customer service, market expansion, and readiness to adapt to digital development.

The R^2 value of 0.637 indicates that Perceived Usefulness explains 63.7% of Digital Technology Adoption. This means that perceived benefits are an important factor in encouraging MSME owners to accept, use, and integrate digital technology into their business activities. The results confirm that digital technology adoption among MSMEs is not only related to access to digital platforms, but also to business owners' belief that technology can provide practical benefits, such as improving effectiveness, productivity, performance, task completion, and business management.

These findings suggest that MSME digitalization programs should focus on strengthening benefit-oriented digital literacy and practical technology assistance. Government institutions, business communities, and digital platform providers should help MSME owners understand how digital tools can directly support sales, promotion, transactions, customer service, and operational efficiency. Future studies are encouraged to examine other factors such as digital literacy, perceived ease of use, perceived security, trust, government support, organizational readiness, and business capability to provide a broader understanding of Digital Technology Adoption among MSMEs.

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