

Performance Expectancy and Marketplace Adoption: Evidence from MSEs Assisted by Rumah BUMN Tasikmalaya

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Abstract: *The expansion of digital commerce provides significant growth potential for Micro and Small Enterprises (MSEs), yet widespread adoption is frequently hindered by psychological barriers, specifically, whether owners believe these platforms will improve business performance. Accordingly, this study aims to describe the level of performance expectancy and the marketplace adoption decision, and to analyze the influence of performance expectancy on marketplace adoption, among MSEs that have not yet begun selling through such platforms. This research employed a cross-sectional quantitative design to analyze the impact of performance expectancy on 148 non-adopting MSEs associated with Rumah BUMN Tasikmalaya. The results indicated that both performance expectations and the decision to adopt were high, with performance expectancy serving as a significant positive predictor that accounted for 55.5% of the variance in adoption decisions. Consequently, the study highlights the necessity of structured, benefit-driven mentoring to help MSE owners recognize the utility of digital channels and sustain their adoption.*

INTRODUCTION

Indonesia is a leading force in Southeast Asia's digital commerce acceleration, with e-commerce transaction values projected to rise from IDR 520 trillion in 2025 to more than IDR 2,080 trillion by 2030 (APJII, 2023; BPS, 2023). However, data from BPS and INDEF (2023–2024) highlight a stark contrast between general digital tool usage and marketplace adoption, while 95.33% of businesses use instant messaging, only 17.8% utilize marketplace platforms as their primary sales channel. This disparity suggests that the bottleneck is not digital infrastructure, but rather a lack of behavioral readiness among business owners, particularly within the micro and small enterprise (MSE) sector.

A preliminary survey of 300 MSEs across Tasikmalaya City found that 59% had not yet transitioned to marketplace-based selling, remaining reliant on conventional or social-media-centric models that constrain their growth. Within this broader picture, Rumah BUMN Tasikmalaya alone accounts for 177 assisted MSEs that have not yet adopted a marketplace, and

it is this specific population that forms the focus of the present study. Theoretically, this study identifies performance expectancy the belief that technology will improve business outcomes (Venkatesh et al., 2003), as a vital driver for adoption. Without a clear perception of tangible benefits like increased sales or efficiency, MSE owners often defer adoption. Utilizing Rogers (2003) Diffusion of Innovations framework, this research specifically analyzes the decision stage of MSEs affiliated with Rumah BUMN Tasikmalaya to determine how performance expectancy influences their choice to finally implement digital marketplace channels.

This behavioral gap acquires greater significance when situated against the broader digital commerce landscape, wherein platforms such as Shopee, Tokopedia, and Lazada have entrenched themselves as foundational retail infrastructure, collectively serving an active e-commerce user base of 58.63 million. At this scale, the continued underuse of marketplace platforms among MSEs is not simply a missed sales opportunity, it is a risk to their long-term competitiveness. This is particularly relevant for Tasikmalaya's MSEs, whose products in food and beverage, bamboo craftsmanship, and traditional textiles already see demonstrable demand at the national level, yet remain constrained by conventional distribution methods.

A consistent body of empirical evidence links performance expectancy to the adoption of digital selling platforms. Misra et al. (2022) found that it significantly influenced the intention of small enterprises in India to adopt e-marketplaces; Laksono and Darma (2024) reported the same effect on sellers' intention to trade through e-marketplaces in Indonesia; and Makarim et al. (2025) demonstrated that performance expectancy drove both the intention to use and the adoption of e-commerce among MSMEs that were already trading online. Taken together, these studies establish performance expectancy as a reliable predictor of the shift toward digital commerce.

What remains less clear, however, is just as important. The respondents in these studies are mostly enterprises that already sell online or intend to, based largely in metropolitan or cross-national settings, and performance expectancy is usually treated as just one variable within a broader acceptance model. How performance expectancy works on its own at the pre-adoption stage, particularly among MSEs in non-metropolitan cities that have not yet started selling through a marketplace, has received comparatively little attention. This study addresses that gap by focusing on the initial decision to adopt a marketplace, rather than on established, ongoing use.

Within this context, performance expectancy operates as a critical perceptual bridge between awareness and action. Beyond its foundational definition, the construct specifically captures business owners' assessments of whether marketplace adoption will translate into concrete operational benefits, including expanded market reach, leaner business processes, and meaningful gains in enterprise productivity. Where such evaluative convictions remain underdeveloped, the decision stage becomes a point of stagnation rather than progression, as owners withhold commitment despite the presence of institutional support and accessible infrastructure. It is precisely this perceptual mechanism, together with its capacity either to catalyze or to obstruct the adoption decision, that the present study seeks to interrogate empirically among Rumah BUMN-assisted MSEs in Tasikmalaya City.

LITERATURE REVIEW

Marketplace Adoption

The construct of adoption is predicated upon the Diffusion of Innovations Theory (Rogers, 2003) , which posits that adoption is the systematic process through which an individual or organization elects to integrate and utilize an innovation within a social system. This process transpires through five sequential phases: knowledge, persuasion, decision, implementation, and confirmation. The decision stage represents a critical evaluative juncture wherein potential

adopters accept or reject an innovation after synthesizing its perceived benefits, compatibility with extant operations, and prospective consequences. The decision to adopt a technology is not an instantaneous event but emerges through the longitudinal development of beliefs and attitudes, influenced by idiosyncratic experience and interpersonal interactions. For small and medium-sized enterprises, the decision to adopt a marketplace is frequently influenced by internal business conditions, prior digital proficiency, and the attitudes of the surrounding social environment, including peer entrepreneurs and a digitalized customer base.

An enterprise's selection of a digital platform for commercial transactions is operationalized as marketplace adoption. This decision is not solely contingent upon technological parameters but is also shaped by social factors, psychological predispositions, and environmental contexts. Following the decision phase of Rogers' model, this study utilizes three primary indicators to measure marketplace adoption: willingness to adopt, intention to use, and perceived importance. Collectively, these factors characterize adoption as a deliberate choice involving awareness, cognitive evaluation, and commitment to utilization. The velocity of innovation acceptance is contingent upon five characteristics: relative advantage, compatibility, complexity, trialability, and observability (Rogers, 2003). Relative advantage has been identified as the paramount factor; Poorangi et al. (2013) demonstrated that SMEs in Malaysia were more predisposed to adopt e-commerce when they perceived distinct advantages over traditional selling modalities, a finding corroborated by Huda & Noviaristanti (2022) in the Indonesian context. Trialability and observability facilitate the cultivation of confidence in emerging technologies, whereas complexity serves as a barrier to adoption, a challenge that Mukaromah et al. (2025) suggest may be mitigated through robust digital pedagogy and mentorship. In addition to the diffusion framework, performance expectancy from the UTAUT model (Venkatesh et al., 2003) serves as a critical antecedent and was thus selected as the primary variable in this investigation.

Performance Expectancy

In accordance with the Unified Theory of Acceptance and Use of Technology (UTAUT), performance expectancy is defined as the degree to which an individual believes that system utilization will yield improvements in vocational or commercial performance (Venkatesh et al., 2003). Derived from eight foundational acceptance theories, this variable serves as the primary predictor of an individual's behavioral intention to adopt emerging technologies. In the subsequent iteration, UTAUT2 (Venkatesh et al., 2012), the construct was refined to reflect the utility of a technology for end-users in daily activities, a conceptualization particularly germane to MSE owners who directly manage marketplace operations and evaluate their intrinsic value. In this study, performance expectancy is defined as the confidence held by MSE proprietors or managers that marketplace integration will catalyze superior business outcomes, including augmented sales, enhanced operational efficiency, expanded market access, and increased profitability (Idris et al., 2017). Misra et al. (2022) argue that this confidence also encompasses anticipated cost reductions and heightened competitive positioning. Laksono & Darma (2024) observe that individuals characterized by high performance expectancy perceive the marketplace as a functional instrument for marketing and customer acquisition. The four indicators employed to measure this construct are perceived usefulness, extrinsic motivation, relative advantage, and outcome expectations

Theoretical Framework and Hypothesis

The study is anchored in Drucker's entrepreneurship theory as its macro-level framework, wherein innovation is conceptualized as the principal instrument through which entrepreneurs

transmute environmental shifts into commercial opportunities; consequently, the adoption of marketplaces by MSEs is construed as a form of strategic innovation. At the middle-range level, the UTAUT and the Diffusion of Innovations framework jointly elucidate the perceptual and decisional dimensions of adoption, which are subsequently operationalized at the applied level through the independent variable (performance expectancy) and the dependent variable (marketplace adoption). On this basis, the following hypotheses are advanced:

H0: Performance expectancy exerts no statistically significant positive influence on marketplace adoption among Rumah BUMN-assisted MSEs in Tasikmalaya City.

H1: Performance expectancy exerts a statistically significant positive influence on marketplace adoption among Rumah BUMN-assisted MSEs in Tasikmalaya City.

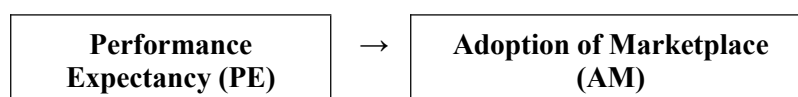


Figure 1. Research Framework

METHOD

This study adopts a quantitative approach of a descriptive type, designed to characterise the condition of each variable and to elucidate the influence of performance expectancy upon marketplace adoption among assisted MSEs. The quantitative method was selected on account of its capacity to generate objective data amenable to statistical testing and generalisation. The investigation is cross-sectional, with data gathered at a single point in time, and the analysis is conducted by means of simple linear regression.

The population comprised the entirety of Rumah BUMN assisted MSEs in Tasikmalaya City that had not yet employed a marketplace for selling, totalling 177 business units. A non-probability, purposive sampling technique was applied, admitting respondents who satisfied the criterion of being assisted MSEs not yet trading via a marketplace. The minimum sample size, computed through the Slovin formula at a five per cent margin of error, was established at 123 respondents; data collection ultimately yielded 148 eligible questionnaires, all of which were retained for analysis.

Data were elicited through a structured questionnaire employing a five-point Likert scale. Prior to dissemination, the instrument was subjected to validity and reliability testing. Validity was appraised through the Corrected Item-Total Correlation procedure, an item being deemed valid where r-calculated exceeded r-table at the 0.05 significance level. A pilot study involving 33 respondents ($df = 31$; $r\text{-table} = 0.344$) resulted in the retention of 16 of 18 performance-expectancy items (items X5 and X14 were excluded) and all 17 marketplace-adoption items, yielding a final instrument of 33 items, with pilot reliability coefficients of 0.934 and 0.974 respectively.

Data analysis proceeded through descriptive statistics, wherein responses were classified into low, moderate, and high categories following Kusnendi (2025) guidelines and inferential analysis. The latter encompassed classical assumption tests (normality via the Kolmogorov–Smirnov test and the Normal P–P Plot; linearity; and heteroscedasticity via the Glejser test) followed by simple linear regression specified as $Y = a + bX$, accompanied by the t-test and the coefficient of determination (R^2).

RESULT AND DISCUSSION

Descriptive Statistics

Descriptive analysis indicates that both research variables reside within the high category. Performance expectancy recorded a mean score of 65.72 (threshold > 58.67), while marketplace adoption obtained a mean of 70.56 (threshold > 62.33). These results signify that the respondents generally hold favourable perceptions of the benefits of the marketplace and exhibit a strong preliminary disposition towards adopting it as a digital selling channel.

Table 1. Descriptive Statistics of Research Variables

Variable	Mean	Category
Performance Expectancy (X)	65.72	High
Marketplace Adoption (Y)	70.56	High

Classical Assumption Tests

Three classical assumption tests were conducted prior to regression, and the outcomes are summarised in Table 2. The Kolmogorov–Smirnov test returned a statistic of 0.089 with a significance of 0.006; although this nominally indicates non-normality of the residuals, the deviation is practically tolerable in view of the Central Limit Theorem and the sample size of 148, and the Normal P–P Plot displayed residuals clustering along the diagonal. The linearity test confirmed a significant linear association (Linearity $F = 203.127$; $p = 0.000$), which markedly outweighed the Deviation from Linearity ($F = 1.780$; $p = 0.026$), while the Glejser test yielded a significance of 0.242, signifying the absence of heteroscedasticity. The model therefore satisfies the assumptions required for simple linear regression.

Table 2. Classical Assumption Test Results

Test	Statistic / Sig.	Conclusion
Normality (Kolmogorov–Smirnov)	Sig. = 0.006	Tolerated ($n = 148$; CLT)
Linearity	Sig. = 0.000	Linear relationship
Heteroscedasticity (Glejser)	Sig. = 0.242	Homoscedastic

Simple Linear Regression Analysis

Simple linear regression was performed to examine the effect of performance expectancy on marketplace adoption. The analysis produced a correlation coefficient of $R = 0.745$ and a coefficient of determination of $R^2 = 0.555$, indicating that performance expectancy accounts for 55.5 per cent of the variance in marketplace adoption, with the remaining 44.5 per cent attributable to factors beyond the model. The estimated regression equation is $Y = 19.181 + 0.782X$, the results of which are reported in Table 3.

Table 3. Simple Linear Regression Results

Variable	B	t	Sig.
(Constant)	19.181	5,016	0,000
Performance Expectancy (X)	0.782	13.482	0.000

$R = 0.745$; $R^2 = 0.555$ (55.5%). *Dependent variable: Marketplace Adoption (Y).*

Because the significance value of the predictor (0.000) lies below the 0.05 threshold and the regression coefficient is positive, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. Performance expectancy thus exerts a positive and statistically significant influence on marketplace adoption: each one-unit increase in performance expectancy

is associated with a 0.782-unit increase in marketplace adoption.

Discussion

The descriptive findings show that both performance expectancy and marketplace adoption fall into the high category, with more than ninety per cent of respondents classified accordingly. On their own, these figures might suggest that adoption is almost guaranteed. But seen against the sampling frame, respondents who have not yet sold through a marketplace, the figures mean something more specific. A positive belief has clearly formed before any actual behaviour has followed. The main question, then, is not just whether these scores are high, but why conviction has moved ahead of action, and what that gap reveals about how MSEs move toward adoption.

The highest score within performance expectancy is perceived usefulness (index 4.14), which is consistent with the practical, resource-limited way micro-scale enterprises tend to operate. Lacking the spare resources, dedicated staff, or risk tolerance available to larger firms, MSE owners tend to assess a technology not by its broader strategic potential but by its immediate, observable contribution to daily operations: promoting products, expanding market reach, opening sales opportunities, and simplifying transactions (Angela & Lukman, 2022). This is reinforced by the sectoral composition of the sample, in which most respondents (63.51 per cent) operate in food and beverage, a sector that depends heavily on product presentation, price information, ordering convenience, and broad consumer reach, which makes the marketplace's operational value particularly visible (Azizah et al., 2025). Performance expectancy, in this context, is less an evaluation of the platform in the abstract than a projection of how it would fit into routines the business already runs (Makarim et al., 2025; Nusi et al., 2025).

Relative advantage, by contrast, receives a lower score (index 4.05). This is better understood not as scepticism toward the marketplace, but as a result of channel substitution. Most respondents already transact through familiar channels, WhatsApp (72.30 per cent) and Instagram or Facebook (56.08 per cent), which require minimal learning, preserve existing customer relationships, and charge no commission. Relative advantage is, by definition, judged against whatever channel is already in use; when an existing channel is perceived as sufficient, the marketplace's incremental advantage is discounted accordingly (Septian, 2025; Situmorang et al., 2026). The lower score therefore points to competition from existing alternatives rather than an absence of perceived value, and it suggests that explicitly demonstrating the marketplace's advantages over WhatsApp or social media could serve as a useful point of intervention.

A similar pattern appears within marketplace adoption itself. Perceived importance records the highest score (4.21), while willingness to adopt records the lowest (4.09), and readiness to attend training or mentoring is lowest of all (3.95). This pattern is arguably the most analytically significant feature of the descriptive results, as it reveals a gap between cognitive recognition and behavioural commitment, an attitude-action gap frequently discussed in technology acceptance research. Respondents recognise that the marketplace matters, yet that recognition has not yet translated into readiness to take the first concrete steps toward adoption. What appears to constrain them is not motivation, but perceived capability and the effort involved in getting started. Taken together, the elevated scores on both performance expectancy and adoption, combined with these internal asymmetries, suggest that adoption among this population is presently belief-driven and aspirational rather than behaviourally enacted. This is consistent with how UTAUT frames performance expectancy: as a predictor of intention rather than of use itself.

The Influence of Performance Expectancy on Marketplace Adoption

The hypothesis test substantiates a positive and statistically significant influence of performance expectancy upon marketplace adoption ($\beta = 0.782$; $t = 13.482$; $p < 0.001$), consistent with UTAUT's claim that anticipated benefits are an important predictor of acceptance. The size of the coefficient merits attention: a 0.782-unit increase in adoption for every one-unit increase in performance expectancy indicates that beliefs about benefit translate into the early adoption decision at a rate close to one-to-one. This is particularly intelligible for prospective rather than actual users. In the absence of direct experience, and therefore in the absence of the trialability and observability that normally inform an innovation's assessment, anticipated benefit becomes effectively the principal basis available for the decision. Performance expectancy functions as a substitute for experiential evidence, which may explain why its effect is so pronounced specifically at this pre-adoption stage.

This finding aligns with Laksono & Darma (2024), who reported a significant positive effect of performance expectancy on sellers' intention to trade through e-marketplaces in Indonesia. In their study, sellers were drawn to the platform because it eased the marketing of products, extended their reach to buyers, and raised sales turnover; the correspondence reinforces the proposition that the perceived benefits of a marketplace constitute a decisive consideration in disposing business actors toward a digital selling channel.

The result accords equally with Misra et al. (2022), who found that performance expectancy exerted a positive and significant influence on the intention of small enterprises in India to adopt e-marketplaces, the platform there being valued for its capacity to enhance operational efficiency, competitiveness, and customer reach. This parallel is especially pertinent to the present case, for MSEs that have not yet used a marketplace likewise appraise it on the basis of benefits anticipated in advance of any actual use.

The finding is further supported by Makarim et al. (2025), who reported that performance expectancy positively and significantly influenced both the intention to use and the adoption of e-commerce among MSMEs, such that confidence in the benefits of e-commerce shaped intention and encouraged the use of digital technology in business activity. The two studies nonetheless differ in the condition of their respondents: Makarim et al. examined MSMEs that were already using e-commerce, whereas the present study examines MSEs that have not yet begun to sell through a marketplace. Despite this difference, both reveal the same underlying pattern, anticipated benefit as a central basis for adoption.

Indiani et al. (2025) lend additional support within a broader technological scope, confirming that performance expectancy meaningfully influences the intention of SMEs in Indonesia and Malaysia to adopt e-commerce, with business actors weighing the technology for its capacity to raise sales, widen markets, and sustain business growth. Susanty et al. (2025) corroborate the finding conceptually: their analysis shows that performance expectancy plays a significant role in determining the intention of textile and garment SMEs in Indonesia to adopt digital technology and, although the technology in question is not a marketplace specifically, the result strengthens the understanding that business actors tend to accept digital technology when it is judged capable of benefiting their operations.

Taken together, these studies point in the same direction as the present findings: that the benefits expected from digital commerce technology are closely tied to business owners' decisions to adopt it. What sets this study apart, however, is the population it focuses on. The studies cited above mostly looked at business owners who were already selling online, already intended to, or were evaluating digital technology more broadly, meaning their respondents

already had some prior exposure. This study instead focuses on micro and small enterprises that have not yet started selling through a marketplace, showing that performance expectancy plays a role even before any hands-on experience with the platform. This extends UTAUT's relevance to an earlier stage of the adoption process, and to a population, micro enterprises in a non-metropolitan city, that most existing studies have not examined closely.

The coefficient of determination deserves a closer look rather than a simple restatement. That a single predictor explains 55.5 per cent of the variance in adoption is substantial and confirms how central performance expectancy is. But the remaining 44.5 per cent is just as worth discussing. This unexplained variance likely involves the other UTAUT constructs, effort expectancy, social influence, and facilitating conditions, as well as compatibility and trialability from the Diffusion of Innovations framework. Given the characteristics of this population, some of these are more likely to matter than others: effort expectancy, because digital literacy among micro business owners tends to be limited; facilitating conditions, because of constraints around devices, internet access, logistics, and working capital; and social influence, given the close peer networks fostered by Rumah BUMN and the expectations set by customers. These same factors also offer a fairly simple explanation for the willingness-to-adopt gap discussed earlier: when performance expectancy is high but effort expectancy and facilitating conditions remain uncertain, people tend to recognise something as important well before they're ready to act on it.

These results carry both theoretical and practical value. Theoretically, the study supports and extends the relevance of UTAUT and the Diffusion of Innovations Theory by showing that the perceptual factors underlying acceptance are already at work among MSEs that have not yet used a marketplace, and need not await first use to take shape. Practically, this suggests that mentoring delivered through Rumah BUMN should focus on converting existing conviction into action, rather than attempting to generate motivation that already exists. This could involve lowering the effort required to begin through guided, hands-on onboarding; clearly demonstrating the marketplace's advantages over WhatsApp and social media in terms such as discoverability, payment security, and logistics support; and prioritising support for the food-and-beverage majority whose operational needs the platform is best positioned to address. Seen this way, the high baseline of performance expectancy represents an asset to be leveraged, not merely a result to be reported.

CONCLUSION

This study examined the influence of performance expectancy on marketplace adoption among Rumah BUMN-assisted MSEs in Tasikmalaya City that have not yet sold through a marketplace. The enterprises in this sample hold a generally positive view of the marketplace's practical benefits and display a favorable early disposition toward adopting it as a digital selling channel; perceived usefulness is rated most highly, whereas relative advantage scores lowest, reflecting their continued reliance on familiar channels such as WhatsApp, Instagram, and Facebook. Notably, although respondents recognize the marketplace as an important channel, their willingness to begin using it has not kept pace with that recognition. The analysis further confirms that performance expectancy exerts a positive and significant influence on marketplace adoption, such that the stronger an enterprise's conviction regarding the marketplace's benefits, the firmer its early decision to adopt it. At the pre-adoption decision stage, then, anticipated benefit operates as a salient antecedent of the adoption decision even before any actual use.

The findings reinforce the explanatory value of the UTAUT and the Diffusion of Innovations theory for technology adoption among MSEs and extend their applicability to non-using micro and small enterprises in a non-metropolitan setting. Practically, Rumah BUMN

Tasikmalaya is advised to convert this latent conviction into concrete action through applied, incremental mentoring, such as catalogue creation, product photography, order and delivery management, and the use of promotional features, while explicitly demonstrating the marketplace's advantages over social and messaging channels, with particular attention to the food-and-beverage majority and to lowering the effort and readiness barriers that currently temper willingness to adopt. As the study relies on a single predictor and a cross-sectional design, future research is encouraged to incorporate additional constructs such as effort expectancy, social influence, and facilitating conditions, and to employ longitudinal or mixed-method approaches capable of tracing the movement from intention to enacted use.

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