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Adoption of E-Commerce Technology Among Young Agro-Entrepreneurs in Coastal Manado: An Analysis Using the Technology Acceptance Model (TAM)

Johan R. Tumiwa[1,2]*, Octavia D. M. Tuegeh[3]

[1] *Department of Management, Faculty of Economics and Business, Sam Ratulangi University, Indonesia*
[2] *Institute of Economics, Faculty of Economics and Business, University of Debrecen, Hungary*
[3] *Department of Accounting, Faculty of Economics and Business, Manado State University, Indonesia*

[*] *Corresponding author:*
johantumiwa@unsrat.ac.id

Abstract

Micro, Small, and Medium Enterprises (MSMEs) in the agricultural sector of Manado's coastal area are increasingly required to enhance their competitiveness by adopting information technology, particularly e-commerce. E-commerce adoption can improve efficiency, strengthen supply chain relationships, and lower operational costs for agro-entrepreneurs and young farmers, especially compared to traditional business methods. Young agro-entrepreneurs are believed to have a high level of technology acceptance, making them important drivers of digital transformation in coastal agriculture. This study aims to analyze the factors influencing e-commerce adoption among young agro-entrepreneurs in coastal Manado, using the Technology Acceptance Model (TAM) and Partial Least Squares Structural Equation Modeling (PLS-SEM). Stratified random sampling of 111 respondents revealed that computer self-efficacy significantly affects perceived ease of use. Both perceived usefulness and perceived ease of use significantly influence the attitude toward using e-commerce. Furthermore, attitude toward use has a significant impact on the behavioral intention to use e-commerce, which subsequently leads to actual usage. The findings suggest that e-commerce adoption among young agro-entrepreneurs can be further supported by enhancing digital skills, particularly in smartphone-based applications. Future research is recommended to explore the role of mobile technology self-efficacy in e-commerce adoption within agricultural MSMEs.

Keywords: E-Commerce, MSMEs, TAM.

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PENDAHULUAN

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in supporting economic growth and resilience in Indonesia, particularly within the agricultural sector. MSMEs have demonstrated their importance not only through their sheer number and the vast workforce they employ, but also in their ability to withstand economic shocks. For instance, during the 1998 Economic Crisis, MSMEs remained robust and contributed significantly to economic stability, even as many other sectors faltered (Green, 2004). According to the Ministry of Cooperatives and Small and Medium Enterprises, MSMEs contributed substantially to Indonesia's national foreign exchange earnings from non-oil exports, reaching Rp. 189.46 trillion or 18.17% of the total non-oil and gas export value in 2013, an increase of Rp. 50.35 trillion (30.09%) from previous years (Ministry of Cooperatives and SMEs, 2013). Furthermore, MSMEs are key drivers of employment, providing jobs to over 100 million people, which constitutes approximately 93% of the total workforce in Indonesia. In coastal areas such as Manado, MSMEs in agriculture and agri-food processing are especially vital, helping to promote local economic development and community livelihoods.

In the current globalization era, the MSMEs is required to be able to compete in marketing their business. The empowerment of MSMEs becomes very strategic because of its high potential in driving economic activities, and at the same time, becoming the source of income for most people in improving their welfare (Karadag, 2016). MSMEs are obligated to make changes to improve their competitiveness (Man, Man, Lau, and

Chan, 2002). One way to be able to compete in the intense competition of this globalization era is by utilizing information technology (Raymond and St-Pierre, 2005; Groen, Ulijn, and Fayolle, 2006) in the form of rapid increasing growing internet media. The internet provides many advantages for businesses, for example, the capability to reach new segments, which can sell products not only to the local market but also to the global market. One form of information technology that can be utilized by MSMEs to develop their business is to adopt e-commerce.

The MSME sector in Indonesia is still far behind in utilizing the use of information technology. One of the main weaknesses is the limited adoption of information technology to advance MSMEs. This weakness is the implication of the lack quality of human resources and inadequate network infrastructure. For this reason, the Indonesian government is accelerating the development of a national fibre-optic network infrastructure called "Palapa Ring" that can boost the connection of internet throughout Indonesia (www.nasional.kompas.com). The Indonesian government hopes all MSMEs in Indonesia have the same opportunities to use the E-commerce to compete and succeed in doing business in cyberspace.

E-commerce applications are expected to increase speed, intensify, and reduce the cost of relationships between companies with other external entities such as suppliers, distributors, partners, consumers compared to conventional methods (Savrul, Incekara, and Sener, 2014). E-commerce is not just a mechanism for selling goods or services through the internet but also to the occurrence of a business transformation that changes the way companies look at doing business activities. Building and implementing an e-commerce system is not an instant process but is a transformation of strategies and business systems that continue to evolve in line with company and technology developments.

E-commerce can also be a promising business in Indonesia. This is inseparable from the potential in the form of large numbers of the population and the existence of physical distances so that e-commerce can be utilized to the maximum. E-commerce is also not widely used by companies in Indonesia. Several companies have installed homepages, but only a few have functioned as online trading facilities. Most of the website functioned as media information and product introduction, not the transaction stage. The use of e-commerce systems should benefit many parties, especially consumers and producers, by cutting intermediaries and reduce the cost.

For consumers, e-commerce makes shopping short. They also no longer need to linger around the shopping centre to find the desired goods. The prices of products sold through e-commerce are usually lower than the prices at the shop because the distribution channels of the producers to the seller side are shorter than conventional stores. The use of e-commerce in business transactions causes a reaction in the producer or the user, in the form of acceptance or rejection. The successful implementation of e-commerce is highly dependent on acceptance by users as e-commerce users. A technology acceptance model known as TAM can explain and predict technology acceptance by users (Lindsay, Jackson, and Cooke, 2011). The TAM model can explain the acceptance of information technology with certain dimensions that can affect the acceptance of technology by users (Davis, 1989). The TAM model is used to determine the factors of attitudes, intentions, and behaviour of users by using two main input variables, namely usefulness and ease of use.

Based on data from the digital marketing research institute Emarketer in 2018, the influence of e-commerce is very

helpful in promotional activities because more than 100 million people are active smartphone users in Indonesia, and is dominated by young people. The domination by young people in line with the increasing number of MSMEs. Young people are believed to have a high technology acceptance (Binyamin, Rutter, and Smith, 2018) The presence of young entrepreneurs in Indonesia is beneficial for Indonesia's economic growth, due to decreasing unemployment, poverty alleviation, by creating creative businesses primarily in the coastal areas of Manado. This study aims to examine the factors that influence MSMEs in the coastal areas of the city of Manado in adopting e-commerce using PLS-SEM.

LITERATURE REVIEW

E–Commerce

E-Commerce or Internet Commerce has the same meaning, which means a way for a consumer to buy the desired item online through the internet. E-Commerce can also be interpreted as a business process using electronic technology that connects companies, consumers, and the public in the form of electronic transactions and the evolution of the exchange/sale of goods, services, and information electronically (Ritz, Wolf, and McQuitty, 2019).

The benefits that producers can get by utilizing e-commerce are as follows:

1. E-commerce extends the marketing area to national and international markets. With a minimal expenditure of funds, companies can easily and quickly find more customers, better suppliers, and new and appropriate business partners from all over the world. Some examples of online companies are Amazon and Alibaba. Although sellers are far away in the Americas and China, their customers from various countries can buy their products only through smartphones in their homes, and in just a few days, the ordered goods have arrived in the hands of customers.
2. E-commerce can reduce the cost of making, processing, distributing, storing, and searching for information using paper.
3. E-commerce minimizes the time between capital expenditure and receipt of goods and services.
4. E-commerce allows closer interaction with customers, even through intermediaries. This is a better promotion for CRM and can increase customer loyalty.
5. Better customer service and corporate image can find new business partners, simplify processes, shorten marketing time, access information quickly, reduce transportation costs, reduce costs for paper, and increase flexibility.

E-commerce not only brings benefits that are beneficial for the company but also provides benefits for consumers (Ifinedo, 2011; Irani, Dwivedi, and Williams, 2009). The benefits of e-commerce for consumers include:

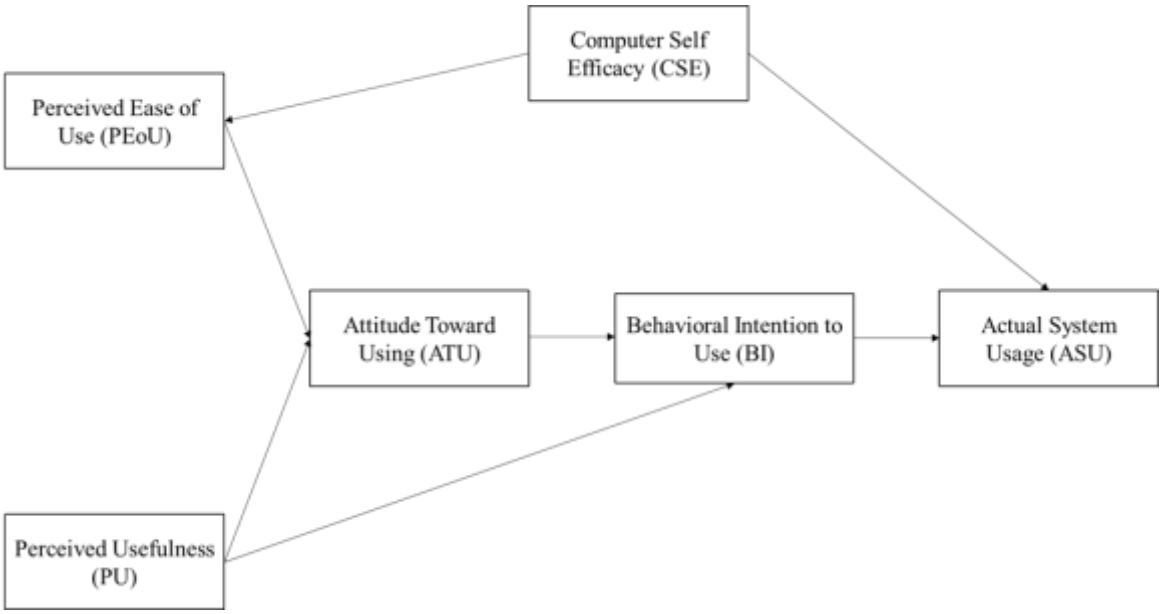
1. E-commerce allows customers to shop or make other transactions throughout the year 24 hours a day from anywhere.
2. E-commerce provides more choices to customers. It allows consumers get their needs by spending lower costs because consumers who shop at stores tend to incur higher spending. After all, they are tempted to buy other goods that are not needed.
3. Customers can get relevant information from product details in seconds, no longer days or weeks.
4. E-commerce provides a place for one customer to interact with other customers in the electronic community (electronic community) and to exchange ideas and share experiences.

In addition to companies and consumers, e-commerce also has benefits for the community (Ifinedo, 2011), including:

1. E-commerce allows each individual to work inside the house and reduce outside trips to shop. This has the effect of reducing the flow of traffic on the road and reducing air pollution.
2. E-commerce allows several goods to be sold at lower prices so that less able people can also buy it and will improve their standard of living.
3. E-commerce facilitates public services, such as health care, education, and government social services that can be provided at a lower cost, with better quality.

Technology Acceptance Model (TAM)

Research on information systems has examined user behaviour and system acceptance from various perspectives (Davis, 1989). Of the various models that have been studied, the Technology Acceptance Model (TAM) adopted from Theory of Reasoned Action (TRA) offers as a basis for gaining a better understanding of user behaviour in the acceptance and use of Information Systems (Lindsay, Jackson, and Cooke, 2011). The TAM model is derived from psychological theories to explain the behaviour of users of information technology based on beliefs, attitudes, interests, and the user behaviour Relationship). The purpose of this model is to be able to explain the main factors of information technology user behaviour towards the acceptance of the use of information technology itself. This model will illustrate that the use of information systems will be influenced by the variable usefulness and the variable ease of use, both of which have high determinants and validity that have been empirically tested (Lindsay, *et al.*, 2011)..



Source: Adopted from Lindsay, *et al.*, 2011

Figure 1. Technology Acceptance Model

TAM believes that the use of information systems will improve the performance of individuals or companies. Besides, the use of information systems is easy and does not require a lot of effort from the user. By using perceived usefulness and perceived ease of use, TAM is expected to explain the acceptance of information systems by the user (Hossain, Standing, and Chan, 2017). Perceived usefulness is defined as the level of individual confidence that the use of certain information systems will improve performance. This concept illustrates the benefits of the system for the user relating to productivity, task performance, effectiveness, the importance

of a task, and overall usefulness (Davis, 1989). Perceived ease of use is defined as the level at which a person believes that the use of information systems is easy and does not require much effort from the user. This concept includes the clarity of the purpose of the use of information systems and the ease of use of the system for its intended purpose (Lindsay *et al.*, 2011). Performance expectancy is defined as the level at which an individual believes that using the system will help in improving its performance. This concept illustrates the benefits of the system for the user associated with perceived useful extrinsic motivation, job fit, and relative advantage. Perceived usefulness has a stronger and consistent relationship with information systems and booth with perceived ease of use will affect the attitude toward sing the E-commerce. This Attitude is the dominant factor affecting user behavioural intention to use E-commerce (Lindsay *et al.*, 2011). Karsten, Mitra, and Schmidt (2012) argue that besides the behavioral intention, computer self-efficacy also affects user to use E-commerce and help users to understand better (Venkatesh, 2000), making it easier to use E-commerce (Chau, 2001).

Young Agro-Entrepreneurs and the Development of MSMEs in the Coastal Area of Manado

According to Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs) is a productive economic business that stands alone, which is carried out by individuals / business entities that are not subsidiaries / not a branch of the company owned, controlled, or become a good part directly or indirectly from medium or large businesses that meet the criteria:

1. Assets ≤ 500,000,000 IDR
2. Turnover ≤ Rp. 2.5 billion

BPS (Statistics Indonesia) compiles the MSME category based on the number of workers. According to BPS, MSMEs are business entities that have a workforce of less than 100 people with the following details: a household business (or known as a micro business) consists of 1 to 4 workers.

Characteristics of MSMEs (Berry, 2001):

1. MSMEs receive increased productivity through investment and technological change as part of its dynamics.
2. The flexibility of MSMEs is much easier than large companies under any conditions, including the rapid changes in market conditions that will not significantly affect MSMEs.

MSMEs in Manado have developed rapidly along with the promotion of government assistance programs for new businesses, especially in the coastal areas of Manado. The Manado beach reclamation significantly impacts traditional businesses as fishers are replaced by shopping centres and shops, which are not profitable for fishers. With the existence of shopping centres in the coastal areas, there are also many fast-growing culinary businesses. The traditional fishermen, with the help of the government, began to diversify their businesses in the culinary field successfully. With various government policies in developing MSME, young entrepreneurs are expected to be one of the keys to success in creating an internet-based creative business. Young entrepreneurs are assumed to be millennials who quickly adapt to technological advances and the various benefits provided (Pillai and Ahamat, 2018).

In terms of the Young Age, according to the UN, it is 18-24 years (Furlong, 2013). In Indonesia, the understanding of the younger generation can be divided into several categories:

1. Biology: young people are those aged 12-15 years (teenagers) and 15-30 years (youth). (Indonesian Ministry of Health, 2018)

2. Workloads made by the Department of Health are those aged 18-22 years. (Indonesian Ministry of Manpower, RI, 2010)
3. Article 1 paragraph 1 of Law Number 40 Year 2019, young age starts from 16-30 years. Furthermore, in the explanation, the young generation is the next generation of the nation who later as the holder of the fate of this nation, then the more youthful generation determines all that the nation and state strive.

Entrepreneurship is seen as a career choice by the younger generation (Hasnu, 2016), although it is often influenced by institutional frameworks and culture (Thurik and Wennekers, 2004). Moghavyemi, Salleh, and Standing (2016) found that the effect of effort expectancy on the intention to use is moderated by age and gender such that it is more significant for male and young entrepreneurs. The younger generation tends to be able to implement social media and internet commerce as a business platform (Nawi, Mamun, Nasir, Shokery, Raston, and Fazal, 2017).

Hypotheses

H_1: There is a significant influence of Computer Self-Efficacy on Perceived Ease of Use.
H_2: There is a significant influence of Computer Self-Efficacy on Actual System Usage.
H_3: There is a significant influence of Perceived Ease of Use on Perceived Usefulness.
H_4: There is a significant influence of Perceived Ease of Use on Attitude Toward Using.
H_5: There is a significant influence of Perceived Usefulness on Attitude Toward Using.
H_6: There is a significant influence of Perceived Usefulness on Behavioral Intention to Use.
H_7: There is a significant influence of Attitude Toward Using on Behavioral Intention to Use.
H_8: There is a significant influence of Behavioral Intention to Use on Actual System Usage.

METHODOLOGY

This research can be categorized as quantitative research. In terms of the relationship between the variables, this study is causal research or research that is held to explain the relationship between variables, both dependent and independent (Cooper Schindler, 2006). While in terms of time dimension, this research is included in cross-sectional or one-shot research (Sekaran, 2003), which only involves one particular time point with a lot of samples so that the resulting model is not designed to capture changes that occur due to time shift.

The target population of this study comprises young entrepreneurs who are MSME practitioners operating in the coastal areas of Manado City and who have adopted internet technology, specifically e-commerce, in their business activities. For this research, young entrepreneurs are defined as legal adults aged 18 years and above, by Article 1, Paragraph 1 of Law Number 40 of 2019, who either independently run a business or act as successors in managing a business. The specific age range of the study population is limited to individuals between 18 and 34 years old.

This research uses Partial Least Squares (PLS) analysis is a multivariate statistical technique that can handle many response variables and explanatory variables at once. PLS is an alternative to the method of multiple regression analysis and principal component regression because the PLS method is more robust (Azam, 2015), that the model parameters do not change much when new samples are taken from the total population (Geladi and

Kowalski, 1986) and the data used does not have to be multivariate normal distribution (Gozali, 2008; Chin,1988; Wold,1985).

The target sample of 150 youth entrepreneurs in the coastal area of the city of Manado adopted e-commerce in carrying out their business activities. The sampling technique in this study is stratified random sampling based on the proportion of the MSMEs number in one Business on Business in the coastal coast area.

The operational definition is the translation of each variable. In this study, the variables and their indicators can be in the following table 1.

Tabel 1. Persentase eksplan terkontaminasi, browning dan steril

Latent Variable	Manifest Variable
Computer Self Efficacy /CSE	1. Install the Software on the computer
(Lindsay, Jackson, and Cooke, 2011; Davis, 1989; Karsten, R., Mitra, A., & Schmidt, D. (2012)	2. Operate office applications (such as Word, Excel, Power Point)
	3. Access e-commerce
Perceived Ease of Use / PEOU	4. Easy to understand
(Lindsay, Jackson, and Cooke, 2011; Davis, 1989)	5. Easy to use
	6. Easy to become skilled.
Perceived Usefulness /PU	7. Increase effectiveness
(Lindsay, Jackson, and Cooke, 2011; Davis, 1989; Lok, 2015)	8. Improve time efficiency
	9. Assist in finding customers and selling goods
Attitude Toward Using / ATU	10. It is something positive
(Marc and Hooi, 2012; Davis, 1989)	11. Satisfaction with the way things work
	12. Using E-commerce is a profitable action.
Behavioral Intention to Use /BI	13. Intention to use
(Marc and Hooi, 2012; Hansen and Jensen, 2004; Davis, 1989)	14. Intention to increase usage
	15. Motivate to other users
Actual System Usage/ASU	16. Running the software
(Lindsay, Jackson, and Cooke, 2011; Davis, 1989; Azam, 2015)	17. Feeling satisfied with the product results
	18. Frequency of use

RESULT AND DISCUSSION

Respondents in this study are MSMEs in the coastal area in Manado who use e-commerce in their business activities. The sampling technique in this study is stratified random sampling. The target sample is 150 MSMEs. Of the 150 questionnaires distributed to respondents, 111 respondents were included in the next test. A total of 39 sample respondents were not included because the data filled out by respondents was incomplete, or the level of income and other perceptions were considered outliers.

The results of the complete descriptive statistical analysis can be seen as follows.

Based on the pie chart above, it is known that of the 111 respondents, 42.24% were male, and 56.76% were female. So the majority are female respondents because most businesses on the coast of Manado are culinary businesses, where the owner and chef are women.

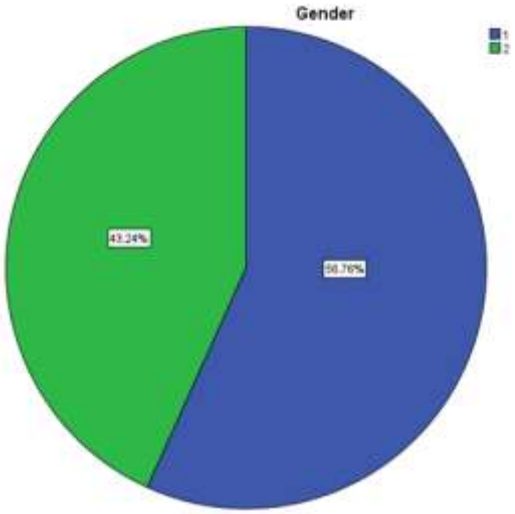


Figure 2. Pie Chart of Gender

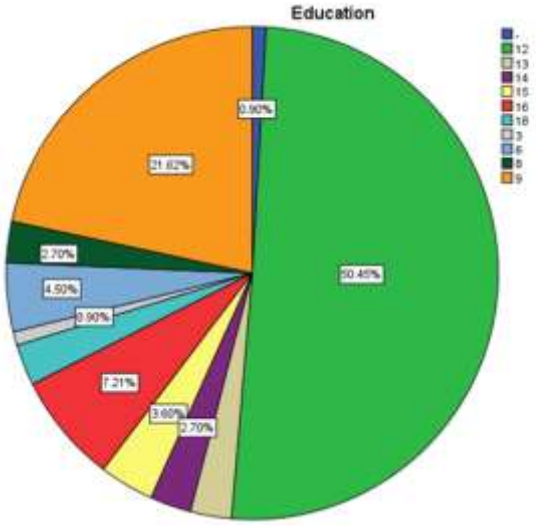


Figure 3. Pie Chart of Education

The picture above is a pie chart based on the length of formal education. Of the 111 respondents, the majority of respondents were respondents who had Senior High School education or equivalent, as many as 56 respondents or with a percentage that exceeded half of the number of respondents at 50.5%. This is seen by the proliferation of vocational schools equivalent to high school so that graduates can directly work or open businesses.

Evaluation of Measurement Models (Outer Mode I)

Evaluation of the measurement model consists of three stages namely convergent validity test, discriminant validity test and composite reliability test.

Convergent Validity Test

Testing the validity of reflective indicators can be done by using the correlation between indicator scores and construct scores. Measurement with reflective indicators shows there is a change in an indicator in a construct if other indicators in the same construct change. Here are the results of calculations using the smart computer program PLS 3.0.

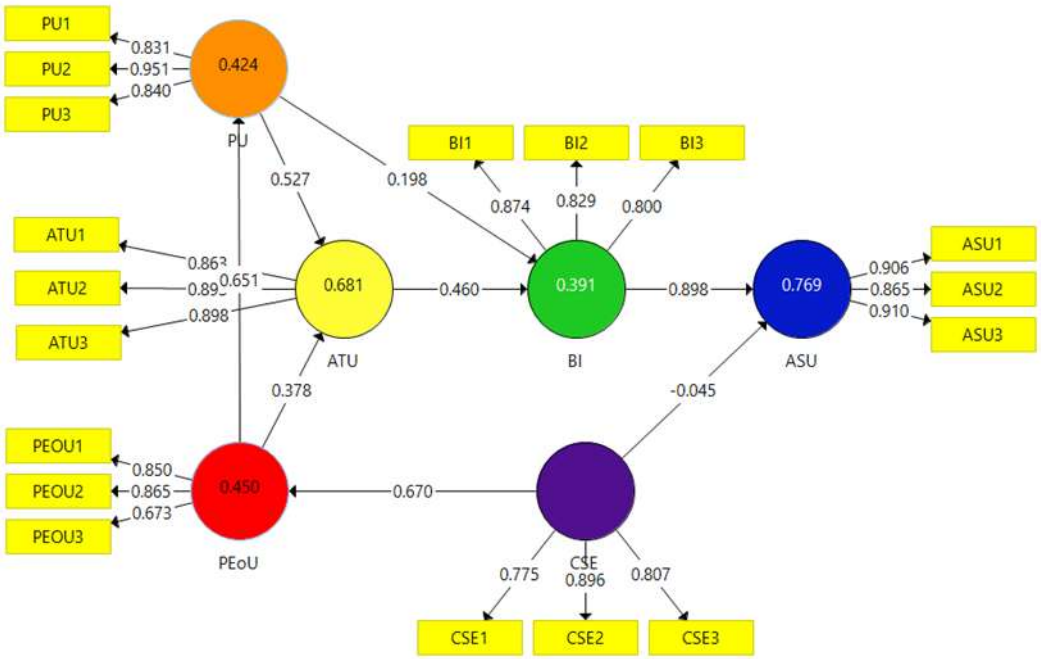


Figure 4. Structural Model Design (Inner Model)
Source: Data processing Smart PLS 3, 2019

Table 2. Output Result for Outer Loading

	ASU	ATU	BI	CSE	PEoU	PU
ASU1	0.906					
ASU2	0.864					
ASU3	0.91					
ATU1		0.863				
ATU2		0.893				
ATU3		0.898				
BI1			0.873			
BI2			0.828			
BI3			0.803			
CSE1				0.764		
CSE2				0.896		
CSE3				0.815		
PEOU1					0.85	
PEOU2					0.865	
PEOU3					0.673	
PU1						0.835
PU2						0.952
PU3						0.835

Source: Data processing Smart PLS 3, 2019

According to Chin (1998), a correlation can be said to meet convergent validity if it has a loading value of greater than 0.5. The output shows that the loading factor gives a value above the recommended value that is equal to 0.5. So that the indicators used in this study have met the convergent validity.

Discriminant Validity Test

Reflective indicators need to be tested for discriminant validity by comparing the values in the cross-loading table. An indicator is declared valid if it has the highest loading factor value to the intended construct compared to the value of the loading factor to other constructs.

Reliability Test

Latent variable can be said to have good reliability if the composite reliability value is greater than 0.7 and Cronbach's alpha value is greater than 0.7 (Gozali, 2008).

Table 3. Output Cross Loading

	ASU	ATU	BI	CSE	PEoU	PU
ASU1	**0.906**	0.558	0.81	0.397	0.417	0.585
ASU2	**0.864**	0.417	0.731	0.219	0.318	0.467
ASU3	**0.91**	0.584	0.803	0.4	0.492	0.564
ATU1	0.544	**0.863**	0.586	0.521	0.612	0.688
ATU2	0.508	**0.893**	0.516	0.474	0.604	0.694
ATU3	0.497	**0.898**	0.521	0.532	0.697	0.671
BI1	0.801	0.567	**0.873**	0.4	0.412	0.54
BI2	0.728	0.461	**0.828**	0.355	0.371	0.447
BI3	0.657	0.502	**0.803**	0.445	0.512	0.385
CSE1	0.324	0.42	0.376	**0.764**	0.467	0.497
CSE2	0.306	0.485	0.421	**0.896**	0.557	0.582
CSE3	0.322	0.513	0.387	**0.815**	0.623	0.561
PEOU1	0.422	0.663	0.5	0.589	**0.85**	0.591
PEOU2	0.415	0.654	0.44	0.574	**0.865**	0.585
PEOU3	0.233	0.354	0.248	0.435	**0.673**	0.34
PU1	0.437	0.668	0.449	0.671	0.553	**0.835**
PU2	0.564	0.724	0.481	0.64	0.611	**0.952**
PU3	0.589	0.637	0.523	0.424	0.543	**0.835**

Source: Data processing Smart PLS 3, 2019

Table 4. Latent Variable Reliability Test Results

	Cronbach's Alpha	Composite Reliability
ASU	0.874	0.922
ATU	0.861	0.915
BI	0.783	0.874
CSE	0.769	0.866
PEoU	0.722	0.841
PU	0.845	0.908

Table 4 shows that all latent variables measured in this study have Cronbach's Alpha and Composite Reliability values greater than 0.7 so that it can be said that all latent variables are reliable.

Evaluation of Structural Model (Inner Model)

Evaluation of structural models in SEM with PLS is carried out by conducting R-squared (R^2) tests and significance tests through path coefficient estimates.

Testing R^2

The description of measurement of R^2 as follow:

- R^2 value> 0.7 is categorized as strong (Gozali, 2008)
- R^2 value of 0.67 is categorized as substantial (Chin, 1988)

- R^2 value of 0.33 is categorized as moderate (Chin, 1988)
- R^2 value of 0.19 is categorized as weak (Chin, 1988)

The output for the R^2 value using the smartPLS 3.0 computer program is obtained Table 5.

Test of Significance

Significance test in SEM models with PLS aims to determine the effect of exogenous variables on endogenous variables. Hypothesis testing with SEM PLS method is done by doing the bootstrapping process with the help of the SmartPLS 3.0 computer program in order to obtain the relationship of the influence of exogenous variables on endogenous variables, as shown in Figure 5.

Table 5. Output Calculation R^2

	R Square	R Square Adjusted	Description
ASU	0.769	0.765	Strong
ATU	0.681	0.675	Substantial
BI	0.391	0.38	Moderate
PEoU	0.45	0.445	Moderate
PU	0.424	0.418	Moderate

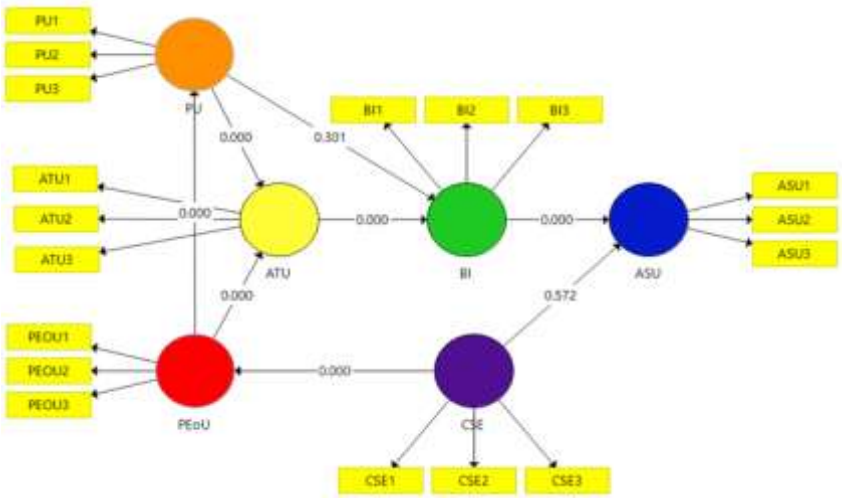


Figure 5. P-Value Result
Source: Data processing Smart PLS 3, 2019

The figure above shows all the hypotheses have a significant influence but CSE on ASU and PU on BI. This means that we accept all hypotheses except H_2 and H_6. From the picture above, it can be seen that the CSE variable does not affect the ASU variable because the P-value (significance) is higher than 0.05, which means that MSMEs who have the ability in computers are not always able to use them in real life. Based on the results of the interview, respondents mostly use smartphones to do business (Huang, Lin, and Chuang, 2007). The most used platform by them is the marketplace on Facebook. With this platform, respondents rarely use computers or laptops in marketing their products or services. From the picture above, it can also

be seen that the PU variable does not affect the BI variable because the P-value (significance) is higher than 0.05. In the sense that SMEs do realize the benefits of using e-commerce, but it will not influence their behavior without makes it easier to run their business (Huang, *et al*., 2007; Legris, Ingham, and Collerette, 2003).

Final Research Model

From Figure 5, the final research model is formed. Where the paths that have insignificant values are removed (drop). Then the final research model is obtained in Figure 6.

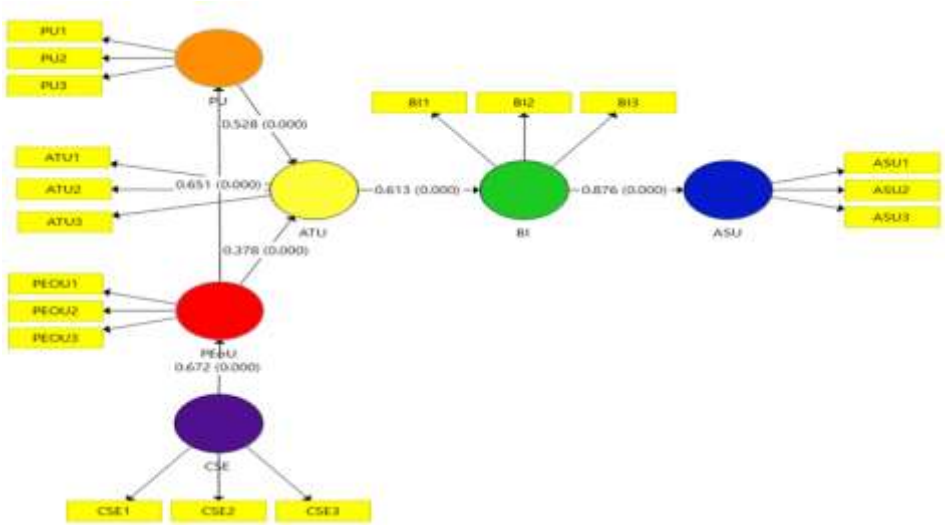


Figure 6. Final Result Model with Path Coefficient and P-Value
Source: Data processing Smart PLS 3, 2019

Based on the model of figure 6, computer self-efficacy has a significant influence on the variable ease of use. This means that the higher the ability of young entrepreneurs to use computers, the easier it is to use existing information systems. While the ease-of-use variable affects the perceived usefulness, and together with the variable perceived ease of use by young entrepreneurs significantly influences the attitude to use, and this attitude will have an effect on behavioral intention and later on actual use.

CONCLUSION AND RECOMMENDATION

Several findings can be concluded based on the data analysis as follows:

There is a significant influence of Computer Self-Efficacy on Perceived Ease of Use.

There is no significant influence of Computer Self-Efficacy on Actual System Usage.

There is a significant influence of Perceived Ease of Use on Perceived Usefulness.

There is a significant influence of Perceived Ease of Use on Attitude Toward Using.

There is a significant influence of Perceived Usefulness on Attitude Toward Using.

There is no significant influence of Perceived Usefulness on Behavioral Intention to Use.

There is a significant influence of Attitude Toward Using on Behavioral Intention to Use.

There is a significant influence of Behavioral Intention to Use on Actual System Usage.

The recommendation from this research is for the government to continue

focusing on educating young people to become entrepreneurs and conducting monitoring, assistance, funding support in adopting e-commerce. Also, young entrepreneurs can motivate themselves to improve their ability to use computers to enhance technology acceptance. For the next research, it is necessary to add more demographic elements such as age so that it can be more generalized not only to young entrepreneurs but to all business actors. Second recommendation for the next research, the variable computer efficacy needs to be adjusted with smartphone usage.

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Article 1 paragraph 1 of Law Number 40 Year 2019

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