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**Underlying Factors of the Use of E-Commerce by SMEs  
in Tanjung Lesung**

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**ABSTRACT**

This study aims to analyze the factors that the SME owners in Tanjung Lesung need to promote their products through e-commerce. This study employed a quantitative method, presenting 23 questions anticipated to provide insight into the research problem. This study purposively selected 300 samples of small and medium-sized business owners who use the internet to sell their products. The results show that the management relationship between productivity and actual behavior revealed a favorable relationship between perceived usefulness and actual behavior, but a negative relationship between external pressure on actual behavior and organizational support for actual behavior. The study's limitations included the impact of internet usage via e-commerce on small and medium-sized businesses.

27  
**Keywords:** Actual Behavior, External Pressure, Managerial Productivity, Organizational Support, Perceived Usefulness.

## INTRODUCTION

Tanjung Lesung is a wonderful destination for tourism. Tourists from different provinces in Indonesia come to visit exotic natural places. There are also some foreigners. Thus, it has become more well-known for local and international destinations. These tourists are interested in the local product dominated by handcrafts from the local SME owners, who remain limited in promoting their products. Thus, e-commerce and adaptive marketing strategy are needed to deal with this situation. This marketing is necessary as it involves introducing products from producers to consumers. Besides, it also consists of the distribution of the product from manufacturers as sellers to customers (Kotler & Keller, 2009). Marketing is critical for producers and sellers. Currently, marketing operations include selling through retail or outlet stores in traditional markets, supermarkets, and shopping malls and via the internet or e-commerce. Indonesian citizens are potential since about 250 million of them use the internet. However, their online purchasing behavior is still limited compared to the neighboring country (see Table 1).

**Table 1.** Online User and Online Shopper in ASEAN 2015

Country	Online User				Online Shoppers		
	Number of Online Users (million)	% Total Population	Time Online (week)	Time Spent on Social Media	Number of Online Shoppers (million)	% Online Population	% Using Mobile to Buy
ASEAN 6	158	29%	19,4	29%	87	55%	57%
Indonesia	39	16%	13,5	25%	5	12%	61%
Malaysia	20	67%	16	32%	16	80%	47%
Philippina	36	37%	16,4	42%	25	70%	62%
Singapura	4	73%	16,6	16%	3	80%	48%
Thailand	19	29%	27,2	31%	14	75%	58%
Vietnam	40	44%	26,2	22%	24	60%	58%

Table 1 illustrates that Indonesia has the second lowest percentage of internet users. The low percentage, however, implies that the market still has room to expand and develop. Yet the percentage is low, implying that the use of an internet connection through a mobile phone helps e-commerce promotion through easiness of use.

Turban, King, Lee, Liang, and Turban (2015) described e-commerce as the process of acquiring, selling, exchanging, or trading products, administrations, and data using computer systems, most frequently the web and intranets. Suyanto (2003) anticipated that e-commerce would be one of the most effective weapons in the struggle against global poverty. The growth of e-commerce potentially introduces novel ways into the commercial sphere. It provides numerous benefits to both the merchant and the customer. The supplier could target particular market niches but distribute worldwide, while the client can simply access global markets and discover a product at a lower price.

This new way of e-commerce provides enormous benefits and influences not only for large businesses but also for small businesses. Small businesses can profit from e-commerce benefits such as communication and product promotion on a global scale. "SMEs in Indonesia are very optimistic about their future development, with

approximately 64% of SME entrepreneurs intending to increase investment in business development and approximately 44% intending to increase manpower," according to a 2007 report by The Hong Kong and Shanghai Banking Corporation (Flavián, Guinaliú, & Guinaliú, 2005). Despite the various potential benefits of e-commerce, adoption by small and medium-sized businesses remains restrained.

According to OECD (2021), SME adoption of e-commerce remains lower than that of large firms in the business. Due to SMEs' poor adoption of IT, there is a lack of knowledge of the strategic roles that e-commerce may play in marketing, consumer-related, and even product and service development. According to the current situation, we wonder whether the owner of SME is unaware of the strategic worth of electronic commerce to their business and faces substantial challenges in implementing it. The purpose of this study is to determine whether the factors of strategic value and electronic commerce adoption in emerging countries such as Indonesia are like those known in industrialized countries such as Canada and the United States.

### LITERATURE REVIEW

The study of technology adoption by businesses, particularly small and medium-sized enterprises, in developing countries remains limited since the majority of previous research has been conducted in industrialized countries. These studies contribute to and analyze the gap in the literature by constructing and practicing. We developed a novel model to make the factors affecting SME technology adoption in developing countries more understandable. This study will aid small and medium-sized businesses in Indonesia, mostly Tanjung Lesung, in comprehending and implementing the success of e-commerce adoption. This expresses the manifestation of marketing strategy, and this e-commerce tool impacts the local emerging markets.

Currently, in Indonesia, there are several intriguing occurrences involving the decline in sales of numerous outlets selling electronics, apparel, and other items. This situation occurs because of the emergence of several new entrants who conduct business via the internet through e-commerce. This is extremely evident in several areas of Jakarta markets, such as Mangga Dua, Glodok, and Pasar Senen, which used to be popular shopping destinations but have significantly diminished in size and appearance.

The concept of management productivity is used to enhance business performance (Taylor, 2013). For that, management productivity is used to demonstrate business appropriateness from resource utilization, and efficiency in managerial productivity is used to demonstrate business suitability for resource use.

The resource that describes productivity is done based on a specific goal. The SMEs need to achieve the goal (producing and selling the product) efficiently. In this context, it is decided by the extent to which an entrepreneur or corporation can achieve a predetermined goal. Efficiency can be defined as the principle of attaining goals while making the best use of available resources. There are two broad definitions of efficiency in economic theory: efficiency in terms of economic conceptions (economic concepts) and efficiency of the production notion (production concept). The economic idea examines efficiency on a macro level, whereas efficiency in producing goods is observable on a micro level.

According to Hasibuan (2017), there are two types of efficiency in human resource development: efficiency in terms of economic concept and efficiency of the production concept realized through activities. Effective and efficient HR management allows organizations to attain their desired goal (Rumawas, 2018). Thus, it requires that the activities are satisfying because of efficiency. As for Sukirno (2013), an activity is efficient if it satisfies multiple criteria, including the completion with a definite pattern with evaluation to determine the firm performance upon its production stage. Two conditions must be met to obtain the level of productivity. First, the cost is kept to a minimum at each production stage. Second, the business or sector must manufacture things at the lowest possible average cost. While allocative efficiency measures the technical efficiency of the manufacturing process, specifically in terms of available resource allocation. Allocative efficiency is attained when the distribution of these resources to diverse economic or production activities is maximized or optimized.

Organizational support is a concept that can help the way of process in a business established. The concept is described by Rhoades and Eisenberger (2002) in their research on the perception of organizational support, stating that the support of parts organizations contributes to the effectiveness and efficiency of the business. This can be done through assistance. Organizational assistance can take several forms, one of which is the provision of facilities and infrastructure. It is considered by using supporting tools to yield successful results in the planned procedure. These tools include all types of equipment, work equipment, and facilities that serve as primary or assistant tools. These help both to execute the work and to improve labor working conditions.

On the other side, the organization's support can come from the implementer, the executive officer's activity. According to Anthony and Govindarajan (2011), employees are critical to a firm's success if they manage the activity and provide complete support through implementation and commitment to continue the production process under the applied standards. Furthermore, the activities are assisted by employees allowed to participate, fully or partially get involved, and become empowered.

Apart from participating and empowering the employees, we need to evaluate the external pressure to avoid unexpected behavior driving people to behave unethically. Employees tend to commit primarily because of financial problems, hostile behavior, and work discontent. This situation should be controlled to enhance employee productivity so they can offer their best.

It is necessary to enhance the use of technology to increase productivity and solve pressure. Thus, SME business owners need to get involved in new technology enhancement. This implies that using e-commerce for the Tanjung Lesung promotion is necessary. They need to feel the importance of technology and perceive that it is useful for the business even when challenges are strong due to the Tanjung Lesung location.

This perception of technology usefulness is a part of the information technology system that will increase job performance (Stroeken & Coumans, 1998). In short, perception is a belief about the decision-making process. They will use it if they are confident in the system's utility. On the other hand, if they feel that the information system is less beneficial, they will avoid using it (Havidz & Mahaputra, 2020). According to Ramayah and Ignatius (2005), the dimensions of perceived usefulness include the ability to use the technology to save time as e-commerce fastens the transaction between customers and manufacturers. It includes the use of a website, dynamic interface, and interaction.



The use of e-commerce for Tanjung Lesung business promotion reflects the actual behavior of SME owners. They will build motivation through technology. This has a significant influence and pictures the way the firm is conducted concerning the resources it consumes. As for Saka and Gati (2007), actual behavior is a type of operational norm utilized in business. It is expressed by the ability to make a tactical decision. This is crucial as decision-making is a sequence of activities that include problem identification, information gathering, evaluation (assessment), alternative selection, and decision implementation. Decision-making is critical in business activities, particularly when it comes to strategies and implementations that support company processes. Without mature behavior and adaptability, it is difficult to reach productivity and close sales. Thus a good managerial productivity governance is established.

This is very important as Javadi (2013) suggested that managerial productivity has a significant impact on actual behavior. Javadi (2013) and Igbaria and Tan (1997) supported this by stating that management productivity plays a role in real behavior as it enhances the ability of self-confidence to make a decision. The following are our hypotheses.

*H1. Managerial productivity influences actual behavior positively.*

According to UKessay model of 2012, organizational support protects against real behavior. Kuan and Chau (2001) reaffirmed this by suggesting that declaring organizational support exerts influence on real behavior.

*H2. Organizational support influences actual behavior positively.*

Apart from the acceptance of technology use, it requires compatibility. This has been identified as a significant element influencing the adoption of information technology (Beatty, Shim, & Jones 2001) and e-commerce (Grandon & Pearson, 2003). Besides, perceived usefulness addressed the perceived ease with which a business would adopt e-commerce (Davis 1989). Finally, perceived usefulness denotes the amount to which an organization's use of e-commerce increases corporate job performance.

*H3. External pressure has a beneficial effect on actual behavior.*

Finally, the SME owners or any employee can perceive the ease of use adequacy through technology acceptance (Davis 1989). Thus, they are prepared and advanced to face any challenge for adaptation matter. The person or the organization needs to get ready for the change. It is the organizational preparedness as the firm's financial and technological resources are available for adoption. They get prepared as the technology maximizes the utility. The utility of technology improves performance. Organizational preparedness includes senior management's excitement for IT adoption, the firm's existing technology infrastructure, e-commerce compatibility, and culture and values. Thus, the compatibility and utility of e-commerce technology improve the owner's behavior for a better condition.

*H4. Perceived usefulness has a beneficial effect on actual behavior.*

## RESEARCH METHOD

### Demographics and Sample

Davis (1989) defines population as the entirety of the study's subject or object. We used all owners of small and medium-sized businesses at Tanjung Lesung that use e-commerce in their daily operations as the population in this study. According to Arikunto (2011), the sample only makes up a small portion of the population. In this study, the sample was estimated based on the hypothesis presented by Hair, Anderson, Black, and Babin (2010), which claimed that the number of research questions multiplied by 5 or 8 yields the number of samples that must be collected for the study.

### Instrument

Several characteristics that can aid in generating research questions were employed in this study. Some fundamentals can be applied in research. The theory of managerial productivity is based on Igbaria and Tan (1997). Organizational support is adopted from Kuan and Chau (2001), external pressure from Gibbs and Kraemer (2004), perceived usefulness from Ramayah and Ignatius (2005), and actual behavior from Spiekermann, Grossklags, and Berendt (2001). We also used a questionnaire measured by the Likert scale (1 = Strongly Disagree, 2 = Disagree, 3 = Natural, 4 = Agree, and 5 = Strongly Agree) for the data retrieval process.

### Analysis Techniques

Structural Equation Modeling (SEM) is a data analysis technique utilized in this study to discuss the issue (Hair et al. 2010). It enables the simultaneous assessment of a sizable number of associations. One or more dependent variables can be paired with one or more independent variables to form complex connections. A variable that functions as an independent and dependent variable in one relationship may do so in other interactions where a tier of causation exists.

## RESULTS

### Respondent Profile

This study involves 300 business owners as the respondents. Table 2 shows their profiles.

**Table 2.** Respondent Profile

Description	Specification	Quantity	Percentage	Total
Gender	Male	167	56%	300
	Female	133	44%	
Education	Elementary School	21	7%	300
	Junior High School	20	7%	
	Senior High School	24	8%	
	Diploma	145	48%	
	S1, S2	90	30%	
Age	≤ 20Years	22	7%	300
	20-30 Years	128	43%	
	30-40 Years	45	15%	
	> 40 Years	105	35%	

Existing Business	< 2 Years	85	28%	300
	> 2 Years	215	72%	
Number of Employed	< 5 Person	195	65%	300
	5-10 Person	35	12%	
	> 10 Person	70	23%	
Use Internet	Yes	266	89%	300
	No	34	11%	

### Validity

We used the Kaiser Melyer Olkin, Barlett, Communities, and total variance tests to test the validity. Five different variables have been examined. First, managerial productivity shows a value of 0.738, indicating that it meets the criteria and is legitimate. Organizational support value is equal to or more than 0.852; it is considered valid and meets the criteria. The external pressure value of 0.793 indicates that it meets the criteria and is valid. Last, the actual behavior variable has a value of 0.659, indicating that it meets the criteria and is valid.

### Reliability

There are several significant research outputs in this study. The result reliability test by SPSS shows the management productivity value of 0.966. The important criterion of reliability is above 0.7. The organizational support value has a value of 0.833. The value of the external pressure is 0.865. The perceived usefulness value is 0.814, and actual behavior value is 0.854. Table 3 presents the detail.

**Table 3.** Validity and Reliability Test

Variables	Cronbach Alpha	KMO
Managerial Productivity	0.966	0.738
Organizational Support	0.838	0.852
External Pressure	0.865	0.793
Perceived Usefulness	0.814	0.845
Actual Behavior	0.854	0.659

### 19 **Regression Analysis**

Regression is a statistical technique to discover the relationship between each independent variable and dependent variable. Table 4 summarizes the output.

13  
**Table 4.** SPSS Regression

Model		Coefficients <sup>a</sup>		
		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	.560	.149	
	Managerial productivity	.663	.080	.660
	Organizational support	-.251	.154	-.219
	External pressure	-.331	.101	-.287
	Perceived usefulness	.801	.113	.737



<sup>a</sup> *Dependent Variable: Actual Behavior*

Table 4 suggests that the actual behavior variable has an effect of 0.560, managerial productivity has an effect of 0.663, organizational support has an effect of -0.251, external pressure has an effect of -0.331, and perceived usefulness has an effect of 0.801. Table 5 presents the results of the F test,:

<sup>12</sup>  
**Table 5. F Test**

	Model	Sum of Squares	df	Sig.
1	Regression	64,646	4	,000 <sup>b</sup>
	Residual	17,738	295	
	Total	82,384	299	

<sup>a</sup>*Dependent Variable: Actual Behavior*

<sup>b</sup>*Predictors: (Constant), Perceived Usefulness, Managerial Productivity, External Pressure, Organizational Support*

The significance score of 0.000 indicates that the association between the overall variables has a significant effect when examined in conjunction. Additionally, it demonstrates the relative intensity of each dependent influence on independent variables (managerial productivity, organizational productivity, external pressure, and perceived usefulness, and actual behavior).

**Table 6. T Statistic**

1	Model	Unstandardized Coefficients		Sig.
		B	Std. Error	
	(Constant)	,560	,149	,000
	Managerial Productivity	,663	,080	,000
	Organization Support	-,251	,154	,104
	External Pressure	-,331	,101	,001
	Perceived Usefulness	,801	,113	,000

<sup>a</sup>*Dependent Variable: Actual Behavior*

The results show a significance value of 0.000. This shows that the relationship between the overall variables has a significant influence when tested concurrently. It also illustrates the strengths of each dependent influence (managerial productivity, organizational productivity, external pressure, and perceived usefulness) on independent variables (actual behavior).

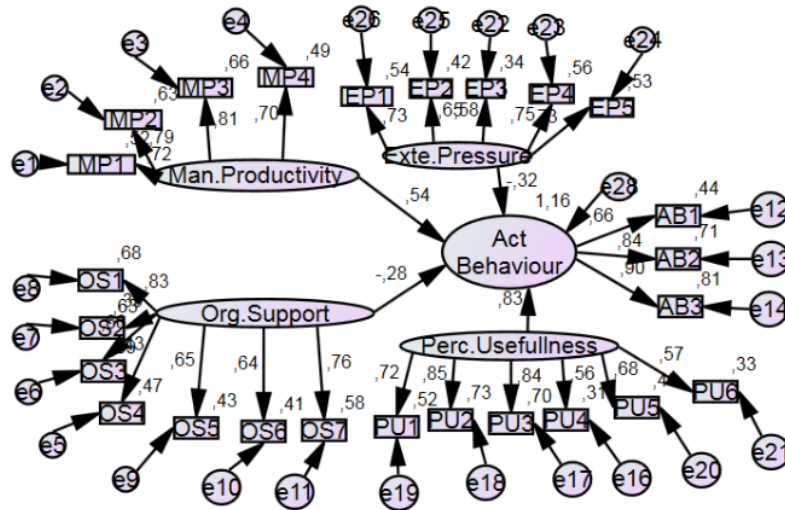


Figure 1. SEM Result

A number of models have been fitted based on the SEM output values (see Figure 1). In line with Solimun, Fernandes, and Nurjannah (2017) opinion, a model can be deemed to fit at least one criterion.

Table 7 reveals the value of the fit model used in this study, including a number of criteria, the chi-square, which yields a value of 0.001 and indicates acceptable. The CMIN/DF value of 3.454 indicates the criterion is appropriate, and the RMSEA value of 0.077 indicates the criterion is appropriate. The model meets more than one criterion for GFI. TLI gives a score of 0.911, indicating the value is appropriate. CFI gives a value of 0.923, indicating the value is appropriate.

Table 7. SEM Model Fit

Indicator	Cut-off Value	Result	Evaluation
X2-Chi-Square	$P \leq 0.05$	.003	Accepted
CMIN/DF	$0.05 \leq \text{CMIN/DF} \leq 5$	4.12	Good - Fit
RMSEA	$\text{RMSEA} \leq 0.08$	.0789	Good - Fit
GFI	$\text{GFI} \geq 0.8$	.911	Good - Fit
TLI	$\text{TLI} \geq 0.9$	.923	Good - Fit
CFI	$\text{CFI} \geq 0.9$	.945	Good - Fit

Table 8 shows the relationship between the validity and importance of each relationship variable.

Table 8. Weights for Regression

Variable	Estimate	S.E.	C.R.	P
Act_Behaviour <--- Man.Productivity	0,54	0,098	5,499	***
Act_Behaviour <--- Exte.Pressure	-0,346	0,095	-3,651	***
Act_Behaviour <--- Org.Support	-0,292	0,116	-2,51	0,012

Act_Behaviour	<---	Perc.Usefulness	1,122	0,17	6,595	***
MP1	<---	Man.Productivity	1			
MP2	<---	Man.Productivity	1,09	0,082	13,233	***
MP3	<---	Man.Productivity	1,313	0,11	11,946	***
MP4	<---	Man.Productivity	1,158	0,112	10,363	***
OS4	<---	Org.Support	1			
OS3	<---	Org.Support	1,091	0,109	10,012	***
OS2	<---	Org.Support	0,878	0,088	9,951	***
OS5	<---	Org.Support	0,959	0,092	10,45	***
OS6	<---	Org.Support	1,07	0,111	9,644	***
OS7	<---	Org.Support	1,255	0,112	11,21	***
AB1	<---	Act_Behaviour	1			
AB2	<---	Act_Behaviour	1,63	0,181	9,014	***
AB3	<---	Act_Behaviour	1,875	0,212	8,843	***
PU4	<---	Perc.Usefulness	1			
PU3	<---	Perc.Usefulness	1,626	0,159	10,212	***
PU1	<---	Perc.Usefulness	1,579	0,169	9,329	***
PU5	<---	Perc.Usefulness	1,464	0,163	8,967	***
PU6	<---	Perc.Usefulness	1,091	0,134	8,169	***
EP3	<---	Exte.Pressure	1			
EP4	<---	Exte.Pressure	1,168	0,134	8,723	***
EP5	<---	Exte.Pressure	1,104	0,131	8,397	***
EP2	<---	Exte.Pressure	0,931	0,116	8,056	***
EP1	<---	Exte.Pressure	1,141	0,12	9,547	***
OS1	<---	Org.Support	1,235	0,105	11,805	***
PU2	<---	Perc.Usefulness	1,904	0,19	10,001	***

The association between managerial productivity indicators and actual behavior is demonstrated to be valid and significant. External pressure has a valid association with actual conduct and exerts a major influence. Although the association between organizational support and actual behavior characteristics is valid, it has little statistical significance. The association between perceived usefulness variables and actual behavior is demonstrated to be valid and have significant effect.

## DISCUSSION

In the usage of regression and the structural equation modeling approach, it is known that both variables have certain equations based on the analysis. Reviews that examine the connection between managerial productivity and actual conduct have a favorable impact on SPSS and AMOS output. This is recognized as the outcome of business operations becoming simpler, where managers or business owners in Tanjung Lesung area can easily obtain information about the company and quickly promote communication with all workers to make the best business decision. This is consistent with Choshin and Ghaffari (2017), who claim that small and medium firms can become more productive by using e-commerce in their operations. E-commerce makes it easier for SMEs and owners to manage their businesses more productively.

Both SPSS and AMOS output were negatively impacted by the association between organizational support and actual behavior. In essence, this can aid business operations. However, in the early stages of its implementation, there are still many things that need to be improved by business players, who must be prepared to attempt difficult things and learn from their mistakes. According to the research from Jutla, Bodorik, and Dhaliwal (2002), the support from all parties is important for workers when they use e-commerce.

SPSS and AMOS were negatively impacted by the link between the pressure external variable and the actual behavior variable. This is because many commercial actors currently combine marketing with online shopping. On the other hand, there are still laws pertaining to the usage of e-commerce that business actors do not understand. Research from Akpoviro and Owotutu (2018) asserts that the effect of external pressures can deter corporate actors from trying to support the concept. Cheba, Kiba-Janiak, Baraniecka, and Kolakowski (2021) provided more explanation for this, stating that improperly detected external pressure might harm a company's operations.

It has been demonstrated that the association between actual behavior and perceived utility has a favorable impact on SPSS and AMOS due to the impact of effectiveness and efficiency on the task. Business actors, on the other hand, experience business operations as being quicker and easier. This is consistent with study from Ray (2011) that claims work can improve if a company uses e-commerce to sell its goods. This is consistent with study from Brettel, Strese, and Flatten (2012), who found that using different business models can increase the effectiveness and efficiency of the work.

## **CONCLUSION**

The conclusion of this study explain that it is advantageous to create a link between managerial productivity and real behavior using both regression and SEM analysis. The regression analysis demonstrated a positive relationship between organizational support and actual conduct, but SEM analysis revealed a negative connection. This study shows that external pressure has a favorable impact on real behavior and has a positive association with it, as shown by regression analysis, whereas SEM analysis shows a negative relationship. Finally, the relationship between actual behavior and perceived usefulness is confirmed using both regression and SEM analysis and is found to be advantageous.

## **LIMITATION**

It is widely acknowledged that this study has a number of shortcomings. First, since this study was only conducted in Tanjung Lesung, the results for SMEs in other parts of Indonesia might differ. Second, a survey was conducted as part of this study to see whether SMEs in Tanjung Lesung had any perceptions that would raise biases. The results of this study imply that future research should focus on a different area and use qualitative techniques to get thorough findings, such as interviews with business owners and employees. In addition, businesses, especially SMEs, should start adjusting their business models for improved performance, and owners should make changes to the way they run their companies.



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N/A

#### **6** DECLARATION OF CONFLICTING INTERESTS

We declare no potential conflicts of interest concerning the study, authorship, and/or publication of this article.

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