



# COMMUNICATION ECONOMICS ORGANIZATION

9-11 December 2022 - Indonesia

5<sup>th</sup>

# PROCEEDINGS BOOK

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## EDITORS

Assoc. Prof. Dr. Muhammad Ali Tarar

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# **International CEO**

(**C**ommunication, **E**conomics, **O**rganization)

# **Social S ciences Congress**

## **PROCEEDINGS**

## **E-BOOK**

**9-11 Dec 2022**

**CEOSSC 2022 - Indonesia**

**Editors:**

**Assoc. Prof. Dr. Muhammad Ali Tarar**  
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# **International CEO**

(Communication, Economics, Organization)

## **Social Sciences Congress**

### **Presentation**

We are delighted to introduce **Sekolah Tinggi Manajemen IPMI (IPMI - International Business School)**, **Mohanlal Sukhadia University**, **Samarkand Branch of Tashkent University of Economics**, **International Vision University**, **Alfred Nobel University**, **International Gorazde University**, **Niřantařı University**, **University of Prizren**, **Cyprus West University**, **Insec**, **NCM Publishing**, **CEO Tekmer**, **Universitas Bhayangkara**, **Knowledge Laboratory**, **Universitas Ghara Karya** and **Ostim Technical University** served as the vehicle of dissemination for a showpiece of articles at the **International CEO (Communication, Economics, Organization) Social Sciences Congress (CEO SSC 2022, Indonesia, Jakarta)** that was held online on Dec 9-11, 2022. CEO Congress aims to provide a platform for discussing the issues, challenges, opportunities and findings of **Communication, Economics, Organization and Social Science** research. The organizing committee with feedback from the division chairs and the members of the **scientific committee** foresaw an opportunity and research gap in the conference theme, that pitches for pressing issues in the business world.

Presentations are in Turkish & English & Indonesian. With the participation and contributions of academics from **34 countries**: *Argentina, Azerbaijan, Belarus, Bosnia and Herzegovina, Indonesia, Ethiopia, Philippines, Ghana, South Korea, Georgia, India, Iraq, United Kingdom, Spain, Italy, Japan, Cameroon, Canada, Kyrgyzstan, Kosovo, North Cyprus, Cuba, Malaysia, Uzbekistan, Pakistan, Poland, Portugal, Romania, Tanzania, Turkey, Ukraine, USA, New Zealand*. It is a great privilege for us to present the Abstract Book of **CEO SSC 2022** to the authors and delegates of the conference.

Several manuscripts from prestigious institutions could not be accepted due to the reviewing outcomes and our capacity constraints. Participation from **155 different institutions or universities**. The 3 days long conference gathered close to **445 national and international attendees** to enliven a constellation of contributions. **199** papers of the **273** papers approved to present at the congress are outside of Turkey. **73% of the papers presented at the congress are from outside Türkiye**. 5 awards were issued to distinguished papers, and a total of **273 oral presentations**.

On the day of completion of this journey, we are delighted with a **high level of satisfaction and aspiration**. It is important to offer our sincere thanks and gratitude to a range of organizations and individuals, without whom this year's conference would not take place. This conference would have not materialized without the efforts of the contributing **authors for sharing the fruit of their research and the reviewers for scrutinizing**, despite their busy schedules. We also thank **our members and colleagues who accepted the duty to participate in the Scientific Committee** and for their valuable help in the screening, selecting, and recommending best contributions.

All presentations made during the congress were published on the social media accounts of the CEO Congress.

# Uluslararası CEO (İletişim, Ekonomi, Organizasyon) Sosyal Bilimler Kongresi

## Sunuş

9-11 Aralık 2022 tarihlerinde "5. Uluslararası CEO İletişim, Ekonomi ve Organizasyon Sosyal Bilimler Kongresi" IPMI Uluslararası İşletme Okulu ev sahipliğinde Endonezya'nın başkenti Cakarta'da, Mohanlal Sukhadia University, Samarkand Branch of Tashkent University of Economics, International Vision University, Alfred Nobel University, International Gorazde University, Nişantaşı Üniversitesi, University of Prizren, Cyprus West University, Insec, NCM Publishing, CEO Tekmer, Universitas Bhayangkara, Knowledge Laboratory, Universitas Ghara Karya ve Ostim Teknik Üniversitesi iş birliği ile **online ve fiziki katılımlar** ile gerçekleşmiştir.

Kongremizde *ABD, Arjantin, Azerbaycan, Belarus, Bosna Hersek, Endonezya, Etiyopya, Filipinler, Gana, Güney Kore, Gürcistan, Hindistan, Irak, İngiltere, İspanya, İtalya, Japonya, Kamerun, Kanada, Kırgızistan, Kosova, Kuzey Kıbrıs, Küba, Malezya, Özbekistan, Pakistan, Polonya, Portekiz, Romanya, Tanzanya, Türkiye, Ukrayna, Yeni Zelanda, Zambiya* gibi **34 ülkeden ve 155 kurum/üniversiteden 445 akademisyen** tarafından hazırlanan **273 bildiri** sunulmuştur.

Kongremize **343 bildiri** özeti gönderilmiş, editör ve hakem süreçlerinden sonra bunlardan 303 tanesi sözlü sunuma kabul edilmiş, ancak **50 oturumda 273 bildirinin sunumu** gerçekleşmiştir. Sunulan bildirimler, **978-605-73822-7-6** ISBN'li bu e kitapta yayımlanmaktadır.

Kongrede sunulan 273 bildirininin 199'u yurt dışındandır. Yayımlanan **bildirilerin %73'ü Türkiye dışındandır.**

Onaylı ve yayımlanan **273 bildiriden ikisi Türkiye'den ve üçü yurt dışından olmak üzere beşine en iyi bildiri ödülü** duyurulmuştur.

**Önceki Uluslararası CEO Kongre'lerde olduğu gibi 5. Uluslararası CEO Kongre'de de hem bildiri özet kitabında hem de tam metin kitabında yabancı oranı %50'den fazladır.** Okumakta olduğunuz tam metin kitabında **yayımlanan tam metinlerin ise %73'ü Türkiye dışındandır** (127 yabancı, 48 Türkiye'den).

Kongre esnasında gerçekleşen tüm sunumlar kongrenin sosyal medya hesaplarında yayımlanmıştır. Tekrar yararlanmak istendiği durumlarda CEO Congress sosyal medya hesaplarından izlenebilir.

Kongrenin bilim insanlarına, kamu ve özel sektör ile STK'ların yönetiminin etkinliğine katkı bulunmasını temenni eder, bildirimleriyle katkıda bulunan akademisyenler ile düzenleme kurulu, danışma kurulu, bilim ve hakem kurulundaki meslektaşlarımıza ziyadesiyle teşekkür ederiz.

## A Special Thanks To...

Below is a list of individuals who have supported **CEO Congress 2022 Indonesia** by donating some of their time. It is these people who make our work possible and have been a great help. We would like to say a special THANK YOU for all those listed below.

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### From Türkiye

1. **Authors:** Öğr.Gör.Dr. Pınar AVCI, Öğr.Gör. Esra YAŞAR, Doç Dr. Sevgi SÜMERLİ SARIGÜL  
**Title:** The Role of Financial Sector Development, Clean Energy Consumption and Human Capital in Environmental Degradation in Turkey
2. **Authors:** Asst. Prof. Dr. Berna Turak KAPLAN, Assoc. Prof. Dr. Mehmet KAPLAN  
**Title:** Ceo Nasıl Başladı? İletişim, Ekonomi, Organizasyon Odaklı İlk Kongrenin Anatomisi

### Outside Türkiye

- 1 **Authors:** Melitta ARUAN, Roy SEMBEL, Melinda MALAU  
**Title:** Moderating Role of Financial Technology towards the Effects of Financial Performance, GCG and Macroeconomic on Stock Returns of Indonesia Category 4 Banks
- 2 **Authors:** Maria Zia, Dr. Muhammad Zia-ur-Rehman, Syed Muhammad Wafa ur Rahman  
**Title:** Emotional Exhaustion (EE) and its impact on Turnover Intention: The role of Organizational Commitment
- 3 **Authors:** Mr. Bagawan Kagurnita Krisatio SOENARJONO, Prof. Ir. M. Aman WIRAKARTAKUSUMAH, PhD., Ms. Liza Agustina Maureen NELLOH  
**Title:** The Antecedents of Subscriber Intention of Indonesian Young Generations Upon Spotify

## Keynote Speeches

Prof. Dr. **Siham EL-KAFAFI**, Director of Arrows Research Consultancy, **New Zealand**

Prof. Dr. **Hernán E. Gil FORLEO**, University of Buenos Aires, **Argentina**

**Carles Agustí I Hernández**, International Governance Consultant & SDG Manager, (**Barcelona**)  
**Spain**

Dr. **Dewi Puspaningtyas Faeni, MBA, MHT**, Vice Dean Faculty of Economics and Business,  
**Indonesia**

Prof.Dr. Luís Miguel Cardoso, Polytechnic Institute of Portalegre, **Portugal**

Assoc. Prof. Dr. **Mehmet Naci EFE**, Head of International University of Gorazde, **Bosnia & Herzegovina**

**Moderator of the Session:** Assoc. Prof. Dr. **Duygu HIDIROĞLU- Türkiye**

## Guest Speeches

Asst. Prof. Dr. **Ir. Amelia Naim Indrajaya**, MBA – Head of CSMSR, IPMI International Business School, Jakarta, **Indonesia**

Assoc.Prof. **Murteza HASANOĞLU**, Azerbaijan State Administration Academy, **Azerbaijan**

Asst. Prof. Dr. **Sachin GUPTA**, Mohanlal Sukhadia University, **India**

Dr. **Bahrullah Safi**, Vice President International Acacia University, **Arizona, USA**

**Moderator of the Session:** Dr. **Souvik Dasgupta**, Presidency University, Kolkata – **India**

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5<sup>th</sup> International CEO Communication, Economics, Organization & Social Sciences Congress

## **The Influence of Digital Literacy on Retail Garment Traders' Intention to Use and Actual Usage of Mobile Digital Application within Cipulir Thematic Market, Jakarta, Indonesia**

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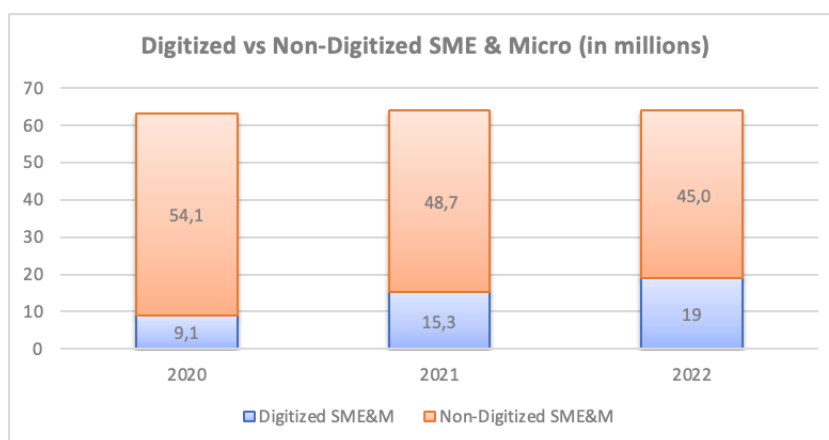
### **ABSTRACT**

Indonesia's MSME (micro, small, medium enterprise) business digital penetration in 2022 is 29.7% but contradicts to findings of OECD (2021) early evidence from global business surveys that up to 70% of MSMEs increased their business through digital platforms. Mobile Digital application has become a key factor in micro, small to medium enterprise (SME-M) establishment to upgrade their selling, but many of these business practitioners / traditional traders are still not very clear or digitally literate about the actual usage of this technology. This study used the Unified Theory of Use of Technology (UTAUT) to test the actual usage and intention to use mobile e-commerce applications by 3,211 retail garment traders in the Cipulir traditional thematic market located in Jakarta, Indonesia. MSME in Indonesia plays an important role in the Indonesian economy and must increase the total number of businesses that are digitized immediately. As an extension and modification to the UTAUT framework, digital literacy will be investigated. Furthermore, this study used a questionnaire survey with 100 respondents to collect data. SPSS and PLS-SEM are used to analyze data. The results of the test show that Digital Literacy have positive effect to Intention to Use, and Intention to Use to Actual Usage. However, the relationship between Digital Literacy to Actual Usage does not have a significant relationship. The research implication is that government would consider of MSME education level in correlation to better adapt to actual usage of digital application. It is recommended to have further research with larger scope of area other than Cipulir thematic market.

**Keywords:** Digital Literacy, UTAUT, MSME, Cipulir Thematic Market

• INTRODUCTION

There is a large gap of non-digitized Indonesian MSME (Micro, Small, Medium Enterprise) in total of 9,9 million MSME business join digital during pandemic (2020 to 2022) era as stated by Setyowati (2022), in which supported by Damara (2021) within year 2021, the number increased from 9,1 million to 15,3 million. In spite of the increase in number of digitized MSMEs from the past years, still not yet optimized. Based on Figure-1, the contribution of Indonesia’s MSME business digital penetration rate in 2022 is calculated as 29,7%. This is contradicting to OECD (2021) fact from business surveys conducted worldwide that up to 70% of MSMEs intensified their business through digital platforms which consisted of e-commerce and social media.



**Figure-1** Digitized vs Non-Digitized MSME

Source: Setyowati (2022) & Damara (2021)

Based on observation, business/ trading owners within MSME, of them have the channel of the shop they’re operating whether online (such as marketplace application, social media, internet page), offline (physical shop), or both. Indonesia’s e-commerce market value in 2020 was valued at USD 32 billion and expect to grow in 2025 valued at USD 83 billion, which also the biggest in East Asia region as described in Table-1. It is believed that there are many opportunities in which aligned that Indonesia has a very high number of total MSMEs as explained earlier compared to nearby countries.

**Table-1** South-East Asia E-Commerce Value

	2019/ USD	2020/ USD	2025/ USD
Indonesia	21 billion	32 billion	83 billion
Malaysia	3 billion	6 billion	13 billion
Philippines	3 billion	4 billion	15 billion
Singapore	2 billion	4 billion	8 billion
Thailand	5 billion	9 billion	24 billion
Vietnam	5 billion	7 billion	29 billion

Source: Bain and Company (2020)

For Small and Micro businesses in Indonesia very often found in traditional market. In Jakarta, Capital City of Indonesia, there are 153 traditional market overall with 2 million daily visitors, in which 13 traditional market under category of Big Market Unit managed by Jakarta local Government’s PD Pasar Jaya (Jaya, 2020). One of big market unit is Cipulir Thematic Market



(with address of Jl. Cileduk Raya, 008/010 Kel. Cipulir Kec. Kebayoran Lama) has total of approximate 3,211 registered garment traders, and is one of two biggest retail garment area (homogenous traders) after Tanah Abang thematic market in Indonesia (Jaya, 2020).

Various academic researches and theories show a strong relationship between actual usage and intention to use technology. Especially, Venkatesh et al. (2003) created the Unified Theory of Acceptance and Use of Technology (UTAUT), which has been improved based on previous theories, researches, and considering a variety of industries. The model show that intention has a direct influence on actual usage. Many other researchers have used the UTAUT model in their studies and discovered the same relationship between intention and actual usage.

In relate to the context of this research, according to Astutik (2020), there are reasons on why Indonesian MSME business does not actually use digital platform, which are lack of digital literacy, lack of business knowledge online and lack on how to commercialize through platform digital. Thus, this research will focus on digital literacy as independent variable. In addition, intention to use toward actual usage mobile digital application is important, in which these two variables are part of construct of UTAUT developed by Venkatesh et al. (2003). This theory widely integrated in extensive research in wide scope of Information System, Business, other specific fields and used in many countries (Venkatesh et al., 2016)

Therefore, this research is a development of previous research which is retested in different scope, time, and place, because it is generating different results to the relationship of digital literacy, intention to use towards actual use of mobile digital application, especially in Cipulir thematic market, in which segment of MSME is highly valuable towards Indonesian yearly GDP.

It is quite uncertain the relationship of mobile digital application usage among Indonesian MSME, especially retail traders of Cipulir Market. Therefore:

- Does the Digital literacy have effect towards the intention to use mobile digital application for retail traders of Cipulir Market?
- Does the Digital literacy have effect towards the actual usage mobile digital application for retail traders of Cipulir Market?
- Does intention to use have effect towards actual usage mobile digital application for retail traders of Cipulir Market?

Based on the formulation of the problem above, the purpose of this study are as follows:

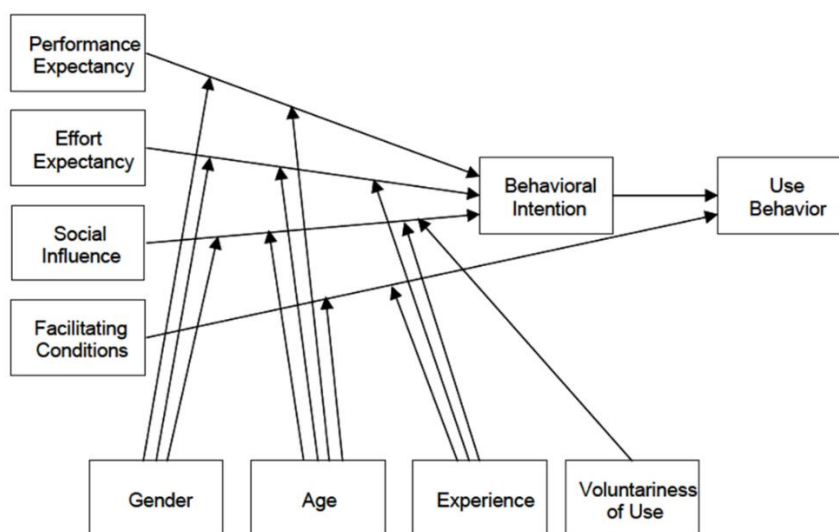
- To investigate effect of the Digital Literacy towards the intention to use mobile digital application for retail traders of Cipulir Market
- To investigate effect of the Digital Literacy towards the actual usage of mobile digital application for retail traders of Cipulir Market
- To investigate effect of intention to use towards actual usage of mobile digital application for retail traders of Cipulir Market

## LITERATURE REVIEW

### 1. Unified Theory of Acceptance and Use of Technology (UTAUT)

Unified Theory of Acceptance and Use of Technology (UTAUT) model is a technology acceptance theory developed by Venkatesh et al. (2003). The theory formulation is based on 8

(eight) different theories, which are, technology acceptance model, theory of reasoned action, hybrid model TAM-TPB, motivational model, theory of planned behaviour, model of PC utilization, innovation diffusion theory, and social cognitive theory (Venkatesh et al., 2003). As stated by Lu et al. (2016), “UTAUT integrated and improved the past technology acceptance models and provided a more complete one to explain users’ behavioral intention and use behavior. The empirical studies proved that UTAUT was more powerful to explain them than the others, and this had brought about a great help for the study of technology acceptance model.”. UTAUT model consisted of four independent variables of intention and usage: performance expectancy, effort expectancy, social influence, and facilitating conditions (see Figure 2.1).



**Figure-2** Unified Theory of Acceptance and Use of Technology  
Source: Venkatesh (2003)

## 2. Behavior Intention/ Intention to Use

Venkatesh et al. (2003) outlined behavior intention within UTAUT model is dependent variable which is affected by independent variable which are performance expectancy, effort expectancy and social influence. Behavior intention also act as mediating variable between the said independent variable towards intention to use or adapt to new technology (Venkatesh et al., 2003). Ajzen (1991) founded Theory of Planned Behavior (TPB) which highlights behavioral intention which defined as variable to collect the motivational factors that influence a person to perform a behavior. It means the stronger the intention to a behavior, the higher tendency of someone to perform the behavior. In previous researches, the dependent variable of behavior intention widely integrated and adjusted toward the scope of research, such as changing the name towards intention to use; user acceptance; user adoption; consumer acceptance; IT use; purchase intention (Venkatesh et al., 2016). Yoo et al. (2012) uses the term of intention to use instead of behavioral intention of integrated UTAUT model because within the research in scope of adopting e-learning in workplace, that has many intrinsic and extrinsic individual motivation as well as choice to use or not.

## 3. Use Behavior/ Actual Usage

Venkatesh et al. (2003) outlined that Use behavior is to be measured from the actual frequency of a particular technology use. It is also dependent variable in relation to behavioral intention / intention to use technology as well as facilitating conditions (Venkatesh et al., 2003). The use

behavior can also be identified as the actual use of the new technology that has been adopted by the users in many scope of end-consumers or organizational (Venkatesh et al., 2016). Oliveira et al. (2014) replace the variable of use behavior towards adoption as the dependent variable towards behavioral intention as part of UTAUT integration with TTF (task technology fit) study within scope of mobile payment. The result is that the behavior intention has positive correlation toward adoption of mobile payment (Oliveira et al., 2014). Behavioral intention and the behavior has strong relationship assumed in Theory of Planned Behavior (TPB), and applied only if the behavior is under volitional control, whether one can decide at will to perform or not perform the behavior (Ajzen, 1991).

#### **4. Digital Literacy**

Individuals' digital literacy is defined as their awareness, attitude, and ability to use digital tools and facilities appropriately to identify, access, manage, integrate, evaluate, analyze, and synthesize digital resources, construct new knowledge, create media expressions, and communicate with others in the context of specific life situations, in order to enable constructive social action; and to reflect on this process (Martin, 2005). Digital literacy is more than just knowing how to use software or a digital device; it entails a wide range of complex cognitive, emotional, and sociological skills that users require to function effectively in digital environments (Martin & Madigan, 2006). Based on findings by Sariwulan et al. (2020) that digital literacy has the greatest direct and indirect impact on the performance of SME entrepreneurs. Kuek and Hakkennes (2020) refers digital literacy as using technology to participate in and contribute to modern social, cultural, political, and economic life.

#### **5. The Potential Effect of Digital Literacy on Intention to Use Application**

In this scope of research, a possible independent variable to be included as UTAUT model extension is Digital Literacy. There are few research extending UTAUT model with variable of digital literacy. In Mohammadyari and Singh (2015) study, the variable digital literacy directly has positive influence effort expectancy. This is supported also in Aavakare and Nikou (2020) study that There's mediation effect of digital literacy by performance expectancy, effort expectancy toward Intention to Use. In addition, Jang et al. (2020) researched that digital literacy has no direct impact to Intention to Use, but have mediating impact between habit and intention to use. To add value in UTAUT model, digital literacy will be tested as independent variable of this research.

Based on the explanation conducted above, the following hypothesis on this research is:

H1: Digital Literacy has effect toward intention to use mobile digital application

#### **6. The Potential Effect of Digital Literacy on Actual Usage Application**

Astutik (2020) mentioned that digital literacy is one of the reasons MSME business in Indonesia are lacking actual usage digital platform. However, within UTAUT extension model, digital literacy variable relationships has been used inside Mohammadyari and Singh (2015) study, Aavakare and Nikou (2020) study and Jang et al. (2020), but has not yet discussing and testing the impact of the variable directly toward actual usage of technology. Kuek and Hakkennes (2020) study indicated that high digital literacy citing high frequency of use of information systems through various devices within healthcare industry. To add value of in UTAUT model, it is possible that digital literacy has direct impact in this research toward Cipulir retail garment trader's actual usage of mobile digital application, and should be tested.

Based on the explanation conducted above, the following hypothesis on this research is:

H2: Digital literacy has effect toward actual usage of mobile digital application

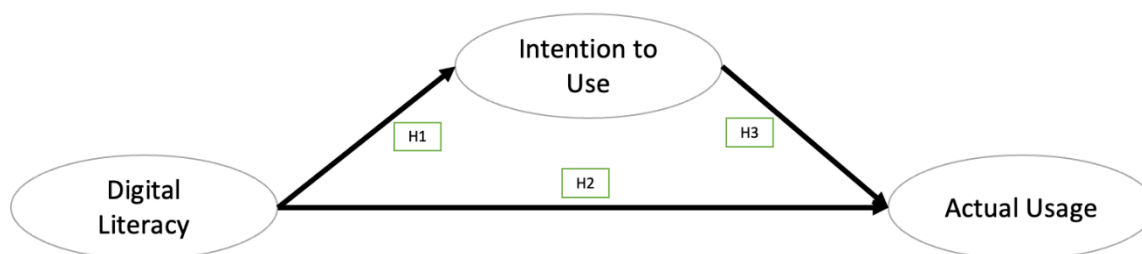
### 7. The Effect of Intention to Use and Actual Usage of Application

Venkatesh et al. (2003) found within UTAUT Model that behavioral intention or intention to use has positive influence toward use behavior or actual usage. Within context to digital usage, this relationship was supported by following research: Lu et al. (2016) in mobile game apps, Oliveira et al. (2014) in mobile banking application, Saputra et al. (2021) in government resource planning system, and Puspitasari and Firdauzy (2019) in healthcare industry. Based on the explanation conducted above, the following hypothesis on this research is:

H3: Intention to use has effect toward actual usage mobile digital application

### 8. Research Framework

As discussed in the research purpose, the research will examine the relationship of digital literacy towards intention to use, relationship intention to use to use behavior. Therefore, the mediating variable will intention to use, the dependent variable will be actual usage. While the independent variables will be digital literacy, as shown in the exhibit below



**Figure-3** Research Framework

Based on the research framework, there are several hypotheses to examine :

- H1: Digital Literacy has effect toward intention to use mobile digital application
- H2: Digital Literacy has effect toward actual usage of mobile digital application
- H3: Intention to use has effect toward actual usage of mobile digital application

## • CHAPTER - RESEARCH METHOD

### 1. Type of Research

Quantitative methodologies is being used in this research. According to Sugiyono (2017) the quantitative method is applied because the study data are numerical and the analysis is resulted using statistics

### 2. Data Collection Method

Research data collection is a form of research activity that must be carried out properly. Data was collected by distributing questionnaires directly to respondents. Mulyadi (2016) stated that a good questionnaire is a precisely structured questionnaire so that the preparation and formulation of questions can follow a methodical approach to the variables used. Questionnaire is a list that contains a series of questions, to obtain data in the form of answers that have a scale from the respondents (people who answer). This questionnaire is closed in nature where the answers are already available with alternative answers using a Likert scale of 1-5, namely 1 for answers Strongly Disagree (STS), 2 for answers Disagree (TS), 3 for answers Moderately Agree (CS), 4 for answers Agree (4), and 5 for Strongly Agree (SS).

### 3. Population and Sample

The population of this research will be retail garment stores as traders of the stores Cipulir thematic market (as mentioned earlier in scope of study). The data will obtain from questionnaires. Based on Table 3.1 below, the total population counted as many as 3,211 traders. The total sample taken will be 100 respondents.

**Table-2** Cipulir Market Type & Number of Stores

Type of Retail Stores	Total Stores
Retail Garment	3.211
Food & Beverage	117
Grand Total	3.328

Source: Jaya (2021)

### 4. Development of Questionnaires

The questionnaire consists of two parts – part A and part B. Part A contains questions about the respondent's demographic profile (gender, age, level of education, origin, and sales revenue per year). While section B contains questions related to variable measurement items using a Likert scale from 1 to 5. The questionnaire was designed based on the operational variables of this study sourced from UTAUT base theory of Hargittai (2005) in Mohammadyari and Singh (2015); Gupta et al. (2019); Khan et al. (2018). The questionnaire design will be as follows.

**Table-3** Operationalization of Variables

Variable	Dimension	Measurement Items	Source
Digital Literacy (DL)	Digital Literacy (DL)	<ul style="list-style-type: none"> <li>I understand how to download digital application</li> <li>I am familiar with the following terms: Tokopedia</li> <li>I am familiar with the following terms: Shopee</li> <li>I am familiar with the following terms: Instagram</li> </ul>	Hargittai (2005) in Mohammadyari and Singh (2015)
Behavioral Intention (BI)	Intention to Use (IU)	<ul style="list-style-type: none"> <li>I prefer digital application compare to other channels</li> <li>I intend to use digital application for future</li> <li>I believe using digital application is beneficial</li> </ul>	Gupta et al. (2019), Juliana et al. (2022)
Uctual Usage (AU)	Usage Behavior (UB)	<ul style="list-style-type: none"> <li>I use mobile digital application, given the opportunity</li> <li>I use digital application frequently</li> <li>I depend on utilization digital application</li> </ul>	Khan et al. (2018)

### 1. Data Analysis

Data analysis employs structural equation modeling (SEM) to evaluate hypotheses because it can estimate various relationships and interrelationships when explaining measurement errors during the estimation process (Hair, 2014). This study employs SEM because it is a conceptually appealing test method for a theory. If a researcher expresses a theory in terms of a relationship between measured variables, SEM will evaluate how well the theory matches reality as depicted in the data (to find out how research variables affect each other). The intensity of each research variable is measured using a Structural Equation Model (SEM)

approach with a measurement model using the Smart PLS version 3 program, and the structural model analyzes the data and research hypotheses. Directly examine latent variables, indicator variables, and measurement errors (to find out how research variables affect each other).

## 2. Hypothesis Testing

The partial test results for each variable are used to test hypotheses. To compare the values of the t-table and t-statistics, use the size of the significance of the hypothesis support. The t-statistic value compared to the t-table value indicates whether there is an effect of exogenous variables on endogenous variables; if the t-statistic value is greater than the t-table value, it is significant. If the t-statistic value is less than the t-table value, the difference is not significant or reject. For the one-tailed hypothesis in this study was 1.645 for the 90 percent confidence level (p-value 0.05) (Hair, 2014). Due to the null hypotheses was about the positive effect from independent variable to dependent variable, therefore, the one-tailed test will be conducted with reference of t-table (Hair, 2014). The p-value, or calculated probability, are often thought to be more informative than test statistics, the American Psychological Association, the American Economic Association, and others recommend using the p-value approach whenever possible when conducting hypothesis tests, if the p-value is more than 0.05 we cannot reject the null hypotheses (Bougie & Sekaran, 2019)

- **Findings, Analysis, Discussion**

### 1. Findings

The sample indicated that male respondents represented a majority of the percentage of total sample (68%) when compared to the female respondents (32%) The majority of the respondents were in the range of above 46 years old (29%), and majority of respondent latest formal education are high school (59%) followed by elementary to middle school (27%). The majority of respondents come from outside Java island (71%). The majority of respondents MSME category falls to micro-level in which yearly sales are below Rp. 2 billion (89%)

**Table-4** Respondent Profile

<b>Demographic Variables</b>	<b>Category</b>	<b>Count</b>	<b>Percentage</b>
Gender	Male	68	68%
	Female	32	32%
Age Group	18-25	27	27%
	26-35	20	20%
	36-45	24	24%
	> 46	29	29%
Education	Elementary - Middle School	27	27%
	High School	58	59%
	University Bachelor Degree	14	14%
Place of Origin	Jakarta	16	16%
	West Java	5	5%
	Central Java	7	7%

	East Java	1	1%
	Others	71	71%
MSME Category	Micro ( < Rp. 2 Billion )	89	89%
	Small (Rp. 2 Billion - 15 Billion)	10	10%
	Medium ( > Rp. 15 Billion)	1	1%

Source: SPSS Report by Author (2022)

## 2. Analysis

Evaluating the structural model entails looking for concerns with collinearity (VIF), path coefficient  $\beta$ , coefficient of determination ( $R^2$ ), and effect sizes ( $f^2$ ) (Hair, 2014). The coefficient of determination - R Squared ( $R^2$ ) quantifies the variance of the dependent variable in proportion to the change of the independent variable. The  $R^2$  value goes from 0 to 1, with a higher score indicating more accuracy.  $R^2$  values for an endogenous variable of 0.25, 0.5, or 0.75 can be interpreted as weak, moderate, or significant (Hair, 2014). For Coefficient of Determination, the model provides  $R^2 = 0.258$  for AU and 0.056 for ITU, below the moderate value 0,5. Thus, it can be concluded that the model provides a modest level of predictive accuracy.

**Table-5** Path Coefficient, VIF and  $f^2$

Effect	Path coefficient	coefficient of determination ( $R^2$ )	VIF	$f^2$
Intention to Use → Actual Usage	0.482	0.258	1.562	0.200
Digital Literacy → Actual Usage	0.024		1.085	0.001
Digital Literacy → Intention to Use	0.237	0.056	1.000	0.059

Source: PLS-SEM Report by Author (2022)

The path coefficient, which demonstrates the association between two variables and ranges from -1.00 to 1.00, is the second criterion for structural model assessment. For path coefficient, all relationships have been found positive value of path coefficients. It means that all exogenous constructs have positive influence towards endogenous constructs.

Multicollinearity is the third criteria in structural model assessment. Table above shows that there are no collinearity difficulties because all of the VIF values are less than 5. (Hair, 2014). The  $f^2$  values are the fourth criteria in structural model evaluation, and they examine a predictor variable's relative effect on an independent variable (Hair, 2014). This equate to modest, medium, and high impact sizes of .02, .15, and .35, respectively (Cohen, 1988). The current study's results in Table 4.9 demonstrate a medium impact size in the association between ITU on AU (0.200), and modest impact size effect on the remaining association which are DL on AU (0.001), DL on ITU (0.059)

## 3. Hypothesis Testing

In the final stage of data analysis, SmartPLS3 was used to assess the hypothesized connections by evaluating the significance of the route coefficients using bootstrapping simulations. The bootstrapping technique establishes the importance of route coefficients by computing empirical t values that are significant at a given level of likelihood of error if they exceed the

critical value (t distribution values). For one-tailed testing, the following critical values were employed in this study: 1.645 (5% level of significance) (Hair, 2014). As a result, the following expected relationships were directly evaluated for H2 to H5:

- H1: Digital Literacy has positive effect toward intention to use digital application
- H2: Digital Literacy has positive effect toward actual usage of digital application
- H3: Intention to use has positive effect toward actual usage of digital application

Hypothesis 1 to 3 evaluated using the bootstrapping test, which calculates empirical t values that are greater than the critical value to check the significance of path coefficients. At a given likelihood of error, the coefficient is considered significant. Hair (2014) advocates a bootstrap sample size of 5000. To assess the significance and t values of route coefficients, SmartPLS3's bootstrapping approach was used to test hypotheses. Using one tail test, the t-value is 1.645 and the p-value is 0.05 (at = 5%). (Hair, 2014). Table-6 shows the outcome.

**Table-6** Hypothesis Testing Result

Ha	Relationship	Path coefficient	t Statistics	p Values	Result
H2	Digital Literacy → Intention to Use	0.237	1.670	0.047	H1 supported
H3	Digital Literacy → Actual Usage	0.030	0.198	0.422	H2 not supported
H4	Intention to Use → Actual Usage	0.482	4.455	0.000	H3 supported

Source: PLS-SEM Report by Author (2022)

## 1. Discussion

### The Potential Effect between Digital Literacy and Intention to Use

From hypothesis testing, it has been found that the positive relationship between digital literacy and intention to use is supported by this research. SmartPLS3 report showed that path coefficient of DL on ITU is medium and significant. Further check on t value and p value, the result showed that the effect is significant therefore it can be said that Digital Literacy positively effect on Intention to Use digital platform. It is supported by Sariwulan et al. (2020) that digital literacy has the greatest direct and indirect impact on the performance of SME entrepreneurs. This is aligned also in Aavakare and Nikou (2020) study that There's mediation effect of digital literacy by performance expectancy, effort expectancy toward Intention to Use. In addition, this is supported with the empirical fact from the field that the digital literacy plays important role in the effort to change their behavior. Digital literacy will influence their attitude towards principal's offering for digital adoption, as long as the prerequisite factors are fulfilled. Or in the other words, it will affect the relationship between influencing factors of digital adoption intention towards the intention.

### The Potential Effect between Digital Literacy and Actual Usage

From hypothesis testing, it has been found that the relationship between digital literacy and actual usage is not supported by this research. The study findings revealed that DL path coefficient has no effect on AU. Furthermore, the t-value and p-value result showed that the effect is insignificant; therefore, it can be said that Digital Literacy does not have positive effect



to Actual Usage digital application for traders in Cipulir thematic market. This result contradict with Kuek and Hakkenes (2020) study of DL influence level of digital usage frequency. This study indicates that respondents' actual usage of digital application will not be effected directly on how digitally literate they are.

#### Relationship between Intention to Use and Actual Usage

The next objective is to determine the effect of ITU on AU. The study's findings indicate that effect of Intention to use an apps on actual usage of a system is strong shown by the path coefficient 0.482, t-value (4.455), and the p-value (0.000) indicates there is enough evidence to accept this hypothesis. Therefore, the effect of ITU on AU in using digital application is significant. This is supported by previous research of this variable of UTAUT construct under different context by Oliveira et al. (2014), Saputra et al. (2021), and Puspitasari and Firdauzy (2019).

#### • **CONCLUSION, LIMITATIONS, THEORETICAL AND PRACTICAL IMPLICATIONS, FUTURE RECOMMENDATIONS.**

To conclude, this study's initial purpose is to examine relationship between digital literacy (DL) and intention to use (ITU). The findings indicate that DL has a positive effect on ITU. The second purpose of this study is to determine the potential positive effect of Digital Literacy (DL) on Actual Usage (AU). The test result established that DL does not have positive and significant effect on AU. The third research objective was to examine the positive effect between Intention to Use (ITU) and Actual Usage (AU) of digital application for trading in Cipulir thematic market. The findings indicate that ITU has positive and significant effect on the AU.

As theoretical implication, the study give value to test digital literacy to intention to use and actual usage of technology in scope of MSME in Indonesia. As practical implication, government would consider of MSME education level in correlation to better adapt to actual usage of digital application. In addition, as policy maker, government should consider the intention to use as mediation which has more path coefficient (0.482) rather than directly relate to digital literacy's patch coefficient (0.024). The research is limited to Cipulir market only, whereas MSME are spread out to many areas in Indonesia and UTAUT variables are not tested fully. Due to limitation of research, it is recommended for further research for larger scope of area as well as testing UTAUT grand theory variables of effort expectancy, performance expectancy, facilitating conditions and social influence.

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