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An Examination of Technology Acceptance to Sales Increase Through Marketplace in Bandar Lampung

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Abstract

The Covid-19 pandemic is a global outbreak that has significantly impacted all aspects of life. The occurrence of various policy changes and the emergence of uncertainty pose a threat to MSMEs. Besides that, there are also changes in consumer lifestyle patterns that refer to the lifestyle of staying at home, creating a sense of empathy and social solidarity, switching to digital media, and consumers changing from the top of the pyramid (self-actualization and respect) to the bottom need for food. Based on these changes, MSMEs need to take appropriate steps that can be used as opportunities. Technology acceptance and adoption of marketplace applications are steps that can be taken to maintain sales levels. This research aims to test the acceptance of technology to increase sales through marketplace applications. This research was conducted in Bandar Lampung City by distributing questionnaires in a Google form to 95 Banana Chip MSMEs who had used the marketplace application. This type of research is descriptive quantitative using purposive sampling techniques. Then, the data that has been obtained is processed using SmartPLS 3.0. The results of this research show that technology acceptance has a significant effect on marketplace applications with a P-Value of 0.000, marketplace applications have a substantial effect on sales levels with a P-Value of 0.000, but technology acceptance has no significant impact on increasing sales with a P-Value of 0.311 and technology acceptance has a substantial effect towards growing sales through the use of marketplace applications with a P-Value of 0.000.

INTRODUCTION

The Covid-19 pandemic is a condition where MSMEs face rapid changes. Various government policies must be adhered to, such as the Implementation of Community Activity Restrictions and Large-Scale Social Restrictions, where there are school and workplace holidays, restrictions on religious activities, restrictions on activities in public places, and social and cultural activities. There was an impact felt by MSMEs due to this condition, namely that as many as 87.5% of MSME businesses in Indonesia were affected, even banana chips MSMEs in Bandar Lampung experienced a decline in turnover of up to 50-80% (Universitas Pertamina, 2021). Micro, small, and medium enterprises (MSMEs) are the most important pillars supporting the Indonesian economy and have contributed significantly % to

employment by 97%. Therefore, there needs to be an immediate solution to overcome this urgent problem.

In general, the number of chip MSMEs that have used the marketplace dominates, namely 89.65% (Fatmarani, 2022). However, some MSME sales systems for banana chips are still conventional, entrusting their products to retail sellers and relying on local visitors or tourists to come. According to Yuswohadi, there were four mega shifts in consumer behavior, namely the new lifestyle of staying at home, creating a sense of empathy and social solidarity, switching to digital media, and consumers shifting from the top of the pyramid (self-actualization and respect) to the bottom, namely the need for food, (Fahriyah & Yoseph, 2020). Changes in people's lifestyles are of great concern because there are challenges and opportunities that MSMEs can exploit to optimize sales through the technology used. MSMEs will experience failure and threaten sustainable competitiveness if they cannot adapt to conditions that force them to be adaptive to technology (Karneli et al., 2022). Acceptance of technology is one of the solutions taken by MSMEs to accelerate the economy (Odillia & Arrizqi, 2022). In accepting technology, MSMEs need to understand the benefits they will experience and the convenience of using the technology. Ease of use of technology will influence the use of information technology (Lestari et al., 2020). If the technology is easy to use, the user indirectly understands the use of the technology. The user will decide to use it (Kaswarina & Adiputra, 2021)—using marketplace-based digitalization as a follow-up to technology acceptance. Using the marketplace provides many benefits and conveniences as a marketing and promotional strategy for MSMEs (Purnama et al., 2021). Several previous studies show a significant relationship between technology acceptance and the use of marketplace applications (Kaswarina & Adiputra, 2021).

Marketplace is a form of technology currently the primary tool in developing MSME businesses. A marketplace is a place or forum for marketing products or services via Internet media (Ahsyar et al., 2020). The marketplace is an application or website platform where buying and selling transactions can occur quickly without face-to-face meetings. Tokopedia, Shopee, Lazada, and Bukalapak are the marketplaces most widely used in online transaction processes (Shilvina Widi, 2022). There are around 157.23 million users of the Tokopedia marketplace, followed by Shopee with 132.78 million, and Lazada and Bukalapak with 24.68 million and 23.1 million users. Marketplace users usually consider existing application features such as communication, customer management, financial management, human resource management, integrated management, marketing management, sales orders, production, and purchasing stock of goods (Hadi et al., 2020). These features make it easier for MSMEs to carry out the sales process.

Previous research revealed that marketplace-based digital marketing increased sales of super-led products among women's MSMEs in Bojonegoro. The higher use of the marketplace for selling by female workers can increase sales. This is because it is more accessible and easier to interact with consumers quickly (Palupi & Sulistyowati, 2022). Besides that, the marketplace influences sales volume, namely 51.6%, where the marketplace is the most widely used to buy a product compared to social media, with

sales of 45.2%. Besides that, previous research also shows that marketplace use significantly influences sales (Mujianto et al., 2023). This research is motivated by the widespread use of marketplaces as a medium for online shopping. The results showed that the company experienced increased sales after getting digital marketing exposure. This means digital marketing is essential in increasing sales, with a t-count value of 14.974 and a t-table of 1,663. The potential for generating higher sales results using existing digital media can be interpreted as the more digital media is used, the higher the sales volume (Jatmika & Andarwati, 2021). A research gap is a research question or problem that has not yet been completed and answered correctly or not at all in some regions of study. In this research, researchers used the technology acceptance variable as the dependent variable, the increase in sales as the independent variable, and the marketplace variable as the intervening variable. Use of the marketplace depends on the user's acceptance of the technology. The acceptance of technology is based on its usefulness and ease of use. Based on the explanation above, researchers are interested in conducting research entitled "An Examination of Technology Acceptance to Increase Sales Through Marketplace in Bandar Lampung." This research examines the effect of technology acceptance on increasing sales, which the marketplace influences as an intervening variable.

RESEARCH METHOD

The study is an instance of quantitative research. This refers to research that uses numbers to objectively explain a condition, beginning with the collection of the data, its interpretation, and its presentation and outcomes. The study's sample size was altered to fit the partial least squares-structural equation modeling (PLS-SEM) analysis approach. The population in this research is MSMEs banana chip in Bandar Lampung who have used the marketplace in their business, as many as 106 MSMEs. In this strategy, five to ten times as many samples are required as there are indicator variables (Hair et al., 2011). However, the researcher only used 19 survey questions (indicators) x 5. So, the total sample is 95 respondents. The sampling technique in this research is purposive sampling; the researcher chooses subjects considered representative of a population. The researcher conducted a survey directly to MSMEs by distributing a questionnaire link in a Google form. The survey was conducted in April and August. Owner or employees who know about business conditions. This study used a level interval scale of 5, from (1) strongly disagreeing to (5) strongly agreeing, to collect data using a questionnaire (Sugiyono, 2019). This study employed a data analysis method called PLS-SEM to assess model hypotheses.

Testing for validity and reliability is required to verify the survey results' accuracy and the research findings' validity. Some of the requirements that must fulfilled:

a. Convergent validity. It measures the magnitude of the correlation between the construct and the latent variable. In evaluating convergent validity by examining individual item reliability, it can be seen from the standardized loading factor. The standardized loading factor describes the correlation magnitude between each

measurement item (indicator) and its construct. Correlation can be said to be valid if it has a value >0.7. The indicator loading factor must be more than 0.7

b. Discriminant Validity. They compare discriminant validity and the square root of average variance extracted (AVE) values. The measurement model is assessed based on cross-loading measurements with the construct. Suppose the correlation of a construct with each indicator is more significant than the size of the other constructs. In that case, the latent construct predicts the indicator better than the other constructs. If the AVE value is higher than the correlation value between the constructs, good discriminant validity is achieved, and the value (AVE) ≥ 0.50. The following is the formula for calculating AVE:

$$\text{AVE} = \frac{\sum \lambda_i^2}{\sum \lambda_i^2 \sum_i var\,(\varepsilon_i)} \quad \text{.....(1)}$$

λ_i^2 = Factor loading ; $var\,(\varepsilon_i) = 1 - \lambda_i^2$

c. Composite reliability. If the composite reliability value is > 0.8, it can be said that the construct has high or reliable reliability, and > 0.6 is said to be sufficiently reliable.

$$c = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + \sum_i var\,(\varepsilon_i)} \quad \text{.....(2)}$$

d. Cronbach Alpha is more than 0.7, and composite reliability is more than 0.7. In PLS, the reliability test is strengthened by the presence of Cronbach Alpha, where the consistency of each answer is tested.

Inner Model

The structural model (inner model) is evaluated by looking at the percentage of variance explained, namely by looking at the R-Square for the dependent latent construct using the Stone-Geisser Q-S quietest measure and also by looking at the magnitude of the structural path coefficient. Q-square value> 0 indicates the model has predictive relevance.

$$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2) \ldots, (1 - R_p^2) \quad \text{.....(3)}$$

$R_1^2, R_2^2, \ldots, R_p^2$ is R-square of endogenous variables in the equation model. The quantity Q^2 has a value in the range $0 < Q < 1$, where the closer it is to 1, the better the model. Hypothesis testing (β, γ, and λ) used the bootstrap resampling method. The test statistic used is the t-statistic or t-test, with the following statistical hypothesis:

a. Statistical hypothesis for the outer model:
   H0 : $\lambda i = 0$
   H1 : $\lambda i \neq 0$
b. Statistical hypothesis for the inner model: exogenous versus endogenous latent variables:
   H0 : $\gamma i = 0$
   H1: $\gamma i \neq 0$
c. Application of the resampling method allows for free data distribution, does not require normal distribution assumptions, and does not require a large sample (minimum sample of 30).

Three criteria must be taken into account while conducting a hypothesis test. Coefficient values, t-statistical, and p-values are what they are. The hypothesis test results' coefficient value first reveals the link between positive and negative variables. To compare the t-table value, the t-statistical value is employed, where t-statistic > t-table. Third, the study's confidence level is 95% because the significance threshold chosen was 5%. If all three requirements are met, the hypothesis is accepted; if only one need is not met, the hypothesis is rejected.

The indicators of utility, suitability, ease of use, affordability, danger, lack of concerns about data hackers, and opportunities are used to gauge technology acceptance (Hadi et al., 2020). Indicators of using a marketplace application include customer service, managing money, human resources, marketing, processing orders, creating goods/suits, facilitating the acquisition of goods, and integrating different business activities (Hadi et al., 2020). The three indicators that make up an increase in sales are sales volume, profit, and growth (Swastha, 2020).

RESULTS AND DISCUSSION

Description Analysis

The questionnaire's results revealed that 95 MSMEs that participated in the study were from MSMEs that produced banana chips in Bandar Lampung. There may be as many as 42% men and 58% women. According to annual revenue, 35% of MSMEs make less than 300 million rupiahs, 57% make between 300 million and 2.5 billion rupiahs, and 8% make more than 2.5 billion rupiahs. 3% of MSMEs have used the marketplace for less than a year, up to 23% of MSMEs have used it for one to three years, 42% of MSMEs have used it for three to five years, and up to 32% of MSMEs for five years or longer.

Model Analysis

The validity and reliability of the measurement model are evaluated as part of the evaluation process. The effectiveness of a measuring instrument's precision and accuracy are evaluated through validity measurement. Two tests make up validity testing: convergent validity and discriminant validity. The idea of convergent validity states that a construct's gauges, or manifest variables, should have a high degree of correlation. The factor loading value for each construct indicator with a thumb rule > 0.70 and an Average Variance Extracted (AVE) value > 0.50 indicates the convergent validity test.

Convergent Validity

Several indicators have an outer loading value of less than 0.70, according to the findings of convergent validity calculations. The following indicators are among them: Y.3, 0.454; Z.3, 0.675; Z.6, 0.631; Z.8, 0.687; and Z.9, 0.437. The model was eliminated because the outer loading value was 0.70. After that, the algorithm in Smart-PLS 3.0 was used to recalculate, and the results are shown in the table below.

Table 1. Convergent Validity

Variable	Indicator	Factor Loading	Minimum Criteria
Technology Acceptance (X)	X.1	0.886	0.70
	X.2	0.850	0.70
	X.3	0812	0.70
	X.4	0,865	0.70
	X.5	0.740	0.70
	X.6	0.859	0.70
	X.7	0,746	0.70
Marketplace (Z)	Z.1	0.899	0.70
	Z.2	0.804	0.70
	Z.4	0.791	0.70
	Z.5	0.808	0.70
	Z.7	0.726	0.70
Sales Increase (Y)	Y.1	0.868	0.70
	Y.2	0.758	0.70

The table above shows that the loading factor met the minimum requirement of 0.70.

Average Variance Extracted (AVE)

The Average Variance Extracted (AVE) was then calculated using the standard deviation of > 0.50 to measure construct validity. The test results are listed in the table below.

Table.2 Average Variance Extracted (AVE)

Variables	AVE	Minimum Criteria
Technology Acceptance (X)	0.680	0.50
Marketplace (Z)	0.652	0.50
Sales Increase (Y)	0.664	0.50

According to the calculation findings in the table above, each construct value satisfies the general rule of thumb > 0.50, indicating a good model for these constructs.

Discriminant Validity

The cross-loading test, where the result is higher for each construct than the indicators for other constructs, is used for the discriminant validity test.

Table 3 Discriminant Validity

Variables	Marketplace (Z)	Sales Increase (Y)	Technology Acceptance (X)
Marketplace (Z)	0.807		
Sales Increase (Y)	0.764	0.815	
Technology Acceptance (X)	0.531	0.468	0.824

According to the results of the cross-loading test, which are more significant for each construct than the indicators for other constructs, the discriminant validity calculation results demonstrate that the model used has a good model.

Reliability Test

Reliability testing is the ability of a study to acquire the same value when the same indicator is measured repeatedly using the same measuring tool. Cronbach's alpha evaluates the dependability value of a construct's lower bound, whereas composite reliability measures the reliability value of a construct's actual value. Each variable meets the requirements of composite reliability > 0.70 and Cronbach's alpha > 0.60.

Table 4 Reliability Test

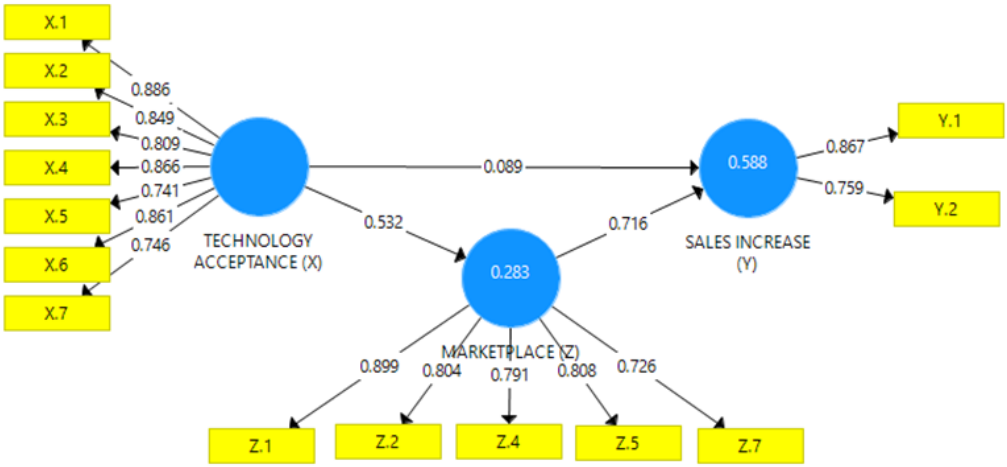
Variables	Composite Reliability	Cronbach Alpha
Technology Acceptance (X)	0.937	0.921
Sales Increase (Y)	0.797	0.741
Marketplace (Z)	0.903	0.865

The composite reliability and Cronbach's alpha value data acquired have a value of > 0.70 based on the table. This indicates that the dependability of all research variables is high. All variables in this research model can be determined to be valid and reliable based on the evaluation of the measurement model, as shown by the convergent validity test, discriminant validity test, and reliability test.

Evaluation of the Structural Model

The relevance of the relationship between constructs/variables discovered from bootstrapping computations may be noticed while assessing this structural model. This is evident from the path coefficient, which in the table below describes the strength of the relationship between the components. Based on the calculation results in SmartPLS, the results in the image below are obtained.

Figure 1. Structural Model Evaluation Measurement



Based on the path analysis image above, the following is the structural equation in this research.

$Z = 0{,}532X + \varepsilon_1$

$Y = 0{,}089X + 0{,}532X + 0{,}716Z + \varepsilon_2$

Afterward, the following values were obtained from the hypothesis test results.

Table 5. Hypothesis Test

Hypothesis	Model	Coefficient	T-Statistic	P Values
H1	Technology Acceptance (X) -> Marketplace (Z)	0.764	17.163	0.000
H2	Marketplace (Z) -> Sales Increase (Y)	0.532	6.555	0.000
H3	Technology Acceptance (X) Sales Increase (Y)	0.089	1,015	0.311

The t-table value in this study is 1,661, and the significance level utilized was 5%, giving it a 95% confidence level. When the t-statistic is more than 1,661, the variables have a significant relationship. The previously formulated hypothesis can be accepted if all three conditions are satisfied and vice versa. If one of the conditions is not satisfied, the previously formulated hypothesis cannot be accepted. The table above shows the influence of technology acceptance on the marketplace with a coefficient value of 0.764, with T statistics > T-table, namely 17,163. Then, the p-value obtained is 0.000. This means that H1 is acceptable. Meanwhile, in the marketplace variable, the increase in sales has a coefficient value of 0.532, with the T statistic > T-table, which is 6,555. Then, the p-value obtained is 0.000. This means that H2 is acceptable. Besides that, technology acceptance to sales increase has no significant effect. Its coefficient value is 0,089; T statistic < T- table, 1,015; and P-Values is 0,311. This means that H3 is not accepted.

R Square

R square is a value that shows how much the independent (exogenous) variable influences the dependent (endogenous) variable. R squared is a number ranging from 0 to 1, indicating the magnitude of the combination of independent variables that influence the value of the dependent variable. The R-squared value (R^2) assesses how much influence a particular independent latent variable has on the dependent latent variable. The R square value has three grouping categories: strong, moderate, and weak (Hair et al., 2011). R square value of 0.75 is in the strong category, an R square value of 0.50 is in the moderate category, and an R square value of 0.25 is in the weak category.

Table 5. R-Square Table

	R Square	R Square Adjusted
Marketplace (Z)	0,282	0,27
Sales Increase (Y)	0,583	0,580

Then, the R-Square value for the marketplace variable is 0.282. This means that the contribution of the technology acceptance variable to the marketplace is 28.2%, while the remaining 71.8% is the content of other variables that have not been studied. Then, the R-Square value is used for the sales increase variable of 0.583. This means that the variable contribution of technology and marketplace acceptance to sales growth is 58.3%, while the remaining 41.7% is another variable that has not been studied.

Effect of Technology Acceptance To Marketplace

In this research, technology acceptance encourages MSMEs to use the marketplace. This means that acceptance of technology plays a vital role in using marketplaces. The results of this research are in line with several previous studies (Fitriana et al., 2022), (Naufaldi & Tjokrosaputro, 2020), (Prajogo, 2021), (Mayjeksen & Pibriana, 2020), (Purwanto & Nurahman, 2020), dan (Kaswarina & Adiputra, 2021). Benefit indicators in technology acceptance have a very dominant role. One such theory that is widely used to research how SMEs employ marketplaces is the technology adoption model (TAM). It has been used to forecast how the usefulness and usability of e-business will affect SMEs' intentions to adopt and use it (Hadi et al., 2020). The perceived usefulness indicator is among the most critical predictors of marketplace adoption (Yadav et al., 2016). MSMEs who feel the benefits of using technology will have a positive attitude when using the marketplace. Using technology on marketplaces positively affects e-business activities by MSMEs (Thaha & Kuncoro, 2022). Perceived usefulness is the extent to which a person believes using technology will increase sales (Mirantika, 2022). In addition, indicators of application suitability are considered in MSME decisions in technology acceptance. The suitability of the features that will be used makes MSMEs easy to use, such as communicating with buyers, shipping goods, and marketing. Technology as a marketing medium must consider elementary aspects, where the technology must have a simple system not to make it difficult for users to operate it (Sugiono et al., 2019). Apart from that, the

marketspace operating pattern is quite simple and different from business patterns carried out in conventional ways. Meanwhile, in more specific processes such as marketing, marketing products through market space is much simpler than conventional marketing.

Effect of Marketplace To Sales Increase

Perceived usefulness can be interpreted as the extent to which a person believes using technology will increase sales (Mirantika, 2022). This shows the importance of using marketplace applications to increase sales. The results of this study are in line with several previous studies where marketplace applications have a positive impact on increasing sales (Maier & Wieringa, 2021), (Cahya et al., 2021), (Thathsarani & Jianguo, 2022), (Khudin & Aswad, 2022) and (Rahmayanti, 2023). Communicating with consumers is one of the dominant indicators of marketplace use. MSMEs that utilize the marketplace form a trading system that is more effective and able to facilitate communication with consumers and can solve consumer behavior problems (Prdic & Kostic, 2023). Consumers can cross-check the products they will buy and vice versa. MSMEs can discover the product specifications needed to satisfy consumers when purchasing, increasing MSME sales. In addition, indicators serving customers in the marketplace also have a dominant role. MSMEs can serve consumers through available features such as goods delivery features or shipping service options. Good service to consumers will also provide a good image for online stores managed in the marketplace and will impact increasing sales. Increasing MSME sales, sales volume, and profits have the most dominant impact. MSMEs need to understand the problems owners face by implementing marketing strategies to compete with similar businesses by utilizing marketplace features well and sustainably (Amelia & Sudrartono, 2023).

Technology acceptance focuses on perceived usefulness and perceived ease of use. It refers to people's trust that technology will benefit or make it more difficult to use technology. Technology acceptance is only limited to the attitude to accept or not towards technology and has not yet been implemented.

Effect of Technology Acceptance On Sales Increase

This research showed that technology acceptance has no significant effect on sales increase. Researchers assume that technology acceptance needs to pay attention to two critical aspects, namely those related to the benefits and usefulness of technology. Based on the results of the processed data, the danger indicators for using technology and opportunities provide the lowest contribution to the technology acceptance variable. This is related to the attitude that MSME actors have in accepting technology.

Indirect Effect

Intervening variables, or variables that change the relationship between dependent and independent variables in an indirect path, are present in this study. These variables also impact the relationship between dependent and independent variables.

Table. 6 Indirect Test

Hypothesis	Model	Coefficient	T-Statistic	P Values
H4	Technology Acceptance (X) -> Marketplace (Z) -> Sales Increase (Y)	0.405	5.799	0.000

The results of the calculations above show that marketplace application indirectly has a significant influence on technology acceptance and sales increase. The coefficient value is 0.405 with a T-statistic of 5.799 and a P-value of 0.000. So, it can be concluded that the hypothesis is accepted. In this study, technology acceptance can increase sales if UMKM wants to apply the marketplace to the undertaking. In addition, based on the description of the respondents, as many as 42% of MSMEs have used the marketplace for more than 3 – 5 years, and as many as 32% of MSMEs have used the marketplace for more than five years. This means that from several MSMEs studied, as many as 75% have implemented a marketplace in their business for over three years. MSMEs have accepted technology and understand the benefits and conveniences it will provide when using technology, so they want to implement a marketplace in their business, which ultimately significantly impacts sales increase.

Standardized Root Mean Square Residual (SRMR)

The standardized root mean square residual (SRMR) is based on the transformation of both the sample covariance matrix and the projected covariance matrix into correlation matrices. In contrast, the root mean square residual (RMSR) measures the mean absolute value of the covariance residuals. The difference between the observed correlation and the model-implied correlation matrix is the SRMR. As a result, it enables evaluation of the (model) fit criterion using the average magnitude of the differences between observed and expected correlations. A value less than 0.10 or 0.08. Based on the calculations that have been carried out, it can be seen that the saturated model is 0.079, and the estimated model is also 0.079 with a threshold of less than 0.10 or 0.08. This means that the resulting research model is good.

CONCLUSION

This research provides an overview of the effect of technology acceptance on sales increase and marketplace application as an intervening variable. This study used samples of MSME banana chips that are part of the flavors typical of Bandar Lampung City during the new average era. The results of this study show that marketplace application has a significant effect on sales increase. Technology acceptance, especially in indicators of benefit and suitability, has the most outstanding value on the technology acceptance variable, affecting significant marketplace applications. Besides that, marketplace applications have a significant effect on sales increase. Marketplace applications have some indicators of the greatest value, such as communicating with consumers and serving customers. On the other hand, marketplace application has a significant effect on sales increase. The usage marketplace application is vital for MSMEs in developing their business. Besides that, the usage of marketplace

applications as an intervening variable between technology acceptance and sales increase has a significant effect. SMEs who accept the existence of technology by understanding the benefits to be obtained and find it easy to use will want to implement marketplace applications to impact MSME performance in terms of sales volume and profits received. Then, in this research, the object is dominated by micro-enterprises and populations in a particular area, so it is suggested that in the following study, you should research with more varied objects in MSMEs.

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