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How the Digital Economy is Impacting the Indonesian MSMEs: Case of Tangsel and Lombok City

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Abstract
The marketing and the access to the capital are the main problem of MSME players in Tangsel City and Lombok City in Indonesia due to the lacking or no access to digital literacy education programs on how to use the digital economy, especially e-commerce in developing products. One of the challenges is the problem in using the online application to run the business. Closely, the low number of MSME actors in accessing on-line applications is mainly caused by internal and external factors, including the quality of human resources (HR) of business actors. This research aims to investigate the factors that influence the use of the digital economy including the use of e-commerce. The research was set during the pandemic in two Indonesian cities; Tangsel and Lombok. The analysis was conducted by using the Technology Acceptance Model (TAM) approach and the Theory of Planned Behavior Model as a planned behavior theory. The study pinpoints that in conducting the process of buying and selling transactions through e-commerce media, various considerations such as ease of use, and expediency as well as the existence of attitudes, norms, behavioral controls, are important things for users of the digital economy, including e-commerce, are the main factors to pay attention to. This study confirms the that behavioral control determines how a MSMEs actor maximize the use of the digital economy, and the level of mastering the advanced technology is the key factor. The finding of this research is recommended for the policy makers in the Ministry of Cooperatives & MSMEs in strategizing the development of micro scale of micro, small & medium enterprises to improve the national economy growth.

Keywords: Digital Economy; Theory of Planned Behavior Model; E-Commerce; Behavioral Control; MSMEs

Abstrak
Pemasaran dan akses permodalan menjadi permasalahan utama para pelaku UMKM di Kota Tangsel dan Kota Lombok di Indonesia karena minim atau tidak adanya akses terhadap program edukasi literasi digital tentang bagaimana memanfaatkan ekonomi digital khususnya e-commerce dalam mengembangkan produk. . Salah satu tantangannya adalah permasalahan dalam penggunaan aplikasi online untuk menjalankan bisnis. Rendahnya jumlah pelaku UMKM dalam mengakses aplikasi online terutama disebabkan oleh faktor internal dan eksternal, termasuk kualitas sumber daya manusia (SDM) pelaku usaha. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi penggunaan ekonomi digital termasuk penggunaan e-commerce. Penelitian ini dilakukan pada masa pandemi di dua kota di Indonesia; Tangsel dan Lombok. Analisis dilakukan dengan menggunakan pendekatan Technology Acceptance Model (TAM) dan Theory of Planned Behavior Model sebagai teori perilaku terencana. Kajian tersebut menunjukkan bahwa dalam melakukan proses transaksi jual beli melalui

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media e-commerce, berbagai pertimbangan seperti kemudahan penggunaan, dan kemanfaatan serta adanya sikap, norma, kontrol perilaku, menjadi hal yang penting bagi pengguna media digital. perekonomian, termasuk e-commerce, menjadi faktor utama yang perlu diperhatikan. Studi ini menegaskan bahwa kontrol perilaku menentukan bagaimana pelaku UMKM memaksimalkan pemanfaatan ekonomi digital, dan tingkat penguasaan teknologi maju menjadi faktor kuncinya. Temuan penelitian ini direkomendasikan bagi para pengambil kebijakan di Kementerian Koperasi & UMKM dalam menyusun strategi pengembangan usaha mikro, kecil, dan menengah skala mikro untuk meningkatkan pertumbuhan perekonomian nasional.
Kata Kunci: Ekonomi Digital; Teori Model Perilaku Terencana; Perdagangan Elektronik; Kontrol Perilaku; UMKM

INTRODUCTION

Indonesia has great economic growth potential. Overall, Indonesia's digital economy is predicted to grow up to US$ 124 billion in 2025. The problem is, the huge potential of the digital economy valuation and the development of innovation has not been followed by an adequate regulatory framework. Indonesia has great resources, a large number of young workers, and the big cities are experiencing a rapid pace of urbanization. In order to achieve the top economic target in this 5.0 era, Indonesia needs to increase its yearly economic growth to 7%. Technically, the use of digital technology especially among Micro, Small & Medium Enterprises (MSMEs) pushes additional of 2% growth rate (Deloitte Access Economic, 2015). The big scale of internet users supports this potential. In January 2022, the number of Indonesian internet users has reached 204.7 million, around 73.7 percent of the total population (APJII, 2022). This big growth of internet community is in line with the growth of the business potential of providing application and content services in the digital economy ecosystem (F. Li, 2020; Nambisan et al., 2019).

The internet is in separatable supports to the online MSME players (Pergelova et al., 2019). They need to understand and mastering the digitalization in various industrial sectors to further develop their businesses (Saridakis et al., 2019). MSMEs play a very significant role in driving the main sector, especially in overcoming the problem of unemployment and contributing to GDP to reach 60%. According to the Ministry of Cooperatives & SMEs of the Republic of Indonesia (2018), Indonesian MSMEs contributed to the Gross Domestic Product (GDP) of up to 60.34%.

In order to increase the role of the micro scale economy, the government targets the contribution of MSMEs to GDP to reach 65% or around Rp 2,394.5 trillion in year of 2019. Indonesia is in the ‘break out’ category, a moderate category where the level of digital progress is low while the innovation growth is fast. Therefore, it is necessary to encourage digital progress to elevate to a ‘stand out’ country, the position with a high level of digital progress but rapid growth in innovation. The concrete effort to push to this position is through strengthening MSMEs at the digital-based village level. These various efforts are sustainably needed to improve the digital economy that has grown and supported MSMEs in Indonesia.

The number of MSMEs in Indonesia is in fact very large and has great potential (Daga et. al., 2022; Tairas et al., 2021), however, it has not been strongly consolidated because the existence of MSMEs themselves is still

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unorganized and not solid. One of the main problems is the lack of existing infrastructure and uneven distribution in Indonesia. As it is known that the main core of e-commerce and fintech itself is internet technology. Meanwhile, the access to the internet network is still limited in many remote places in Indonesia. These two issues need to be taken not for granted by the Indonesian authority to elevate the economic growth through the raise of MSMEs. The use of technology provides the accuracy and efficiency in performing the data analysis and presentation (Yola et. al., 2022; Yola and Siong, 2017).

The MSMEs contribute as a very vital role in economic development for not only in developing countries like Indonesia but also in developed countries (Nambisan et al., 2019). Micro, Small and Medium Enterprises (MSMEs) are the largest group of Indonesia's economic actors and the key to securing the national economy during the economic crisis especially for post-crisis economic growth (Hansen & Bøgh, 2021). There were a lot of adjustment in all sectors especially on macro and micro economic in Indonesia during and post pandemic crisis (Mogot at al., 2021; Fitrianto, 2022). In Indonesia, in addition to playing a role in economic development growth, MSMEs also have a very important role in overcoming the unemployment problem. The growth of micro-enterprises emerge as the source of growth in employment opportunities and income. The number of Micro, Small and Medium Enterprises in Banten, one of Indonesia's Province, especially the city of South Tangerang (locally known as Tangsel City) has reached 90,128 business units at the end of 2020. Referring to data from the Tangsel City Cooperatives and SMEs Office, the number of MSME players so far recorded around 90,128 engaged in various sectors.

The problem of MSMEs (Falahat et al., 2020) in Tangsel City that often occurs among the MSME actors, namely marketing and the difficulty of access to capital, are the main problems faced by MSME actors because the cooperative and MSME offices in Tangsel City have not implemented digital literacy education programs on how to use the digital economy, especially e-commerce in developing their products. Heru Saptaji, head of the Bank Indonesia NTB KPw stated that MSME players were locked down, around 20% of MSMEs were able to grow, but the other 80% experience slow move or failure due to issue of access to capital and promotion. The low number of MSME actors in accessing on-line applications normally caused by internal and external factors. One of them is related to the quality of human resources (HR) of business actors. The product promotion and competition experience in the domestic and or international markets could be easier if MSMEs could improve the ability of human resources to do the online promotion through some platform like websites, blogs, e-commerce and social media (e.g: facebook, twitter, instagram and telegram).

Currently, information technology is an inseparable variable of society, especially in big cities, including Tangsel City and Lombok Island. Tangsel City and Lombok island are currently is moving towards a digitally oriented society. Although the number of MSMEs is increasing, there are still many challenges encountered, one of which is the problem of marketing production products. The numbers of MSME actors that have experienced the digital economy in their business activities for Tangsel City and Lombok Island is still small and there are still many business actors who have not utilized the digital economy, including utilizing business transactions through E-commerce in their business

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development.

Most MSMEs (Caballero-Morales, 2021) only use offline business facilities such as the face to face promotion, catalogs, brochures, pamphlets and exhibitions at various stands that have been provided by the Cooperatives and SMEs Office. Therefore, this study aims to discover the benefits of using the digital economy including e-commerce for small merchants so that merchants who have small businesses can use the internet as an electronic medium to carry out buying and selling transactions. The use of digital economy can be influenced by several factors that use the Technology Acceptance Model (TAM) approach, namely (1) benefit factors, (2) convenience factors, (3) subjective norms and (4) behavioral control.

Digital economy is the use of the internet in social and economic activities. Technologies in the digital economy include (1) Infrastructure (boardband lines, routers); (2) Accessing devices (PCs, smartphones); (3) Applications (Google, Sales force and (4) Digital functions (IoTinternet, data analysis, cloud computing). The components of the digital economy that have been identified for the first time are the technology, information, and communication (ICT) industry, ecommerce activities, and digital distribution of goods and services. Meanwhile, according to Mesenbourg (2001) in Handayani (2022) that the digital economy has three main components; (1) e-business infrastructure is the total economic infrastructure used to support electronic business processes in conducting electronic commerce, (2) Electronic business (e-business) is any process carried out by business organizations through the internet network; and (3) Electronic commerce (e-commerce) is the value of the value of goods and services transacted online Electronic commerce or commonly called electronic commerce or e-commerce is no longer a new for online shopping players. E-commerce is an electronic business innovation in the form of an application and connected to the whole world (Awa et, al, 2014). E-commerce was introduced for the first time in 1994 in the form of an online promotional banner on a website. In Indonesia, e-commerce emerged in 1996 known as Dyviacom Intrabumi as a pioneer of online transactions. Then, the development of e-commerce in Indonesia is very rapid.

Trend of e-commerce users in Indonesia rose from 2017 to 2019, and predicted that the increase will continue to occur in the next few years. Statista data recorded that e-commerce users in 2017 reached 139 million users, then increased in 2018 by 154.1 million users. Then in 2019 e-commerce users reached 168.3 million users. In addition, the data also shows predictions until 2023 which shows an increasing trend. Thus, it can be concluded that Indonesians have a great opportunity to use e-commerce (Indonesian Statistic Department (BPS), 2020).

This study highlights the factors that influence the use of the digital economy, including the use of e-commerce, are mainly by using the Technology Acceptance Model (TAM) approach. TAM presents the adoption and use of internet technologies. Technology Acceptance Model is a model used to provide an offer for acceptance of e-commerce usage and behavior for its users. The Technology Acceptance Model is defined as one of the models to analyze and understand the factors that influence the acceptance of the use of information technology in society (Minan, 2021). TAM is one of the models of user

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acceptance of the use of information technology systems. TAM is one part of many research models used to predict user acceptance rates. Research conducted by Dewi & Baridwan (2014) with a modified approach to the Technology Acceptance Model and Theory of Planned Behavior emphasized that individuals' interest in using the online shopping system is determined by attitude factors, subjective norms, perceptions of usability, perceptions of ease of use, interpersonal influences, and external influences. The higher the attitude, the subjective norm of perception of usability, the perception of ease of use, interpersonal influence, and external influence, the higher the individual's interest in using the online shopping system.

The Theory of Reasoned Action proposed by Ajzen & Fishbein (1980), and updated with the theory of planned behavior by Ajzen (1991) has been used for the past two decades to examine sharing desires and behaviors. Ajzen and Fishbein's reasoned theory of action, (1980), assumes behavior is determined by an individual's desire to perform or not perform a particular behavior or vice versa. Desire is determined by two independent variables including attitudes and subjective norms. Therefore, this study also uses the Theory of Planned Behavior model as a theory of planned behavior. In conducting buying and selling transactions through ecommerce media, various considerations such as ease of use, and expediency as well as the existence of attitudes, norms, behavioral controls, are important things to pay attention to digital economy users, including e-commerce. The discussion on the two said factors encourages that MSME companies that have never carried out these activities to push use e-commerce as a medium for buying and selling.

According to the latest research in the World Bank (2019) it is explained that only 16% of MSMEs in ASEAN were done digitized. The 56% of MSMEs were at the basic level with minimal digital adoption and mostly to facilitate communication and operations. The 34% of them use more meaningful digital tools to help with sales and marketing. Only 10% of MSMEs are in the advanced category, with advanced digitalization applied in various aspects of their business. Basically, even among the minority of MSMEs that are digital, most do not make the most of digital tools. While the minimum rate of use of digital technology is among the 90% of MSMEs surveyed, very few can be considered purely digital. Therefore, attention and concerns from the government is necessary so that the contribution of MSMEs becomes more significant to economic growth, job creation, and increased competitiveness.

The inequality of internet access as a basic infrastructure in the development of the digital economy is still the main issue that must be addressed for the development of a more inclusive and quality digital economy. Furthermore, the problem faced and at the same time a weakness of MSMEs is the lack of access to information, especially market information (Ishak, 2005 in Umiyati & Achmad (2021). This is great challange in terms of marketing its products, because limited access to market information will result in low market orientation and weak competitiveness at the global level. Limited information about the market makes MSMEs unable to direct their business development clearly and focused, so that their development has stagnated.

This research is also relevant to the research conducted by Ikhsan & Hasan (2020) said that the use of e-commerce can facilitate promotion in developing

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their business. This is also in accordance with the research of Umiyati & Achmad (2021) that the obstacles that are often faced by MSME actors are lack of understanding of the importance of the digital economy, lack of knowledge about information and communication technology as well as ways to use and use social media properly and understanding to create interesting "posts". Business actors often find the use of digital for marketing quite difficult which results in the low online transaction compared to the online one. The use of the digital economy is inseparable from household characteristics and business characteristics of MSME actors. The low level of education, age, partnerships, limited internet networks and types of businesses affect business actors in using the digital economy.

The rapid development of the internet is an opportunity to overcome the main problems often faced by MSMEs, namely marketing problems and difficulty in accessing capital according to the research conducted by the Ministry of Cooperatives and Micro, Small and Medium Enterprises in collaboration with the Central Statistics Agency. In addition to these two problems, other problems are classic problems related to the human resource capacity, access and mastery of information technology, financing, and alternative funding, modern business management, global market access and integration of regional and global chains. This can be seen from insufficient business credibility, weak business management, and lack of promotional media. However, for banking services, especially e-banking, most MSMEs players have taken advantage of it, although the trend of utilizing e-banking services is still generally for all transaction activities. Therefore, the government needs to strengthen MSMEs institutionally first and then increase understanding of digitalization and the potential of social media as a means of promotion to MSMEs due to the low knowledge and experience.

Then, the government also need to expand financial access for MSMEs as capital for capacity building such as access to low-interest loans to MSMEs. Providing easy access to the credit loan must also be associated with the establishment of cheap taxes for MSMEs who market their products digitally. Or it also could be done by providing interest-free loans to this SME sector. If this goes optimally, MSMEs go digital can contribute to the economy quite significantly and through digital technology MSMEs to expand market access, which is currently still focus on the domestic market.

Digital approach accommodates MSME products to go international and increase the capabilities of MSMEs to produce products that are able to compete with many foreign products in Indonesian e-commerce. This strategy is important considering that most MSMEs live in rural areas with very limited internet access and many are still not digital literate. Therefore, it is necessary to conduct a more in-depth study on the use of the digital economy by using the TAM approach for micro, small and medium enterprises (MSMEs) in order to further increase the knowledge and understanding of MSME actors in the use of the digital economy with good infrastructure evenly and increase public literacy education about digital by paying attention to factors that affect the digital economy in developing their businesses. so as to reduce barriers to access for MSMEs.

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LITERATURE REVIEW

Theory of Planned Behavior

The theory of Planned Behavior was originally named as Theory of Reasoned Action (TRA) (Rausch & Kopplin, 2021), developed in 1967, subsequently the theory continued to be revised and expanded by Icek Ajzen & Martin Fishbein. In 1980 the theory was used to study human behavior and to develop more appropriate interventions. Then in 1988, it was added to the existing reasoned action model and later named the Theory of Planned Behavior (TPB) to overcome the shortcomings discovered by Ajzen and Fishbein through their studies using TRA. This behavioral theory is determined by individual beliefs regarding the availability of resources in the form of equipment, compatibility, competence, and opportunity (control belief strength) that supports or inhibits the behavior to be predicted and the magnitude of the resource's role (power of control factor) in realizing the behavior.

Digital economy

The digital economy (Abdurakhmanova et al., 2020; K. Li et al., 2020) was introduced and developed along with the use of Information and Communication Technology which is also increasingly globalized in the world. The digital economy was first introduced by Tapscott (Tapscott, 1997). Tapscott stressed that the digital economy is a social phenomenon that affects the economic system, where the phenomenon has characteristics as an intelligence space, including information, various accesses to information instruments, information capacity and information processing. The components of the digital economy that have been successfully identified for the first time are the ICT industry, e-commerce activities, digital distribution of goods and services. In his book, Tapscott stated that the digital economy is also called the new economy, this is characterized by the exclusive use of digital information, but the digital economy does not only refer to the ICT market (Budiarta et al, 2020). Furthermore, the OECD (2016) emphasised that the digital economy is inseparable from technology and its influence, not only on e-commerce but covering the entire sector. Meanwhile, Apte's research (2018) explained that digital economy is a general term used for all economic processes, transactions, interactions, and activities based on digital technology. It is not only based on the use of the internet but one of the many digital tools used in the world today.

Technology Acceptance Model (TAM) Approach

TAM (Technology Acceptance Model) is one of the techniques to analyze every factor that affects the acceptance of computer technology. There are many models that can analyze and examine attitudes towards technology such as TRA, TPB, TAM. The TAM (Technology Acceptance Model) method is important because the assessment of technology asses the user;s attitude, its' influence and other variables related to attitudes towards computer technology.

The concept of the TAM approach (Novita & Helena, 2021) consists of; a) Perceived Usefulness Perceived Usefulness or perceived usefulness is the extent to which individuals believe that a technology used will improve the performance. The degree to which the individual believes that the use of a certain system will be able to improve the work performance of the person, the benefits of using information technology can improve the performance and work performance of the person who uses it; b) Perceived Ease of Use Perceived Ease

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of Use or perception of ease of use is a perception of Ease of Use that has self-confidence in using IT systems and does not require free of effort or no hassle Perceived Ease of Use is a level where individuals believe that using a certain system will be free of effort or free from effort; c) Attitude Towards Using The concept of Attitude Toward Using in TAM has the concept of attitude towards the use of a system in the form of acceptance or rejection as an effect if individuals use a technology to support their work. Attitude describes a user's acceptance of information technology where the attitude of preference including cognitive, affective, and behavioral components; d) Behavioral Intention to Use Behavioral Intention, defined as a person's interest or desire to perform a behavior or action. Interest is related to actions or behaviors, but desires can change according to time, the wider the time distance, the more likely it is to change a person's interests. The level of use of a computer technology in an individual can be predicted from the user's attention to the technology, if there is a desire to add supporting peripherals, motivation to keep using, and interest in motivating other users. e) Actual System Use, the actual condition of system usage is conceptualized in the form of measurements of the frequency and duration of time of use of technology.

MSMEs

SMEs or often called Small and Medium Enterprises are one of the important elements of the economy of a country or region, as well as the Indonesian province. SMEs have an important role in the pace of the community's economy. These SMEs are also very important to the local authority or the government to create job opportunities and support household economy. SMEs offers high flexibility compared to big scale businesses. The need for special attention to SMEs (Qalati et al., 2021) and be educated by accurate information to provide direct business link between small and medium enterprises with elements of business competitiveness or market networks. In Indonesia, SMEs do not have one standard definition.

Previous Studies

Purnomo, et al (2021) emphasized that the existence of the digital economy has a significant effect on micro and small industries (IMK) in Indonesia. In addition, training and partnership control variables have a significant positive effect on micro and small industries (IMK) in Indonesia. The digital-based economy will be one of the drivers of Indonesia's economic growth and per capita income amid a sluggish global economy due to trade wars and rising oil prices in the international market, including in realizing income equality, increasing per capita income, increasing financial inclusion, and financial access.

Joan & Sitinjak (2019) explained that the perception of usefulness and the perception of ease of use had a positive influence on the interest in use, and the perception of ease of use had a positive influence on the perception of usefulness. Furthermore, the research of Yuzaria, et al (2022) stated that the factors of usefulness, convenience, user attitudes, subjective norms and behavioral control have a significant effect on the use of e-commerce by MSME actors who process their products.

Perceived Usefulness Positively Affects the Use of the Digital Economy

The benefits in the digital economy, especially e-commerce media are mainly obtained or expected by its users in carrying out buying and selling

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transactions through the digital economy, including in e-commerce media. The level of usefulness of the digital economy affects the attitude of its users, especially traders towards the system. Based on previous research conducted by Bhattacherjee (2000), the perception of usability has a positive and significant influence on the attitude of using technology-based systems. Yuzaria et, al (2022) also confirmed that the usefulness has a positive effect on the use of e-commerce for rendang MSME players in Payakumbuh city in buying and selling.

Perceived ease of use positively affects the use of the digital economy

Perceived ease of use where one believes that using a particular system will be free of effort. Ease of use will reduce effort, both time and energy of a person so that it becomes efficient. In this case, the digital economy, including e-commerce media, is closely related to the ease of accessing companies that offer goods or services through e-commerce media. This research is relevant to the research conducted by Putra, et al. (2015) in the title of the influence of convenience on the expediency, interest and use of e-commerce that the ease of using ecommerce has a positive effect on the interest in using ecommerce.

Subjective norm factors positively affect the use of the digital economy

Subjective Norms are a person's perception of social pressure to perform or not perform behaviors that can be influenced by the environment. In previous research conducted by Yuzaria, et al (2022) showed that subjective norms have a positive effect on the use of e-commerce for rendang MSME players in Payakumbuh city in buying and selling.

Behavior control factors positively affect the use of the digital economy

Behavioral control is determined by individual beliefs regarding the availability of resources in the form of equipment, compatibility, competence, and opportunity (control belief strength) that supports or inhibits the behavior to be predicted and the magnitude of the resource's role (power of control factor) in realizing the behavior. Behavioral control is an approach to adjust or adapt to the environment. Research conducted by Yuzaria, et al (2022) shows that behavioral control has a positive effect on the use of e-commerce for rendang MSME players in Payakumbuh city in buying and selling.

METHOD

This research uses quantitative or associative research design through descriptive method. This method was considered to obtain more in-depth answers from research respondents taking into account the exploratory nature of the research. Researchers met directly with the respondents. The subjects of this study are in 2 regions, namely MSME actors in the cooperative and MSME offices of Tangsel City and the Lombok Island Cooperatives and MSMEs Office from various sectors.

The first year's research activities were carried out on MSME products in various sectors, where these sectors have the largest number in two regions based on data from the Cooperatives and MSMEs Office. The data used in this study are primary data obtained through interviews, observations, and questionnaire survey on MSME actors who use the digital economy with a Technology Acceptance Model (TAM) approach as well as interviews involving stakeholders from the Cooperatives and MSMEs Office and MSME actors. Respondent samples were formed through simple random sampling begin at the

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district or sub-district level. The main problem in general is the increasing number of MSMEs but there are still many challenges encountered, one of which is the problem of marketing production and capital. Based on the facts found in the field, it turns out that there are still many business actors who have not taken advantage of it and do not even know how to use the digital economy in their business development, most MSMEs only use offline business facilities such as face to face sale or promotion, catalogs, brochures, pamphlets and exhibitions.

The variables in this study were classified into two groups, namely dependent variables and independent variables. For the dependent variable that is measured is the use of digital economy by distributing a questionnaire containing questions or statements related to the use of digital economy using an ordinal scale with a likert measurement method. Meanwhile, independent variables of measurement with the Technology Acceptance Model (TAM) approach are (1) benefit factors, (2) convenience factors, (3) subjective norms and (4) behavioral control. Measurement of financial literacy variables using an ordinal scale with a likert measurement method.

RESULTS

T Test

The calculation results based on individual parameters (T test) as shown in Table 2 that the benefit factor (X1) does not have a significant effect on the use of digital economy, so Ha is rejected. As for the variable convenience factor (X2) Ha accepted or the ease factor affects the significance of the use of the digital economy. Subjective norm variables (X3) Ha accepted or subjective norms affect significance to the use of digital economy and behavioral control variables (X4) Ha accepted or behavioral control affect significance to the use of digital economy.

Table 1. T Test

Model		understaddized Coefficients		Standardized Coofficients	t	Sig
		B	Std. Error	Beta		
1	(Constannt)	15,668	0.971		16.164	0.000
	Benefit Factor	0,031	0.037	0.042	0.834	0.405
	Convenience Factor	0.640	0.062	0.538	10.327	0.000
	Subjective Norms	-0,595	0.064	-0.404	-9.368	0.000
	Behavior Control	0,227	0.075	0.136	3.010	0.003

Source: Research data, 2024

F Test

The following table above explains that the benefit factor (X1) can be interpreted to mean that the benefit factor does not have a significant effect on the use of the digital economy. So Ha was rejected. As for the variable convenience factor (X2) Ha accepted or the ease factor affects the significance of the use of the digital economy. Subjective norm variables (X3) Ha accepted or subjective norms affect significance to the use of digital economy and behavioral control variables (X4) Ha accepted or behavioral control affect significance to the use of digital economy.

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Table 2. F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2525.048	4	631.262	75.518	.000[b]
	Residual	2883.869	345	8.359		
	Total	5408.917	349			

Source: Research data, 2024

Discussion

The Effect of Benefit Factors on the Use of Digital Economy

Results shows that the usefulness does not affect the use of digital economy, especially the use of e-commerce in MSME players in Tangsel City and Lombok City. In these results, the H1 which explains the usefulness of positively affecting digital economy users for MSME players in south Tangerang and Lombok cities is rejected / not proven. Researchers suspect that there is no relationship between the benefits and use of the digital economy on MSME actors because users or business actors both in Tangsel City and in Lombok City believe that direct sales increase their sales revenue. This is supported by the statement of Mr. H. Junaedi as one of the honey farmer business owners in Lombok and Mrs. Lina as the owner of the Sanreh Food business in the city of South Tangerang. They stated that consumers are more interested in seeing directly rather than checking on the images or promotion on websites or on other social media. In addition, these results are also supported by research conducted by Nuraieni & Purwantini (2017), Ahmad & Fathor (2014) regarding the usefulness of not affecting the use of Mobile banking.

The Effect of Convenience Factors on the Use of the Digital Economy

The convenience factor of MSME actors does not affect the use of the digital economy in MSMEs in the cities of South Tangerang and Lombok. The test results showed that H2 which explains the convenience factor has a positive effect on the use of the digital economy for MSME players in South Tangerang city and in Lombok is accepted. This positive influence means that the better the perception of the use of the digital economy, in this case MSME players about the convenience formed, the more confident the attitude of using the digital economy in using e-commerce (attitude toward using) on MSME players in the city of Tangsel and Lombok. The greater the value of the convenience factor, the higher the use of the digital economy in making transactions. In addition, researchers think that the perception of convenience affects the use of digital economy in MSME players in Tangsel city and Lombok because the human resources factor itself is accustomed to technological advances so that traders do not feel difficult to transact through e-commerce media. The results of this study confirm the finding of research that carried out by Yuzaria et al (2022) that ease has a positive and significant effect on the use of e-commerce in rendang sales.

The Effect of Subjective Norms on the Use of the Digital Economy

Subjective norms have a significant effect on the use of digital economy, especially on the use of e-commerce for MSME players in the city of Tangsel and

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Lombok. H3 or hypothesis 3 which explains that Subjective Norms have a positive effect on the use of digital economy, especially on the use of e-commrce for MSME actors, can be concluded to be accepted. Subjective norms have a significant effect on the use of digital economy, especially on the use of e-commerce for MSME players in the city of Tangsel and Lombok. H3 or hypothesis 3 which explains that Subjective Norms have a positive effect on the use of digital economy, especially on the use of e-commrce for MSME actors, can be concluded to be accepted.

The Effect of Behavioral Control on the Use of the Digital Economy

It was concluded that the behavioral control variable has a positive effect on the use of digital economy for MSME actors in Tangsel and Lombok cities, so that H4 can be accepted / proven. Behavioral control is determined by individual beliefs regarding the availability of resources in the form of equipment, compatibility, competence, and opportunity (control belief strength) that supports or inhibits the behavior to be predicted and the magnitude of the resource's role (power of control factor) in realizing the behavior. Behavioral control is a way in which oneself can adjust or adapt to the environment. Thus, this study confirms the finding that behavioral control determines how a person behaves, easily or difficult to realize a certain person, so that if a person can control behavior, this can be a supportive opportunity in the use of the digital economy. The results of this study are in line with the research of Novitasari & Baridwan (2015); Yuzaria et al (2022) stated that behavioral control has a positive effect on interest in using e-commerce.

CONCLUSION

This field study revealed that there is only one variable that has no effect on the use of digital economy, the other three variables have a positive influence. The influence of the benefits of the digital economy is not experienced by MSME players. There are still many of them think that conventional sales methods will be more effective than digital sales. Basically, resources for MSME players are accustomed to technological advances, as evidenced by the large number of MSME players who use smartphones, so that the ease of using the digital economy has a positive effect. However, the benefits of these technological advances are not yet well understood. Therefore, it is necessary to conduct counseling and socialization in terms of the use of the digital economy because there are still many MSME actors with lack of knowledge on the progress of technology.

For the Cooperatives and SMEs Office, it is better to conduct counseling and socialization in terms of the use of the digital economy because there are still many MSME actors with low understanding and knowledge on the progress of technology. For digital economic users of MSME players in Tangsel city and MSMEs in Lombok, they need to master and understand the use of the digital economy including e-commerce media properly so that sales or transaction activities can be done remotely in developing their business and can increase sales and revenue. Furthermore, this research is recommended to further use a larger sample and can cover all elements of the population in a balanced manner so that the results can generalize more broadly, as well as use additional variable aspects in subsequent studies.

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