

THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF ACCESS, PERCEIVED ENJOYMENT, PERCEIVED REFERENCE GROUP, AND EFFICACY FOR SUCCESS ON THE PERFORMANCE OF DIGITALIZATION ACCESS IN SMES, WITH INTENTION TO DIGITALIZATION ACCESS AS A MEDIATING VARIABLE, IN BARITO SELATAN REGENCY

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ABSTRACT

The purpose of this study is to identify and analyze the effects of perceived usefulness, perceived ease of access, perceived enjoyment, perceived reference group, and efficacy for success on intention to digitalization access and performance of digitalization access among SMEs in South Barito. This research employs a quantitative approach with an explanatory research type, aimed at hypothesis testing to determine the relationships between variables. The explanatory design is intended to generalize the sample findings to the population or to explain relationships, differences, or influences between variables based on the research hypotheses.

Explanatory research is also used to identify and narrow down research problems to ensure they are applicable and researchable. Data collection for this study was conducted through a survey gathered from respondents using a questionnaire. The population of this research consists of SMEs registered with the Central Statistics Agency (BPS) of Central Kalimantan, totaling 965 units. Based on Slovin's formula, the sample size used as respondents in this study amounted to 283 SMEs. Data analysis was performed using descriptive analysis and Partial Least Square (PLS-SEM).

The study highlights the significant impact of perceived usefulness, perceived ease of access, perceived enjoyment, perceived reference group, and efficacy for success on the intention to digitalize access among SMEs. It further emphasizes that perceived usefulness, perceived ease of access, efficacy for success, and intention to digitalization access significantly enhance the performance of digitalization, while perceived enjoyment and perceived reference group show no direct influence on performance. These findings underscore the critical role of intention as a mediator in driving digitalization performance.

Keywords : perceived usefulness, perceived ease of access, perceived ease of access, efficacy for success, intention to digitalization access dan performance of digitalization access

INTRODUCTION

The digitalization progress among Small and Medium-sized Enterprises (SMEs) in Barito Selatan Regency transcends mere technological adoption; it represents a complex transformational journey integrating social, psychological, and structural factors. In this context, perceived usefulness plays a pivotal role, as SME actors who recognize that digital technology can enhance operational efficiency, broaden market reach, and improve service quality are significantly more inclined to adopt these innovations. Rahim & Wong (2020) asserted in their

study that perceived usefulness is not only a cognitive factor in technology adoption but also influences emotional decisions within dynamic business environments.

However, technology adoption is not solely about pragmatic benefits but also concerns the perception of accessibility, or perceived ease of access. Given that Barito Selatan is a region confronting infrastructural limitations, ease of access is not merely a technical issue but a socio-structural challenge. According to Huang et al. (2021), the perception of ease of technology access is significantly shaped by collective experience, technological literacy, and community support. In the Barito Selatan context, sub-optimal technological infrastructure is a primary constraint. Nevertheless, this perception can be positively altered through inclusive educational approaches and community-based training, as proposed by Wahyuni (2022), who found that locally-based training can boost SME actors' confidence in utilizing technology.

Furthermore, perceived enjoyment, as an emotional dimension, is crucial in driving technology adoption. This aligns with the findings of Wijaya (2021), which indicated that intrinsic satisfaction aspects can influence the sustainability of technology adoption, particularly in micro-economic contexts. For SMEs in Barito Selatan, enjoying the process of learning new technology and observing positive results from its use can serve as a major intrinsic motivator for continuous digital innovation adoption.

Key factors such as perceived usefulness, perceived ease of access, perceived enjoyment, perceived reference group, and efficacy for success influence technology adoption. This study extends the established Technology Acceptance Model (TAM) by specifically integrating Perceived Reference Group and Efficacy for Success within the unique context of Barito Selatan's SMEs, a developing region. The inclusion of Perceived Reference Group is justified because in developing areas, social and community influence is paramount; SME actors rely heavily on the endorsement and adoption success of their peers or influential groups to navigate technological uncertainty, making the social environment a critical determinant of their intention and behavior. Likewise, Efficacy for Success is vital because structural constraints like limited infrastructure and low digital literacy (as experienced in Barito Selatan) demand a greater level of self-assurance in a person's ability to use the technology despite the challenges, positioning self-efficacy as a necessary precondition for digital access performance.

Digitalization is thus viewed not just as a technical step but as a socio-economic process bridging local and global dynamics. Although the intent to adopt technology is often high among SME actors, actual performance is frequently hindered by external factors, including inadequate infrastructure, insufficient training, and a lack of supportive policies. This underscores the necessity for holistic, community-based interventions to strengthen technology access intention and enhance the digital performance of SMEs.

From a theoretical perspective, this issue provides a significant contribution to the literature on technology management and the digital economy. Variables such as perceived usefulness, ease of access, and efficacy for success are not only pertinent to technology studies but also have broader implications for organizational behavior and public policy. Specifically, the integration of these five psychological factors—a combination rarely found in a single research model —with intention as a mediator provides a novel, comprehensive framework to explain

digitalization performance in the context of Indonesian SMEs . Practically, this research reinforces the need for policies that promote digital inclusion, such as subsidized technological infrastructure in remote areas or locally-tailored training programs. The success of SME digitalization in Barito Selatan is highly dependent on the local context, which includes factors like limited infrastructure, low digital literacy levels, and a lack of adequate policy support. This condition illustrates the structural challenges that frequently impede technological transformation in many developing regions. As explained by Akbar et al. (2021), insufficient infrastructure, particularly regarding affordable internet access and digital devices, can significantly slow the technology adoption process. In this context, SMEs in Barito Selatan must confront the reality that while technology offers vast potential for business improvement, limitations in accessing that technology can be a significant barrier.

In 2018, the SME sector successfully absorbed over 5.8 million workers, and despite data fluctuations, the number of workers absorbed by this sector continued to rise in the following year, reaching approximately 5.9 million in 2019. Compared to the large-enterprise sector, which only absorbed about 3.6 million workers in 2018 and increased to 3.8 million in 2019, SMEs demonstrated remarkable consistency in maintaining economic stability, especially in job creation. In terms of business units, Indonesia recorded over 798,000 small business units and 65,465 medium business units in 2019, a figure reflecting the sector's resilience amid economic uncertainty. Referencing data from the Ministry of Cooperatives and SMEs, despite the consistent growth of Indonesian SMEs, the main challenges remain limited access to technology and low digital literacy levels in many areas, particularly in regions like Barito Selatan. In this regard, digitalization is not merely a matter of technology adoption but also encompasses a shift in mindset and a management style more open to innovation. SMEs in Barito Selatan Regency are a sector receiving special attention because they are not only a vital source for job creation and income but also contribute significantly to poverty reduction and influence the growth of the Regional Gross Domestic Product (RGDP) of Barito Selatan Regency. Based on data processed from BPS (Statistics Indonesia), the number of companies classified as Small and Medium Industries in Barito Selatan Regency has continuously increased over the last 10 years, with a corresponding rise in labor absorption.

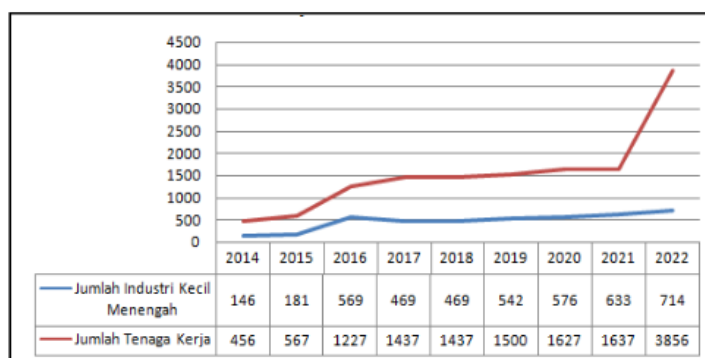


Figure 1.1 Development of SMEs in South Barito Regency

Figure 1.1 delineates a discernible and significant upward trend in the number of small and medium industries (SMIs) and the corresponding workforce

size in Barito Selatan Regency spanning the period from 2014 to 2022. The presented graph illustrates a markedly accelerated rate of growth, particularly evident in the years 2021 and 2022, during which the workforce size experienced a substantial increase. While both categories exhibited growth, the expansion of the workforce generally surpassed that of the number of SMIs, a divergence which is particularly pronounced in the 2022 data. This pattern reflects the underlying dynamics of regional economic growth, where the concurrent increase in the number of industries and the workforce signifies increasingly productive and expanding economic activity.

However, such rapid growth inherently introduces challenges, including, but not limited to, ensuring workforce quality, maintaining environmental sustainability, and mitigating potential social inequality. Conversely, this situation also presents considerable opportunities for enhancing community welfare and strengthening the regional economy. Based on the aforementioned explanation, the core phenomena constituting the research problem in this study can be succinctly summarized as follows: This research focuses on the digital transformation of Small and Medium Enterprises (SMEs) in Barito Selatan Regency, reflecting the dynamics of technology integration within a local context marked by various social, structural, and psychological challenges.

The primary issue encountered is the low level of digitalization among SMEs, which is attributed to business actors' perceptions regarding the benefits of technology, ease of access, and the motivation to utilize it. In this context, perceived usefulness, perceived ease of access, perceived enjoyment, perceived reference group, and efficacy for success could be key constructs in explaining technology adoption. This phenomenon is further substantiated by data from the Central Bureau of Statistics (BPS), which indicates that despite a continuous increase in the number of SMEs and the workforce, the level of digital literacy and technological access remains a significant constraint.

Digitalization in Barito Selatan Regency is not merely viewed as a technical step but as a social and economic process that aims to foster an inclusive ecosystem. The objective of digitalization extends beyond enhancing operational efficiency; it also seeks to bridge the gap between the local and global economies. Given the existing limitations in technological infrastructure and educational attainment, SME actors face considerable challenges in integrating modern technologies into their businesses. This underscores the critical importance of a holistic and community-based approach in supporting technology

Another significant issue is the gap between intention and the actual performance of digitalization. Although a segment of SME actors demonstrates a high intention to adopt technology, the realization of digitalization performance is often impeded by external factors such as the availability of infrastructure, training, and policy support. This highlights the necessity for intervention programs specifically designed to strengthen technological access, thereby facilitating an improvement in digitalization performance.

LITERATURE REVIEW

The Technology Acceptance Model (TAM) is a widely utilized framework designed to explain and predict user acceptance and adoption of technology. TAM was originally developed in 1986 by Fred Davis in his doctoral thesis titled, "A

Technology Acceptance Model for Empirically Testing New End-User Information Systems.” Initially, the model was formulated to elucidate how users embrace new information technology, such as management information systems or software. However, concomitant with technological advancements, TAM's application has broadened to encompass various technological contexts, including mobile technology, social media, and the Internet of Things (IoT).

Since its introduction by Fred Davis in 1986, TAM has continuously undergone refinement and expansion. TAM is critical as it enables organizations to ascertain the reasons behind user acceptance or rejection of a specific technology. By comprehending the factors influencing user adoption, organizations can develop superior technologies and ensure optimal user uptake. Within the TAM framework, these influential factors typically include perceived usefulness, perceived ease of use, perceived enjoyment, perceived reference group, efficacy for success, and intention to digitalization access. A clear understanding of these determinants allows organizations to better design technology and assure its positive reception by end-users.

Bibliometric analysis, based on prior research relevant to the current study, can be performed, the results of which are presented in Figure 1.2. This figure illustrates the primary variables frequently discussed, which encompass perceived usefulness, perceived ease of access, perceived enjoyment, intention to digitalization access, and performance of digitalization access. These variables are adapted from established theoretical models like TAM and the Unified Theory of Acceptance and Use of Technology (UTAUT) to understand the adoption of digital technology by Small and Medium Enterprises (SMEs).

The bibliometric analysis figure also reveals a thematic trend focusing on enhancing SME performance through digitalization, underscoring the vital importance of digital transformation in traditional sectors, as discussed by Bouwman et al. (2019). Furthermore, psychological influences, such as the perception of technological benefits and ease of use, constitute a central focus in motivating digital technology adoption, consistent with findings from studies such as Holdack et al. (2022).

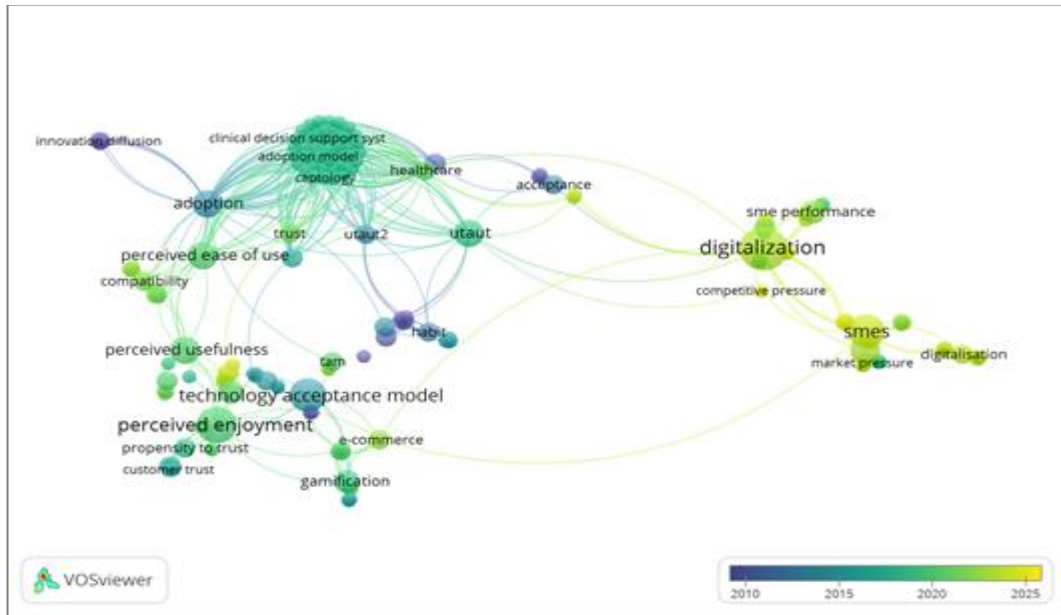


Figure 1.2 Bibliometric Analysis with VOSviewer

The bibliometric analysis conducted using VOSviewer illustrates a research landscape focused on digitalization, particularly within the context of technology adoption and Small and Medium-sized Enterprises (SMEs). Topics such as TAM (Technology Acceptance Model), perceived usefulness, perceived ease of use, and perceived enjoyment are observed to form a closely interconnected central cluster, reflecting the substantial influence of technology adoption theories in digitalization studies. Meanwhile, keywords like digitalization and SMEs performance form a distinct cluster, emphasizing the implications of digital transformation on business performance within the competitive environment of SMEs.

This current research makes a significant contribution by addressing a gap in the literature concerning SME digitalization, offering several key novelties. The first novelty lies in providing a fresh understanding of the psychological factors influencing SMEs' digital access performance by positioning intention to digitalization access as a mediating variable. The second novelty is the integration of five psychological factors, which has not been previously found within a single research model. Most prior studies have only highlighted two or three variables, such as perceived usefulness and perceived ease of use, to explain technology adoption (Hsu & Chiu, 2004; Gupta et al., 2024). The third novelty is the research's contribution within the specific context of SMEs in South Barito Regency, Indonesia, which possesses unique characteristics compared to studies at regional or global levels. The fourth novelty offers a new perspective by emphasizing the role of perceived reference group, a factor rarely associated with the digitalization process in the SME sector.

The urgency for this research stems from the necessity to support SMEs in South Barito Regency in navigating the increasingly competitive era of digitalization. SMEs are the backbone of the Indonesian economy, contributing significantly to the GDP and job creation. However, data indicates that the majority of local SMEs still rely on traditional business models and have not fully utilized digital technology. With increasing global pressure for technology adoption, the lagging digitalization among SMEs could widen the economic disparity, both

locally and nationally. Therefore, understanding factors such as perceived usefulness and efficacy for success that influence digitalization intention and performance is a crucial initial step in designing effective interventions. Consequently, this research holds significant theoretical and practical relevance in encouraging SMEs to thrive in the digital era.

RESEARCH METHOD

This research employs a quantitative approach with an explanatory research design, which aims to test hypotheses and determine the relationships between variables (Sekaran & Bougie, 2011). Quantitative research represents a more advanced stage following initial observation. The first step involves establishing a set of classification schemes, followed by the researcher measuring the magnitude or distribution of these characteristics among members of a specific group (Sugiyono, 2017). The quantitative approach is adopted because the data analysis in this study utilizes statistical analysis. The explanatory design is intended to explain the generalization of a sample to the population, or to elucidate the relationships, differences, or influence of a variable based on the research hypotheses. Furthermore, the explanatory design can be utilized to develop and refine existing theories and can even be used to weaken or refute them (Mulyadi, 2011). The explanatory research type is also employed to define and narrow down research problems to ensure they are applicable and researchable (Greener, 2008; Zikmund, et al., 2012). Data collection for this study was conducted using a survey, gathered from respondents via questionnaires administered through a hybrid online-offline method. The data were obtained from a sample representing a specific population (Hermawan & Amirullah, 2021). The population for this study comprises the 965 Small and Medium Enterprises (SMEs) registered with the Central Kalimantan Central Statistics Agency (BPS). A margin of error of 5% is applied, and the resulting calculation will be rounded for suitability. The calculation for determining the research sample is as follows:

$$n = \frac{N}{1 + N(d)^2} = \frac{965}{1 + 965(0,05)^2} = 282,78 \approx 283$$

Based on the preceding calculation, the final sample size for this study was adjusted to 283 Small and Medium Enterprises (SMEs) from the Barito Selatan Regency in Central Kalimantan. This adjustment was made to facilitate data processing and ensure superior testing results. The sampling technique employed was random sampling, with the sampling frame comprising SME actors in the Barito Selatan Regency, Central Kalimantan, who are currently accessing or have previously accessed technology in their SME operations. The independent variables (X) in this study are perceived usefulness, perceived ease of access, perceived enjoyment, perceived reference group, and efficacy for success. The dependent variable (Y) is the performance of digitalization access among SMEs, and the mediating variable (Z) is intention to digitalization access.

Data analysis is the systematic process of organizing and interpreting data to generate information that can be utilized for decision-making. The goal of data analysis is to understand patterns, relationships, and trends within the collected data, as well as to explain significant findings to address research questions or test formulated hypotheses (Sekaran & Bougie, 2020:119). This research employed three primary data analysis techniques: validity and reliability testing, descriptive

analysis, and Structural Equation Modeling with a Partial Least Square approach (PLS-SEM). The systematic evaluation of the PLS-SEM results was conducted in two stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model).

RESULT AND DISCUSSION

The results of the estimated coefficients for the direct, indirect, and total effects within the PLS-SEM model, derived using the SmartPLS v.4 software with the bootstrapping approach, are presented in Figure 3.1.

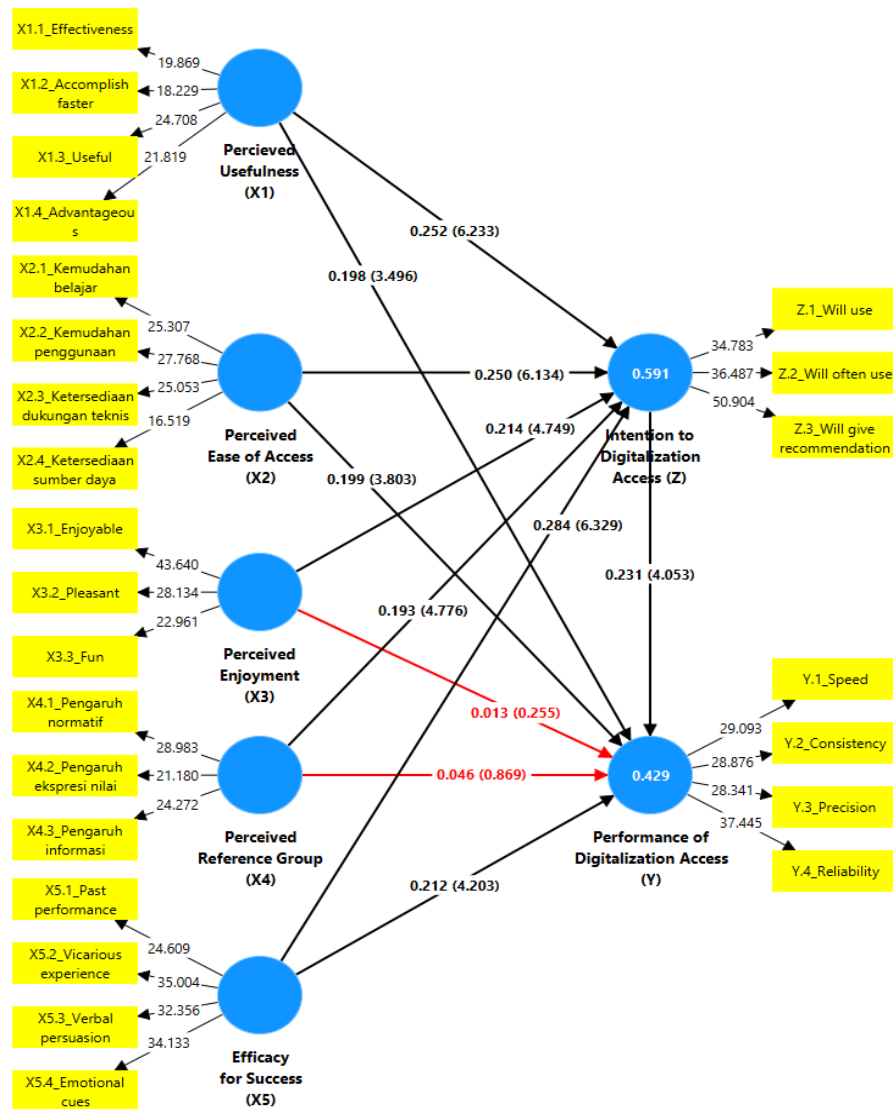


Figure 3.1 Hasil Estimasi PLS Bootstrapping

Direct Effect Analysis

Tabel 3.1 Significance of Direct Influence

Direct Path of Influence	Coeff.	T-Stat	P-Values	Description
<i>Perceived Usefulness (X1) → Intention to Digitalization Access (Z)</i>	0,252	6,233	0,000	Significant
<i>Perceived Ease of Access (X2) → Intention to Digitalization Access (Z)</i>	0,250	6,134	0,000	Significant
<i>Perceived Enjoyment (X3) → Intention to Digitalization Access (Z)</i>	0,214	4,749	0,000	Significant
<i>Perceived Reference Group (X4) → Intention to Digitalization Access (Z)</i>	0,193	4,776	0,000	Significant
<i>Efficacy for Success (X5) → Intention to Digitalization Access (Z)</i>	0,284	6,329	0,000	Significant
<i>Perceived Usefulness (X1) → Performance of Digitalization Access (Y)</i>	0,198	3,496	0,000	Significant
<i>Perceived Ease of Access (X2) → Performance of Digitalization Access (Y)</i>	0,199	3,803	0,000	Significant
<i>Perceived Enjoyment (X3) → Performance of Digitalization Access (Y)</i>	0,013	0,255	0,799	Not Significant
<i>Perceived Reference Group (X4) → Performance of Digitalization Access (Y)</i>	0,046	0,869	0,385	Not Significant
<i>Efficacy for Success (X5) → Performance of Digitalization Access (Y)</i>	0,212	4,203	0,000	Significant
<i>Intention to Digitalization Access (Z) → Performance of Digitalization Access (Y)</i>	0,231	4,053	0,000	Significant

Indirect Impact Analysis

Tabel 3.2 Significance of Indirect Influence

No	Indirect Effect	Coeff.	T-Stat	P-Values	Status
1	X1 → Z → Y	0,058	3,549	0,000	Partially mediation
2	X2 → Z → Y	0,058	3,317	0,001	Partially mediation
3	X3 → Z → Y	0,050	3,028	0,002	Fully mediation
4	X4 → Z → Y	0,045	2,869	0,004	Fully mediation
5	X5 → Z → Y	0,066	3,307	0,001	Partially mediation

Keterangan:
 X1: *Perceived Usefulness* X5: *Efficacy for Success*
 X2: *Perceived Ease of Access* Z: *Intention to Digitalization Access*
 X3: *Perceived Enjoyment* Y: *Performance of Digitalization Access*
 X4: *Perceived Reference Group*

Analisa Pengaruh Total

Table 3.3 Significance of Total Influence

No	Total effect terhadap Performance of Digitalization Access (Y)	Analysis Results		
		Total Effect	T-stat	P-value
1	Perceived Usefulness (X1)	0,256	4,722	0,000
2	Perceived Ease of Access (X2)	0,256	5,118	0,000
3	Perceived Enjoyment (X3)	0,063	1,198	0,231
4	Perceived Reference Group (X4)	0,090	1,736	0,083
5	Efficacy for Success (X5)	0,278	6,255	0,000
6	Intention to Digitalization Access (Z)	0,231	4,053	0,000

CONCLUSION

Based on the hypothesis testing and comprehensive analysis, the study concludes that Perceived Usefulness, Perceived Ease of Access, Perceived Enjoyment, Perceived Reference Group, and Efficacy for Success all significantly influence the Intention to Digitalization Access among MSME actors in Barito Selatan Regency. Furthermore, the findings indicate that Perceived Usefulness, Perceived Ease of Access, and Efficacy for Success also significantly influence the Performance of Digitalization Access, and this performance is also significantly driven by the Intention to Digitalization Access. However, it is concluded that Perceived Enjoyment and Perceived Reference Group do not have a significant direct influence on the actual Performance of Digitalization Access in this context. Consequently, policy recommendations must be targeted: interventions aimed at improving actual performance should focus on functional training that enhances perceived usefulness and efficacy for success, as these factors have a significant direct impact on performance. Conversely, initiatives designed to boost initial adoption and intention—the crucial first step—should leverage community and peer-based programs to capitalize on the influential role of the perceived reference group, thereby fostering a positive social environment for digitalization.

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