

## **Social Digitalsociopreneurship: Enhancement of Kartini's (Housewife) Role Using the Concept of Acceptance of Technology Innovation in Indonesia**

Amelia Amelia\*

Universitas Pelita Harapan, Surabaya Campus

Ronald Ronald

Universitas Pelita Harapan, Surabaya Campus

Hadi Sucipto

STIE PGRI Dewantara Jombang

— *Review of* —  
**Integrative  
Business &  
Economics**  
— *Research* —

### **ABSTRACT**

Sociopreneurs, using a local values approach is expected to encourage RT to take risks for better family life by involving the underprivileged and marginalized. “Another Way Towards Independent and Prosperous” (Jalin Matra) is a focus of the Government East Java as a form of support for Sociopreneur in 2014 within a poverty reduction agenda. Therefore, housewives need to know the use of online media to market their products. This research investigates the effect of brand offering, internet shopping experience, word of mouth, brand familiarity, and brand evaluation on brand preference so that appropriate advice can be given regarding the appropriate use of online media for the products offered. The sample includes 100 respondents. In this study, six hypotheses are accepted, and one hypothesis is rejected. This study contributes to expand the theory of Acceptance of Technology Innovation, which is one of the most important parts of marketing theory. Moreover, it provides managerial implications for small and medium enterprises to survive and grow in this disruptive era of technology.

Keywords: Extension Brand, Online Brand, Brand Evaluation, Brand Preference.

### **1. INTRODUCTION**

Women, especially in Indonesia, are still very marginalized. Raden Ajeng Kartini is a name with a long story that elevates the dignity of women in Indonesia. Kartini never carried a gun. However, Kartini gave a precious legacy for women to date, namely a form of self-consciousness (self-awareness) regarding the marginalization of women's existence. Especially for women, modern society sees outer appearance as the most valuable asset that everyone must have nowadays (Amelia and Ronald, 2020).

The retail industry is one of the most developed sectors in Indonesia. The participants in the retail industry are also developed from the inside and outside the country (Amelia and Ronald, 2017). This development highly supports the current technological improvement that must be able to increase human dignity and fairness for both women and men. However, what is often problematic is the many injustices in addressing gender differences between men and women (gender inequalities). The injustice that occurred made all parties, including the researchers, able to provide understanding and empowerment to women, especially housewives. They should not bury their dreams to be able to participate fairly in the welfare of their families. The problems are often from the woman herself (Fakih, 2008). Therefore, an approach to local values is essential so that housewives do not feel guilty about getting out of

the common habit of housewives in general, namely by participating in the Sociopreneur program "Blessed by Being a Blessing to Fellow Housewives."

Sociopreneurs using a local values approach is expected to encourage women to take risks for better family life by involving the underprivileged and marginalized. Another Way Towards Independent and Prosperous (Jalin Matra) is one of the focuses of the Government East Java as a form of support for Sociopreneur by the Governor of East Java in 2014 with a poverty reduction agenda. Moreover, reinforced by information technology, it makes Sociopreneurs better without the need for women to leave their role at home. Digital Sociopreneur does not mean replacing the local cultural values but expanding these values so that they can face the challenges of millennials.

One of the sociopreneurs actively conduct entrepreneurial activities and sells their products is the Mompreneur Hore Jombang community. The Mompreneur Hore Jombang community itself is a community consisting of entrepreneurial women, housewives, and career women. Women's empowerment in the Mompreneur Hore Jombang community aims to develop the extraordinary potential of women without having to interfere with their primary obligations as housewives. Members of the Mompreneur Hore Jombang community feel that sales obtained through physical or offline transactions earns a lot of profit. However, in the midst of the COVID-19 pandemic, more and more people and business people are starting to switch trade from the offline market to the online market.

This research is intended to provide in-depth study regarding the use of information technology in a business. The use of technology in a business carried out by Mompreneur Hore Jombang can improve market share expansion and survivability amidst intense business competition. This research is also intended to encourage members of the Mompreneur Hore Jombang community to continue learning and following the development of existing technology to reach a wider market share than before.

## **2. LITERATURE REVIEW AND HYPOTHESES**

### ***2.1 Acceptance of Technology Innovation***

The acceptance of technology innovation is a combination of the technology acceptance model (Davis, 1989) and the innovation diffusion (Rogers, 1995). Davis (1989) describes the measurement of technology use in daily life with the TAM model (Technology Acceptance Model). The TAM model further describes information technologies/systems developed by businesses to explain how users/consumers understand and use technology (Davis, 1989). Variables in the TAM model recognizes the usefulness and ease of use when using attitudes and behavioral intent as intervention variables that affect actual use (Davis, 1989). Variables in the TAM model has perceived usefulness and perceived ease of use influencing actual usage and are variables mediated by attitude and behavioral intention (Davis, 1989).

### ***2.2 Perceived Usefulness***

TAM proposes two measurable variables for technology acceptance: perceived usefulness (Jayasingh and Eze, 2009). Davis (1989) defines perceived *usefulness* as the extent to which a person believes that the use of a particular system will improve his performance. This definition comes from the definition of the word useful, which means capable of being used profitably (Davis, 1989). According to Guriting and Ndubisi (2006), perceived usefulness is closely related to productivity. This shows that using computers at work will increase user productivity, improve performance, increase work effectiveness, and be useful. Koenig-Lewis et al., (2010) also stated that perceived usefulness refers to the degree to which using a particular product will increase the user's ability to achieve the desired goal. From these statements, we can make the hypothesis that:

***H<sub>1</sub>: Perceived Usefulness has a positive significant effect on Perceived Value***

***H<sub>4</sub>: Perceived Usefulness has a positive significant effect on Actual Usage***

### ***2.3 Perceived Ease of Use***

Another measurable variable proposed by TAM for technology acceptance is perceived ease of use (Jayasingh and Eze, 2009). According to Davis (1989), perceived ease of use is the degree to which a person believes that using a particular system will require no effort. Lin (2007) states that perceived ease of use indicates the degree to which a website is considered easy to understand, learn or operate. Meanwhile, according to Ndubisi and Jantan (2003), perceived ease of use is related to the individual's assessment of the efforts involved in using technology. Based on the TAM theory, Cheng et al., (2011) stated that perceived ease of use is the extent to which prospective adopters expect the new technology to be adopted to be free from the effort concerning transfer and utilization. From these statements, we can conclude hypotheses as follows:

***H<sub>2</sub>: Perceived Ease of Use has a positive significant effect on Perceived Value***

***H<sub>5</sub>: Perceived Ease of Use has a positive significant effect on Actual Usage***

### ***2.4 Compatibility***

Compatibility is one of the attributes in the Diffusion of Innovation that can be used to measure the behavior of using technology or information systems of service provider products (Rogers, 1995; Tornatzky and Klein, 1982; Davis, 1989). According to Hernandez and Mazzon (2007), compatibility is the extent to which an innovation is perceived to align with the values, needs, and experiences of potential adopters. Rogers (1962) in Puschel et al., (2010) defines *compatibility* as the extent to which an innovation is considered consistent with values, past experiences, and individual needs. Chen et al., (2002) in Koenig-Lewis et al., (2010) also stated another definition, namely compatibility is an essential aspect of innovation which can be defined as the extent to which a new service is consistent with existing values, beliefs, and experiences. -Previous experience, user habits. Thus, the following hypothesis is proposed:

***H<sub>3</sub>: Compatibility has a positive significant effect on Perceived Value***

***H<sub>6</sub>: Compatibility has a positive significant effect on Actual Usage***

### ***2.5 Perceived Value***

Based on the research of Sweeney and Soutar (2001), there are four dimensions of perceived value that can be used as measurement of this variable: emotional value, social value, price value, and quality value. According to Sweeney and Soutar (2001), emotional value is the utility that comes from the feelings or affections of the product. In addition, social value (improvement of self-concept in the social sphere) is the benefit that comes from the product's ability to improve self-concept in a social environment. The price value is defined as the benefits derived from the product in the perceived short-term use and costs in the long term. Furthermore, Sweeney and Soutar (2001) define quality value as the benefits derived from the product's perceived quality and expected performance.

Meanwhile, according to Oliver and DeSarbo (1988), perceived value is considered as the ratio of consumer expenditure and income to the expenditure and income of the company/service provider. According to Yang and Peterson (2004), perceived value is a comparison between the usefulness obtained from the provider and the costs that the consumer must sacrifice. In essence, perceived value is a variable that indicates the net usefulness that comes from the provider. Thus, the following hypothesis is proposed:

***H<sub>7</sub>: Perceived Value has a positive significant effect on Actual Usage***

### ***2.6 Actual Usage***

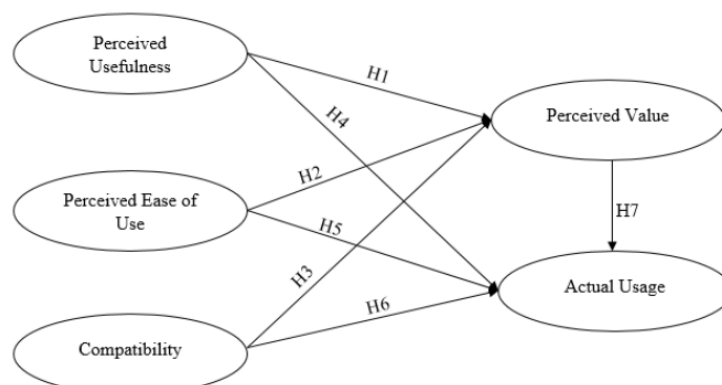
According to Premkumar and Bhattacharjee (2008), information technology (IT usage) has been the main focus of information systems research for over two decades. IT has been proven to be a significant driver of organizational performance. Ndubisi and Jantan (2003) state that usage of information systems (IS) is a measure of IS success that is often suggested and is the main dependent variable. Wang and Liao (2008) in Sambasivan et al., (2010) also state that system usage continues to be used as an IS success variable in several empirical studies and continues to be developed and tested by researchers.

The actual usage expresses the use of information technology (IT usage) in this study differs from definition in the TAM theory. There are different definitions of actual usage. According to Moon and Kim (2001), actual usage is the frequency and volume of usage reported by users themselves. While Serenko (2008) defines *actual usage* as the extent to which an individual employs an interface agent in Serenko (2008) makes another definition of actual usage, namely, actual usage shows the actual level of agent use given that the use of this system is voluntary.

### 3. RESEARCH ISSUE AND METHODOLOGY

#### 3.1 Research Issue

This research is causal as it is based on developing previous research models to test and answer existing problems. The research method used is a qualitative method with an instrumental case with the use of FGD and interviews as well as quantitative methods because this study uses data obtained from questionnaires that will be distributed to the Mom Preneur Hore (MPH) community. Quantitative methods are used because the analysis results can be obtained accurately following the rules, measuring between two or more variables, and simplifying the reality of complex and complex problems from a model (Syamrilaode, 2011). The method used in this study will refer to references that can carry out simultaneous analysis processes related to the research model, namely quantitative methods using SPSS software version 22.0. The population used in this study is the Community Mom Preneur Hurray (MPH). There are two types of research carried out, namely qualitative research using (Miles and Huberman, 1984), namely (1) data reduction, (2) data use, and (3) explanation of data results. The second is quantitative research. The sampling technique used in this study is probability sampling as the population under study can be identified. The technique that will be used to carry out this research is the saturated sample. Respondents in this study were 52 housewives, with around 10% with established businesses such as Alfrida's Cakes, Milk Tofu, Spice Tea, Gymnastics Services, and Deny Craft. While 70 percent are still in the experimental stage, and 20% still do not dare to try (interview with MPH chairman, Bu Chusnul, 2021). The research model used in this study is:



**Figure 1. Research Model**  
Source: Analysis, 2022

## 4. FINDING AND DISCUSSION

### 4.1. Findings

This study used Multiple Regression using SPSS version 22.0 in testing the variables. The statistical analysis tool used to answer the problem formulation of this research is SPSS.

#### 4.1.1. Validity Test Result, Mean and Standard Deviation

Based on the test of the data validity from Table 4.1, it is proven that all indicators used to estimate each variable are valid since the value of the factor loading for every question is more than 0.197 (critical r). The data that was used in this validity test is from 100 respondents in Jombang.

**Table 4.1 Validity Test**

Indicator		Indicator		Indicator		Indicator		Indicator	
PU		PE		CO		PV		AU	
PU1	.422	PE1	.219	CO1	.561	PV1	.700	AU1	.897
PU2	.445	PE2	.452	CO2	.645	PV2	.710	AU2	.635
PU3	.488	PE3	.408	CO3	.424	PV3	.702	AU3	.897
						PV4	.651		

Source: own calculation, 2022

#### 4.1.2 Reliability Test

The results of the reliability test are as follows:

**Table 4.2 Reliability Test**

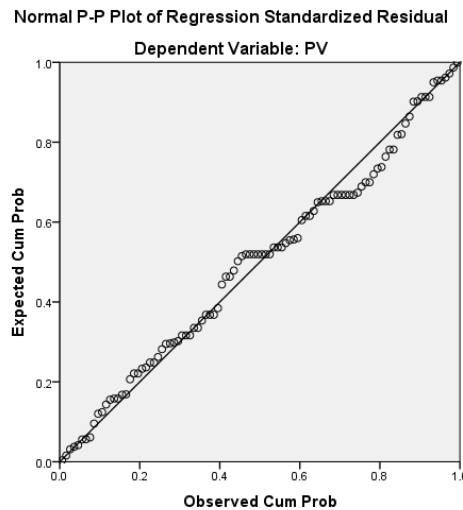
Variable	Cronbach's Alpha
PU	.642
PE	.555
CO	.720
PV	.851
AU	.903

Source: own calculation, 2022

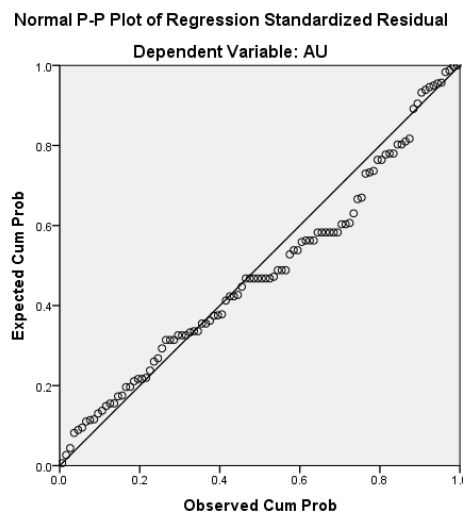
From table 4.2, it is proven that all the regressions have the Cronbach Alpha value that is higher than 0.5. Therefore, it can be concluded that the statements that develop the variables are consistent/reliable and can be used for further analysis. The data that was used in this reliability test is from 100 respondents in Jombang.

#### 4.1.3 Normality Test

The results below show the p-plot of the normality test. Based on Figures 2 and 3, it can be seen that the variable has a normal distribution. This can be shown by the data, which is not far from the diagonal line. The data that was used in this normality test is from 100 respondents in Jombang.



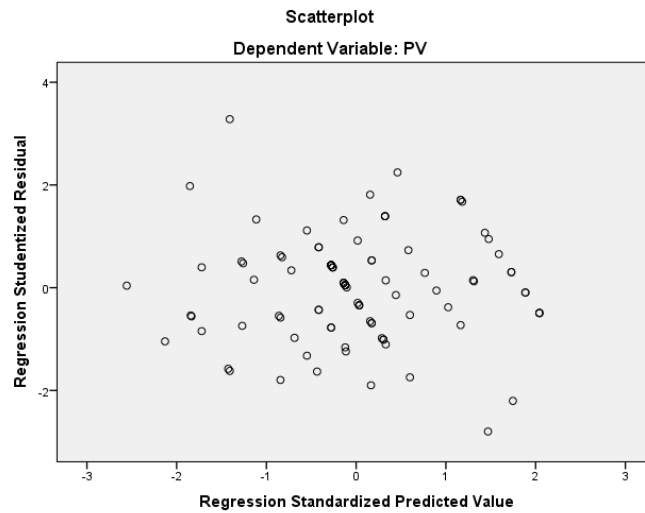
**Figure 2 P-Plot for Perceived Value Normality Test**  
 Source: own calculation, 2022



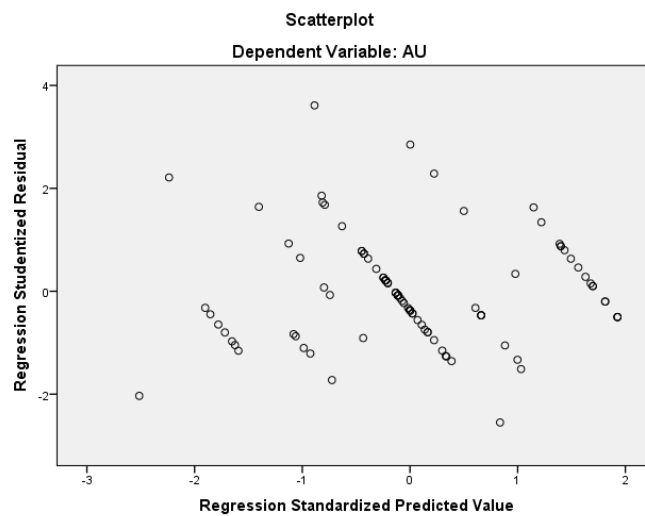
**Figure 3 P-Plot for Actual Usage Normality Test**  
 Source: own calculation, 2022

**4.1.4 Heteroskedasticity Test**

The results below show the scatterplot of the heteroskedasticity test. Based on figures 4 and 5, it can be seen that the results of the analysis of the heteroskedasticity test can be seen in the graph where the basis of the analysis is if there is no clear pattern, and the points spread above and below number 0 on the Y axis, it can be concluded that there is no heteroskedasticity. The data that was used in this heteroskedasticity test is from 100 respondents in Jombang.



**Figure 4 Scatterplot for Perceived Value heteroskedasticity test**  
 Source: own calculation, 2022



**Figure 5 Scatterplot for Actual Usage heteroskedasticity test**  
 Source: own calculation, 2022

**4.1.5 Multicollinearity Test**

From Table 4.3, it can be seen that there is no correlation among the independent variable since the tolerance value is higher than 0.1 and the VIF value is less than 10. The data that was used in this multicollinearity test is from 100 respondents in Jombang.

**Table 4.3 Multicollinearity Test**

Regression	Tolerance	VIF
PU → PV	.453	2.209
PE → PV	.425	2.353
CO → PV	.335	2.984
PU → AU	.398	2.512
PE → AU	.390	2.631
CO → AU	.176	5.696
PV → AU	.137	7.274

**Source: own calculation, 2022**

#### 4.1.6 Results of Coefficient Determination

From Table 4.4, coefficient determinant/R-square (R<sup>2</sup>) for model 1 generated a value as high as 0.858, which means that the variations of the variable of perceived usefulness, perceived ease of use, and compatibility can explain the variation of the variable of perceived value by 85.8%. In comparison, the rest, 14.2%, is explained by other variables beyond the model, which are not yet observed. Furthermore, coefficient determinant/R-square (R<sup>2</sup>) for model 2 generated a value as high as 0.865, which means that the variations of the variable of perceived usefulness, perceived ease of use, compatibility, and perceived value can explain the variation of the variable of actual usage by 86.5%. In comparison, the rest, 13.5%, is explained by other variables beyond the model, which are not yet observed. The data used in this validity test is from 100 respondents in Jombang.

**Table 4.4 Coefficient Determination**

	<i>R</i>	<i>R square</i>	<i>Adjusted R Square</i>	<i>Standard error of the estimate</i>
<i>Model 1 R Square = 0.858</i>	0.929	0.863	0.858	0.207
<i>Model 2 R Square = 0.865</i>	0.933	0.870	0.865	0.209

Source: own calculation, 2022

#### 4.1.7 Results of Multiple Regression

From Table 4.5, the regression equation can be written as follows:

Model 1:

$$PV = b_1.PU + b_2.PE + b_3.CO$$

$$PV = 0.204.PU + 0.195.PE + 0.611.CO$$

Model 2:

$$AU = b_4.PU + b_5.PE + b_6.CO + b_7.PV$$

$$AU = 0.030.PU + 0.144.PE + 0.398.CO + 0.414.PV$$

**Table 4.5 Multiple Regression**

<b>Regression</b>	<b>Standardized Coefficients Beta</b>
PU → PV	0.204
PE → PV	0.195
CO → PV	0.611
PU → AU	0.030
PE → AU	0.144
CO → AU	0.398
PV → AU	0.414

Source: own calculation, 2022

Based on Table 4.5, all the independent variables have a positive influence the dependent variable. Compatibility has the greatest regression coefficient compared to other variables influencing perceived value, which is 0.611. Meanwhile, perceived ease of use, giving the slightest influence on perceived value, is 0.195. Perceived value has the greatest regression coefficient over all variables and influences actual usage, that is 0.414. Perceived usefulness has the smallest influence on actual usage. It is because perceived usefulness has the lowest regression coefficient compared to perceived ease of use, compatibility, and perceived value,



equal to 0.030. The data used in this multiple regression test is from 100 respondents in Jombang.

#### 4.1.8 *F*-Test

The data used in this *F*-test is for hypothesis testing from 100 respondents in Jombang. Based on the SPSS calculation, the significance of the *F*-test value in model 1 is 0.000. This means  $H_0$  is rejected, so it can be concluded that perceived usefulness, perceived ease of use, and compatibility influence perceived value. This means that the hypothesis that perceived usefulness, perceived ease of use, and compatibility influence perceived value is accepted. The result also shows that the significance of the *F*-test value in model 2 is 0.000. That means the  $H_0$  is rejected, and perceived usefulness, perceived ease of use, compatibility, and perceived value jointly influence actual usage.

#### 4.1.9 *T*-Test

The *T*-test was used to determine whether the independent variables of perceived usefulness, perceived ease of use, compatibility, and perceived value partially (independently) have a significant influence on actual usage. If the *T*-test value is below 0.05, it can be stated that the independent variable significantly influences the variable. The data used for this *T*-test is for hypothesis testing from 100 respondents in Jombang.

From Table 4.6, it can be explained that the variables of perceived usefulness, perceived ease of use, and compatibility have a positive and significant influence on perceived value. The result in Table 4.6 also shows that perceived ease of use, compatibility, and perceived value has a positive and significant influence on actual usage. Meanwhile, perceived usefulness has a positive but insignificant influence on actual usage. This means that out of 7 hypotheses, six hypotheses were accepted, and one hypothesis that is rejected.

**Table 4.6 Result of *T*-Test**

Regression	Sig.	Note
PU → PV	0.000	Significant
PE → PV	0.001	Significant
CO → PV	0.000	Significant
PU → AU	0.607	Insignificant
PE → AU	0.019	Significant
CO → AU	0.000	Significant
PV → AU	0.000	Significant

**Source: own calculation, 2022**

## 4.2 Discussion

The result of this study shows that the following variables, Perceived Usefulness, Perceived Ease of Use, and Compatibility have a positive and significant effect on Perceived Value. Perceived Ease of Use, Compatibility, and Perceived Value also have positive and significant effects on Actual Usage, but Perceived Usefulness has a positive and insignificant effect on Actual Usage. Finally, the conclusion is that from seven proposed hypotheses, six hypotheses are accepted, and one hypothesis is rejected.

From the results of the research, the biggest influence in creating actual usage is perceived value. This is because of the value felt by customers when conducting online transactions is especially in terms of convenience and time efficiency. This will be increasingly felt by consumers who have limited time, especially when they want to do shopping activities. This causes the perceived value to be the variable that influences actual usage the most compared to other variables due to the convenience value offered when using a Mompreneur's

e-commerce. The perceived value indicator is crucial and affects the actual usage. One indicator of perceived value is that I feel that with the effort that has been sacrificed, using E-commerce (Shopee, Tokopedia, Lazada) will benefit me; where this indicator gets the highest results among other indicators, so it is essential to pay attention to this. For this reason, this indicator needs to be developed further by providing a paylater feature. This service will indirectly divide the customer's purchase bill in large quantities into several small bill payment schemes within several months. This will significantly facilitate and ease the burden on customers in making large-scale purchases.

Compatibility is the second most important variable in creating actual usage. This is because consumers can make transactions anywhere and anytime, especially regarding several products that are difficult to obtain due to the location or very far distance. This difference in distance makes consumers feel the match between product needs and travel cost efficiency to obtain the products they need is important. When the user feels that a Mompreneur's e-commerce use is needed, the user can obtain even more actual usage. Compatibility indicator is very important and affects the perceived value and actual usage.

One indicator of compatibility is E-commerce (Shopee, Tokopedia, Lazada) as the proper application needed, where this indicator obtains the highest results among other indicators. For this reason, this indicator needs to be developed by adding choices in categories available in E-commerce applications (Shopee, Tokopedia, Lazada). Additional categories include books, music, DVD and movies, collectibles and art, business and industrial, and pet supplies. It is intended that E-commerce (Shopee, Tokopedia, Lazada) have more choices and variations in the application category.

The third variable that has a positive and significant effects on actual usage is perceived ease of use. When consumers use the application and feel that the application has an easy-to-use interface, this display will assist consumers in conducting transactions smoothly. In addition, the ease of use of applications such as the absence of hidden menus, is beneficial for people who are not fluent in technology. These conveniences that consumers can feel can increase the actual usage of a Mompreneur's e-commerce.

The perceived ease of use indicator is very important and affects the perceived value and actual usage. One indicator of perceived ease of use is that I feel E-commerce (Shopee, Tokopedia, Lazada) will save my time, where this indicator gets the highest results among other indicators. For this reason, this indicator needs to be developed by providing a creative "Find my size" feature (fashion only). Where E-commerce (Shopee, Tokopedia, Lazada) can help customers to find a size that fits the customer's body, as we all know, every fashion brand has its uniqueness in determining each item's size. Through this feature, E-commerce (Shopee, Tokopedia, Lazada) can make provisions for each fashion brand to provide specifications for each item, then adjust it according to body size data and personal customer preferences.

The variable that has a positive but insignificant effect on actual usage is perceived usefulness. This is because the usefulness of a Mompreneur's e-commerce is to make consumers make transactions through the application. This is by the function of the launch of a Mompreneur's e-commerce, whose main purpose is to shop consumers online via the internet. Although the perceived usefulness variable is insignificant, this variable still has a positive influence, so the Mompreneur's e-commerce must maintain the perceived usefulness variable.

The policy implication that can be recommended for Mompreneur's e-commerce is to focus on improving and developing Mompreneur's e-commerce so that they can compete with other businesses with broader market share, especially during the Covid-19 pandemic. For the government, the thing that can be done is to provide a forum to provide counseling or training for MSME actors so that they can be touched by technology and cooperate with Mompreneur's e-commerce in Indonesia. This can also help SMEs to earn more income than selling offline.

## 5. CONCLUSION

Managerial implications of this finding can be done based on the theory that has been developed as follows: First, perceived value is an important factor that affects the actual usage of Mompreneur's e-commerce. The step is to perform routine maintenance on Mompreneur's e-commerce that has been launched while also continuing to improve the appearance of Mompreneur's e-commerce, especially regarding the benefits users can obtain.

Second, compatibility is an important factor that affects the actual usage of Mompreneur's e-commerce. The step is to update the transaction facilities in Mompreneur's e-commerce by developing existing information technology. In addition, collaboration with various young people to help MSMEs carry out promotions through digital platforms can also be considered.

Third, perceived ease of use is an important factor that affects the actual usage of Mompreneur's e-commerce. Mompreneur's e-commerce can keep the menu display easy for customers to understand, even if it is necessary to improve the menu display so that consumers can feel even more efficient where the menu button can be seen clearly on the first page of the application.

Fourth, compatibility is an important factor that affects the perceived value of Mompreneur's e-commerce. Mompreneur's e-commerce can keep abreast of developments in banking information technology so that the payment methods provided are not out of date or out of date. In addition, Mompreneur's e-commerce can cooperate with various e-wallets available in Indonesia so that consumers can choose an e-wallet that suits their needs.

Fifth, perceived usefulness is the second most important factor that affects the perceived value of Mompreneur's e-commerce. Mompreneur's e-commerce can provide detailed information about a product so that consumers do not need to find out about the product in other browsing applications, and it can make it easier for consumers to make transactions.

Sixth, perceived ease of use is the third most important factor that affects the perceived value of e-commerce. Mompreneur's e-commerce can provide a customer complaint service contact via WhatsApp and a frequently asked question (FAQ) column so that when consumers experience confusion or complaints about the products purchased, they can be appropriately handled. In addition, Mompreneur's e-commerce can provide a chatbot facility to shorten the time in responding to customer complaints to serve more customers.

Seventh, perceived usefulness is insignificant to improving actual usage, so it must still be maintained.

## 6. RESEARCH LIMITATION

The limitation of this study is that it is conducted only in Jombang. Future studies can research a wider area such as the whole of Indonesia. This research only focused on the Mompreneur's as the research object. Using other objects may produce different results. Future studies can be conducted based on an application that can be generalized.

## ACKNOWLEDGEMENTS

This research was funded using resources from the Entrepreneurship Scheme Scientific Research Grant which was held as part of the Independent Learning Policy Research Outcomes of the Independent Campus and the Entrepreneurship Scheme Scientific Research. Directorate of Resources, Directorate General of Higher Education, Research and Technology. Ministry of Education, Culture, Research and Technology Republic of Indonesia. (Penelitian Kebijakan Merdeka Belajar Kampus Merdeka dan Riset Keilmuan Skema Kewirausahaan. Direktorat

Sumber Daya, Direktorat Jenderal Pendidikan Tinggi, Riset dan Teknologi. Kementerian Pendidikan, Kebudayaan, Riset dan Teknologi oleh Dirjen Diktiristek Kemendikbud Republik Indonesia). The authors also thank the anonymous reviewers for their helpful comments.

### REFERENCES

- [1] Amelia, A., & Ronald, R. (2017), "Can Customer Misbehavior Be Controlled? Case study on Retail Industry Consumer Behavior in Indonesia", *Review of Integrative Business and Economics Research*, 6(1), 249-263.
- [2] Amelia, A., & Ronald, R. (2020), "A Story of Survival: How Indonesian Local Cosmetic Manufacturer Utilize Environmental and Non Environmental Variables", *Review of Integrative Business and Economics Research*, 9(4), 295-308.
- [3] Chen, L., Gillenson, M. L. and Sherrell, D. L. (2002), "Enticing *online* consumers: an extended technology acceptance perspective", *Information and Management*, 39 (8), 705-719.
- [4] Cheng, C. C., Chiu, S., Hu, H. dan Chang, Y. (2011), "A study on exploring the relationship between customer satisfaction and loyalty in the fast-food industry: With relationship inertia as a mediator", *African Journal of Business Management*, 5(13): 5118-5126.
- [5] Davis, F. D. (1989), "Perceived usefulness, perceived ease of use, and user acceptance of information technology", *MIS Quarterly*, 13(3), 319-339.
- [6] Fakih, Mansour. *Analisis Gender dan Transformasi Sosial*. Yogyakarta, 2008: Pustaka Pelajar
- [7] Guriting P, Ndubisi N. (2006), "Borneo *online* banking: evaluating customer perceptions and behavioral intention", *Manage. Res.News*, 29 (1/2), 6-15.
- [8] Hernandez JMC, Mazzon JA (2007), "Adoption of internet banking: proposition and implementation of an integrated methodology approach", *International J. Bank Mark*, 25 (2): 72-88.
- [9] Jayasingh Sudarsan dan Eze Uchenna Cyril. (2009), "An Empirical Analysis of Consumer Behavioral Intention Toward Mobile Coupons in Malaysia", *International Journal of Business and Information*, Vol.4 (2).
- [10] Koenig-Lewis, N., Palmer, A. and Moll, A. (2010), "Predicting young consumers take-up of mobile banking services", *International Journal of bank marketing*, 28 (5), 410-432.
- [11] Liao, L. -F. (2008), "Impact of manager's social power on R and D employees' knowledge-sharing behaviour", *International Journal of Technology Management*, 41(1/2), 169-182.
- [12] Lin, H., 2007, "Predicting Consumer Intention to Shop Online: An Empirical Test of Competing Theories", *Electronic Commerce Research and Applications*, 6, 433-442.
- [13] Miles, M.B & Huberman A.M. (1984), "Analisis Data Kualitatif. Terjemahan oleh Tjetjep Rohendi Rohidi", Jakarta: Penerbit Universitas Indonesia.
- [14] Moon, J. dan Kim, Y. (2001), "Extending the TAM for a World-Wide-Web context", *Information and Management*, 38, 217-230.
- [15] Ndubisi, N. O. and Jantan, M. (2003), "Evaluating IS usage in Malaysian small and medium-sized firms using the technology acceptance model", *Logistics Information Management*, 16 (6), 440-450.
- [16] Oliver and Wayne S. DeSarbo. 1988, "Response Determinants in Satisfaction Judgments", *Journal of Consumer Research*, 14 (March): 495-507.
- [17] Premkumar, G. and Bhattacharjee, A. (2008), "Explaining information technology usage: A test of competing models", *Omega*, 36(2) ,64-75.

- [18] Puschel, J., J. A. Mazzon, and J. M. C. Hernandez. (2010). "Mobile banking: Proposition of an integrated adoption intention framework," *International Journal of Bank Marketing*, Vol. 28, No. 5: 389-409.
- [19] Rogers, E. M. (1995), "Diffusion of innovations (4th ed.)", New York, NY: Free Press.
- [20] Rogers, Everett. (2003), "Diffusion of Innovations", New York: Free Press.
- [21] Sambasivan, M., Ismail, and I Md-Sidin, S. (2010), "Relationship between work-family conflict and quality of life: An investigation into the role of social support", *Journal of Managerial Psychology*, 25(1), 58-81.
- [22] Serenko, A. (2008), "A model of user adoption of interface agents for email notification", *Interacting with Computers*, Vol. 20, No. 4-5, pp. 461-472.
- [23] Sweeney, J.C. dan Soutar, G, N. (2001), "Consumer Perceived Value: The Development of A Multiple Item Scale", *Journal of Retailing*, 77: 203-220.
- [24] Syamrilaode. (2011), "Kelebihan dan Kelemahan Metode Kuantitatif", Diunduh pada 11 Februari 2019 dari World Wide Web:  
<http://id.shvoong.com/writingandspeaking/presenting/2131807-kelebihan-dan-kelemahan-metodekuantitatif/>
- [25] Tornatzky, L, G., Klein, K, J., (1982), "Innovation Characteristic and Innovation Adaption Implementation: A Meta-Analysis of Finding", *IEEE Transactions on Engineering Management*, Vol. 29, (1).
- [26] Yang, Z., dan Peterson, R. T. (2004), "Customer Perceived Value, Satisfaction, and Loyalty: The Role of Switching Costs", *Psychology dan Marketing*, Vol. 21, (10) 802-805.