



Factors Influencing MSMEs' Interest in E-commerce Transactions and Their Effect on MSMEs' Income During the Covid-19 Pandemic

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Abstract: *Currently, the use of e-commerce is increasingly popular, especially in the last few years implementation of PSBB, micro-scale PPKM, Work From Home (WFH), Social Distancing, and others throughout the pandemic requires changes in people's lifestyles. The behavior of sellers and buyers is starting to change. With the public being prohibited from mobilizing during the pandemic, business actors have turned to online media. The aim of this research is to determine the factors that influence MSMEs' interest in transacting in e-commerce and their influence on MSMEs' income. The sample in this research was 45 MSMEs in the city of Bandar Lampung. The data collection technique was carried out by distributing questionnaires which were distributed directly to respondents. Data processing uses SPSS. The results of this research found that perceptions of usefulness, convenience, and trust influence MSMEs' interest in transacting in e-commerce, and social factors do not influence MSMEs' interest in transacting in e-commerce, then MSMEs' interest in transacting in e-commerce can influence MSME income.*

Introduction

Micro, small, and medium enterprises (MSMEs) are one of the backbones of the Indonesian economy. Because of the importance of MSMEs in the economy, at the 2022 G20 Indonesia Presidency event which was held in Bali, the development of MSMEs became one way to eradicate poverty..Moreover, in terms of size, MSMEs are also quite large because based on World Bank data there are 365 million-445 million MSMEs in developing countries with a composition of 25 million-30 million small and medium formal businesses, 55 million-70 million formal micro businesses and around 285 million-345 million informal businesses. The Covid-19 pandemic, which is still ongoing, has changed all aspects of life. One of them is in the digital world. It cannot be denied that the pandemic has accelerated digital transformation to develop very rapidly. Consumers' choices have also shifted to online services, apart from being an effort to reduce the rate of spread of Covid-19, it also has convenience and more practical value. Nationally, Coordinating Minister for Economic Affairs Airlangga Hartarto revealed that only 37 percent

of industries are currently operating normally, with the remaining more than 60 percent being paralyzed or not operating. Head of domestic industry at the Lampung Province Industry and Trade Service, Muhammad Zimmi, said that Lampung Province's Cooperatives and Micro, Small, and Medium Enterprises (MSMEs) recorded that 3,481 MSMEs in Lampung Province had been significantly affected by the COVID-19 pandemic.

For approximately one year since the pandemic began, the sales transaction process has experienced significant changes. The implementation of PSBB, micro-scale PPKM, Work From Home (WFH), Social Distancing, and others throughout the pandemic, demands changes in people's lifestyles. The behavior of sellers and buyers is starting to change. With the public being prohibited from mobilizing during the pandemic, business actors have turned to online media. In connection with the use of the internet, more and more changes are occurring in the fields of work, such as the economic, social, and cultural fields. However, very significant changes occurred in the economic sector, especially in the business aspect. One aspect of business that uses Internet services is the buying and selling business using electronic commerce (E-Commerce). E-Commerce is an Internet application that is used to carry out trade transactions via the Internet. Using e-commerce is relatively easy. Generally, transactions via e-commerce are carried out via a website, which in this case acts as a kind of showcase for the products to be sold. E-commerce growth has been increasing every month. In 2018, there were 24,821,916 e-commerce transactions with a transaction value reaching 17.21 trillion rupiah (Rozama et al., 2019).

MSMEs are currently switching from conventional sales to online sales using e-commerce as a form of migration to increase competitiveness in the digital era. During 2018, the sales model in e-commerce was dominated by sellers, namely 80.81%, then followed by resellers (resellers) at 19.41% with the lowest number of intermediary sellers and buyers (drop shippers) at 4.78% (Rozama et.al., 2019). Transacting in e-commerce will also increase MSME income, especially during the pandemic when offline sales change to online sales. In research Alfonsius (2020) mentioned that e-commerce is a solution for business people to meet consumer demand during the pandemic (Firdaus Thaha, 2020). The increase is the average users have optimized their sales since starting their business, or before Covid 19, so that their business is not so seriously affected when people change their shopping patterns from offline to online

Interest in implementing transactions in e-commerce will encourage users to carry out transaction behavior in the buying and selling process in e-commerce. MSMEs are switching to using e-commerce to help in the efficiency and effectiveness of MSME performance, such as fast service processes, easy promotions, saving time, fast and safe payments, and most importantly, being able to increase income. However, many MSMEs still have obstacles in implementing e-commerce, namely 1) not being interested in selling online; 2) Concerns about security; 3) concerns about technical issues; 4) more comfortable selling directly (offline) because you feel closer to consumers; 5) lack of knowledge and expertise; 6) concerns about privacy; 7) concerns about trust (Rozama et.al., 2019). When using e-commerce, MSMEs will be required to understand and comprehend matters relating to the continuity of transactions in the e-commerce used. There are several factors that will determine the consideration of MSME actors in using e-commerce as a means of selling online. Some of these things are motivated by usefulness, trust, convenience, security, and social reasons.

Perception of usefulness (perceived usefulness) is defined as the extent to which someone believes that using technology will improve their work performance (Jogiyanto, 2007: 114). MSME players will prefer to use e-commerce to increase the efficiency and effectiveness of the work to be carried out. This

will encourage how appropriate e-commerce will provide useful value for MSME players in carrying out their buying and selling systems online. Previous research conducted by Nina Monica (2017) stated that this perception of usefulness influences interest in making transactions using e-commerce. Different from research conducted by Deananda et al. (2020) stated that perceived usefulness does not influence interest in transactions in e-commerce

Ease of use in e-commerce can be felt by users by being able to access it anytime and anywhere. Then ease can be interpreted as the extent to which someone believes that using a technology will be free from effort (Jogiyanto, 2007). This e-commerce will make it easier for MSME players to develop their business activities. A system that is frequently used shows that this system is better known, easier to operate, and easier for its users to use Shomad & Purnomosidhi (2012). Andrian & Fitria (2020) stated that ease of use has a positive effect on interest in transaction behavior in e-commerce. However different results have been found Rahayu & Purbandari (2020) which states that ease of use has no effect on interest in using the application.

Social factors encourage MSME players to be interested in transacting in e-commerce. The role of other MSME actors in providing recommendations that can encourage other actors to use e-commerce technology. Other individual experience factors in using e-commerce will influence other users to use e-commerce. Deananda et al. (2020) stated that these social factors influence interest in transacting in e-commerce. However, the research results differ from Novitasari & Sari (2021) who found that these social factors had no effect on interest in transactions in e-commerce.

Apart from social factors, there is the trust factor. This trust is defined as the belief that can enable MSME players to subscribe to the service provider, after considering the characteristics of the e-commerce service provider Nangi and Sukaatmaja (2015). This trust is the key for users to use e-commerce. In research Pratama et al. (2021) and Aziziyah (2021) state that trust influences transactions in e-commerce. Different from research conducted by Darmayanti et al. (2022) who found that trust had no effect on interest in transacting in e-commerce. By looking at the research background above and there are differences in results from previous research, this research will provide evidence using different times and objects and will review "Factors that Influence MSMEs' Interest in Transacting in E-commerce and Their Influence on MSMEs' Income During the Covid-19 Pandemic" so that it will add to research literature and become input for interested parties.

Literature Review

TAM (Technology Acceptance Model)

TAM theory or the abbreviation for Technology Acceptance Model is a technology acceptance model adapted from the Theory of Reasoned Action (TRA), a model that explains and predicts people's behavior in certain situations. TRA proposes that a person's behavior is determined by the person's intention to perform the behavior; and 'intention' is a function of a person's attitude towards behavior and subjective norms. TRA is a theory of reasoned action that links beliefs, attitudes, desires, and behavior, which was developed by Ajzen and Fishbein (1975), Davis (1989), who developed this TAM to explain the determining factors of computer acceptance, is able to explain how users behave in accepting and using new technology. According to Ratuolivia (2012) which explains that TAM theory is an information systems theory that creates a model of how a user receives and uses the technology. TAM

has key variables that can be used as a reference in behavior, namely perceived usefulness, and perceived ease of use.

Then it influences attitudes toward behavior (Attitude Behavior), Interest in Behavior (Behavior Intention), and behavior (behavioral). These things can be described as follows:

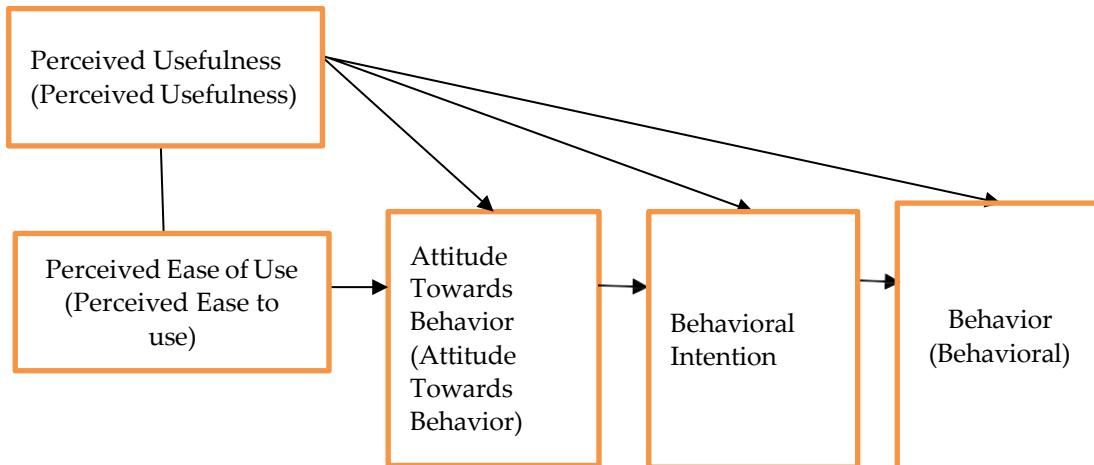


Figure 1. (Source: Davis FD, 1989)

This research has modified the TAM Model by adding several external variables that have influenced MSME interest in using E-commerce and income.

Perceived Usefulness

Perceived usefulness is the level of confidence of an individual that using an information technology system can provide benefits in carrying out several things, for example carrying out activities and improving performance, (Davis, 1989). (Jiang et al, 2000) perceived usefulness is the degree to which an individual believes that using technology will improve his work performance. Perceived usefulness is a perception of usefulness that is defined as a measure of the extent to which the use of a technology can be trusted and brings benefits to individuals who have used it. The use of e-commerce will have a high influence on online shopping and is one of the most important factors that can influence MSMEs' interest in transacting online. Arif (2008)

Perception of Ease

Davis (1989) defines perceived ease of use or Perceived Ease of Use as the level of individual confidence that using an information technology system does not require any effort (Free of Effort) in other words the technology can be very easy to understand and can be used by users. This perception relates to how an individual feels easily and the perpetrators do not find it difficult when carrying out transactions in e-commerce. Information technology users have believed that information technology is more flexible very easy to understand and easy to operate as a characteristic of ease of use (Nasution, 2004). The convenience referred to in this e-commerce system is the ease of interaction, User Interface, ease of payment, and the purchase process that occurs. The easier it is to use technology, the more interested users are in using this technology.

Social Perception

Venkatash et al (2003) state that social influence is related to the extent to which an MSME

actor perceives that other people believe that a person should use a new system. According to Davis (1989) states that the perceived social influence and support received by someone who uses this technology can be expressed as an aspect of social influence. This is because social factors will encourage individuals to accept things that have been used by the people in their environment. Wardhana (2016) Revealing the role of people around us in providing opinions or recommendations is the main driver for individuals to use technology.

Perception of Trust

According to Mayer et al. (1995), Trust is a person's willingness to be sensitive to the actions of other people based on the hope that other people will carry out certain actions toward the person who trusts them, without depending on their ability to monitor and control them. Pujastuti et al. (2014) stated that no transactions would occur in online trading without trust. Trust in the seller lies in the seller's ability to provide services to buyers, the seller's willingness to provide benefits to both parties, and how the seller behaves in running his business. Mayer et al. (1995) The trust given by sellers in e-commerce will create a desire for consumer behavior to make transactions using e-commerce.

E-commerce Interest

E-commerce is a business mechanism that works electronically by focusing on online business transactions and has the opportunity to build more human and personalized relationships with customers without depending on time and space (Li and Yang, 2014). Nurrohmah and Alfanur (2016) have explained that E-commerce is the purchase and sale of goods and services on the Internet and provides the ability to carry out transactions involving goods and services between two or more parties using electronic and technical tools. Then according to Laudon and Traver (2017), e-commerce is defined as commercial transactions involving the exchange of value carried out through or using digital technology between individuals.

Interest is a source of motivation to encourage someone to do what they want. Interest is a feeling of preference and interest in something or activity without anyone telling you to. Interest is basically the acceptance of a relationship between oneself and something outside oneself. The stronger or closer the relationship, the greater the interest (Sumadi Suryabrata, 2002). According to the Big Indonesian Dictionary (2018), a transaction is a sale and purchase agreement (in Trade) between two parties or a settlement of payment. Kim et al (2008) explain the relationship between interest and behavior based on the assumption that humans try to make rational decisions based on the information available to them.

Income

Income is the maximum value that can be consumed by someone in a period by expecting the same situation at the end of the period as the initial situation. This understanding does not focus on the total quantitative expenditure on consumption for a period (Helmania and Afrinawati., 2018). In essence, income is receipt or remuneration from production factors. Revenue is the producer's receipt in the form of money obtained from the sale of goods produced. According to Keynes, income is a change in the number of production factors used and changes in the ability of each unit of production factor to produce income (Rosyidi, 2003:46).

Micro, small and medium enterprises (MSMEs)

In Indonesia, the definition of MSMEs is regulated in the Law of the Republic of Indonesia No. 20 of 2008 concerning MSMEs. The law states that:

a. Micro business

Micro businesses are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Business as regulated in the Law. The criteria are as follows: 1) have a net worth of a maximum of IDR 50,000,000,- excluding land and buildings where the business is located. 2) have annual sales of a maximum of IDR. 300,000,000,-

b. Small business

Small businesses are productive economic businesses that stand-alone, alone and are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned and controlled or are part, either directly or indirectly, of medium or large businesses that meet Small Business criteria as intended in this Law. And the criteria are as follows: 1) Having a net worth of more than IDR 50,000,000 up to a maximum of IDR 500,000,000 excluding land and buildings for business premises. 2) have annual sales of more than IDR 300,000,000 up to a maximum of IDR 2,500,000,000

c. Medium Business

Medium businesses are productive economic businesses that stand-alone, alone and are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part, either directly or indirectly, of small businesses or large businesses with total net worth or success. Annual sales as regulated by this Law. Have the following criteria: 1) have a net worth of more than IDR 500,000,000 up to a maximum of IDR 10,000,000,000 excluding land and buildings where the business is located. 2) have annual sales of more than IDR 2,500,000,000 up to a maximum of IDR 50,000,000,000,-.

Hypothesis

The following hypothesis is prepared based on the theory and framework of thinking that has been described previously, so from this theory and framework of thinking the hypothesis can be formulated as follows:

H1: Perception of usefulness influences MSMEs' interest in transacting in e-commerce

H2: Perception of convenience influences MSMEs' interest in transacting in e-commerce

H3: social influence on MSMEs' interest in transacting in e-commerce

H4: Trust influences MSMEs' interest in transacting in e-commerce

H5: Interest in transactions in e-commerce influences MSME income

The framework of thinking in this research can be described as follows:

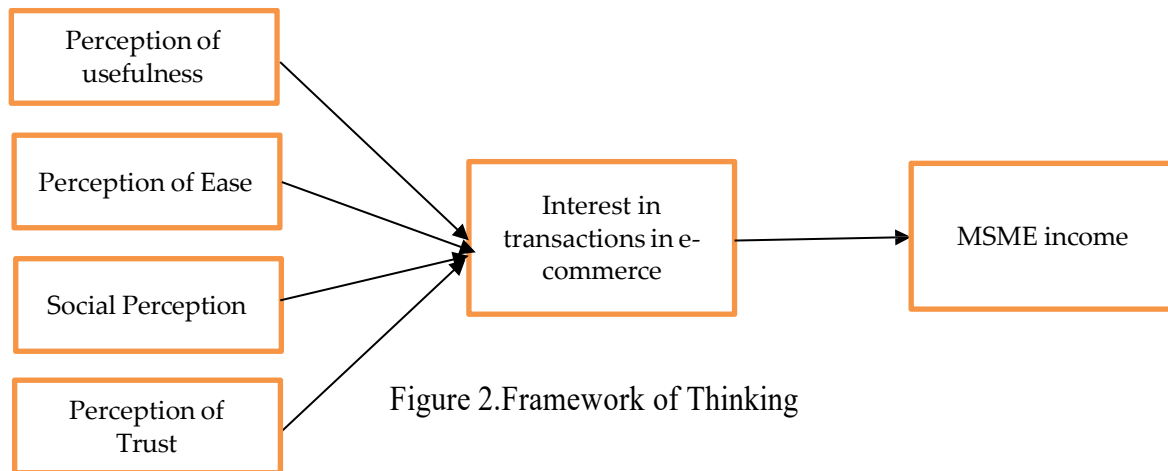


Figure 2. Framework of Thinking

Research Methods

This study uses a quantitative approach. The data in this research is primary data, and data collection in this research is by observation and interviews and then distributing questionnaires which are distributed to respondents, namely MSME actors in the city of Bandar Lampung. Furthermore, the sample used in this research was 45 respondents. The sample determination method in this research is non-probability sampling using accidental sampling. Accidental sampling is a technique for determining samples that happen to be found and matching the data sources that are needed by researchers, namely MSME actors in the city of Bandar Lampung. The analytical tool used is multiple linear regression for hypotheses 1-4 and hypothesis 5 uses simple linear regression, then helped using the SPSS application. The operational definition of variables in this research can be explained as follows:

The operational definition of the perceived usefulness variable is perceived usefulness as the level of individual belief that using an information technology system can provide benefits in carrying out activities and improving performance (Davies, 1989). And the indicators are: 1) makes work easy, 2) increases the level of individual productivity, 3) increases the effectiveness of individual performance, 4) the system is useful/beneficial for individuals (Sugiyono, 2005 Anisa, 2016). The measurement scale used is the Likert Scale.

Furthermore, the perception of convenience, namely the level of individual confidence that using an information technology system does not require any effort and is easy to understand (Davis, 1989) The indicators are 1) easy to learn, 2) easy to operate, 3) transaction capability, and 4) easy and time efficient use (Sugiyono, 2005 in Anisa, 2016).

The operational definition of social is according to (Venkatesh et al. 2003) states that social influence is related to the extent to which an MSME actor perceives that other people believe that a person should use a new system. The indicators in the research are user domicile, user age, education level, and user activity in real social environments and cyberspace (Novitasari & Sari, 2021)

Trust The operational definition of the variable is (Pujastuti et al., 2014) stated that no

transactions would occur in online trading without trust. And the indicators in this research, namely the perceived trust indicator, include 3 things, namely 1) an e-commerce security system, 2) an e-commerce confidentiality system, and 3) security and confidentiality guarantees, (Sugiyono, 2005 in Anisa, 2016).

Interest in transactions in e-commerce According to Jogiyanto (2007) interest is a person's desire to carry out a certain behavior. The indicator variable for interest in using e-commerce was adopted from Anisa's (2016) research, including 4 things, namely 1) terms and conditions, 2) type of transaction, 3) transaction security, and 4) transaction profits (Sugiyono, 2005 in Anisa, 2016).

Income is the maximum value that can be consumed by someone in a period by expecting the same situation at the end of the period as the initial situation. This understanding does not focus on the total quantitative expenditure on consumption for a period (Helmania and Afrinawati., 2018). Indicators in this variable: include increasing results, adequacy of results, and development of MSMEs (Pramelia & Erawati, 2022)

Result and Discussion

The number of respondents in this study was 45 MSME actors. There were 86.7% female respondents and 13.3% male respondents. It could be interpreted that the majority of respondents in this study were dominated by women. The majority of respondents in this study were 18-25 years old 69% and 20% at 26-32 years old and the remaining 11% were filled by 33-40-year-olds, in this case, MSME actors were dominated by actors whose age was It can still be said to be a transition period from adolescent development to adulthood. Furthermore, the types of e-commerce that are often used by MSMEs in the city of Bandar Lampung are Shopee at 55%, Gojek (Gofood) at 23%, Facebook (marketplace) at 15% and the remaining 7% is carried out in other transactions such as Instagram, Tiktok. and others. And the average income obtained after using e-commerce is IDR. 2,500,000 to Rp. 5000,000 as much as 46.7% and Rp. 5,000,000- 10,000,000 is 20% and income Rp. 1000,000 – 2,500,000 is 13% and < Rp. 1000,000 is 11.3% and above Rp. 10,000,000 is 9%.

Instrument Test

Instrument testing in this research consists of validity and reliability tests. Validity testing was carried out using Bivariate Pearson correlation (Pearson Moment Product). A validity test is data analysis to measure whether or not the questionnaire items distributed to respondents are valid. Data can be said to be valid if the calculated r is greater than the table r . The results of the validity test can be seen in the table below.

Table 1. Validity Test

Indicator	r Count	r Table	Information
Keg.1	0.522	0.294	Valid
keg.2	0,672	0.294	Valid
keg.3	0,610	0.294	Valid
keg.4	0,763	0.294	Valid
keg.5	0,899	0.294	Valid
kem.1	0.722	0.294	Valid
kem.2	0,503	0.294	Valid
kem.3	0,894	0.294	Valid

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camp.4	0,514	0.294	Valid
kem.5	0,456	0.294	Valid
camp. 6	0,514	0.294	Valid
sos.1	0,785	0.294	Valid
sos.2	0,723	0.294	Valid
sos.3	0,605	0.294	Valid
kep.1	0,305	0.294	Valid
p.2	0.635	0.294	Valid
p.3	0.728	0.294	Valid
p.4	0,697	0.294	Valid
kep.5	0.714	0.294	Valid
kep.6	0.437	0.294	Valid
kep.7	0,712	0.294	Valid
kep.8	0.581	0.294	Valid
Min.1	0,781	0.294	Valid
Min.2	0,695	0.294	Valid
Min.3	0,642	0.294	Valid
Pend.1	0,777	0.294	Valid
Pend.2	0.800	0.294	Valid
Pend.3	0.857	0.294	Valid
Pend.4	0,804	0.294	Valid
Pend.5	0.754	0.294	Valid
Pend.6	0.722	0.294	Valid
Pend.7	0.850	0.294	Valid

Based on Table 1, it can be seen that all the statement items above are valid because all calculated r values are greater than the r table values next, to test the reliability. Reliability testing was carried out by looking at Cronbach's Alpha. The reliability test is used to measure a questionnaire which is an indicator of a variable. To measure reliability using Cronbach Alpha statistics. A variable is said to be reliable if it has a Cronbach Alpha of more than 0.6 (> 0.6). Results of instrument reliability testing using tools using SPSS 16.0 statistics. The output results can be seen in the following table.

Table 2 Reliability Test

Variable	Cronbach's Alpha	Information
Utility	0,690	Reliable
User Ease	0,810	Reliable
Social	0,609	Reliable
Trust	0,766	Reliable
Transaction Interest	0.887	Reliable
Increased revenue	0,903	Reliable

Based on Table 2, it can be seen that the independent and dependent variables have a Cronbach Alpha of more than 0.6, so it can be concluded that the research variables are reliable.

Hypothesis testing

The hypothesis carried out in this research will be tested using linear regression analysis. Hypotheses 1-4 will be tested using multiple linear regression analysis, while hypothesis 5 will be tested using simple linear regression.

Table 3. Regression test

hypothesis	t		F		R square
	t table	t count	F table	F count	
Hypothesis 1	2,021	(-5.707)	9,688	2.6	49.20%
Hypothesis 2		(-2.866)			
Hypothesis 3		1.31			
Hypothesis 4		5,686			
Hypothesis 5	2,016	3,331			3.50%

Hypothesis testing 1-4 will be carried out in several steps, the first is to look at the t-table test of 2.021 while the calculated t value can be seen in Table 3. Based on these results it can be explained that usefulness (-5.707), convenience (-2.866), and trust (5.686) have a partial influence on MSMEs' interest in transacting in e-commerce. This can be proven that the calculated t of the three independent variables is greater than the t table. And it can be seen that the variables of usefulness and convenience have a negative influence and trust has a positive influence. Meanwhile, the social variable (1.310) does not partially have a positive effect on MSMEs' interest in e-commerce transactions.

Then the second step is to look at the results of the simultaneous test or F test. Based on the test results obtained, namely a calculated F of 9.688 with a significance level of 5% or 0.05. Next, we get an F table value of 2.60 so that calculated $F > F$ table ($9.688 > 2.60$). Based on these results, it can be interpreted that perceptions of usefulness, convenience, social, and trust together influence MSMEs' interest in transacting in e-commerce. Then the next step is to look at the value of the coefficient of determination (R Square). Based on the results of the tests carried out, it can be found that the R Square value is 0.492. This can be explained by the variables of perception of usefulness, convenience, social, and trust which can explain MSMEs' interest in transacting in e-commerce by 49.2%. Next is testing the final hypothesis using linear regression analysis. Based on the test results, the calculated t value was 3.331 which was greater than the t table (2.016). Therefore, the variable interest of MSMEs in e-commerce transactions has an influence on the level of MSME income with an R square of 0.035 or 3.5%.

Discussion

Based on the analysis obtained, the perception of usefulness has an influence on MSMEs' interest in transacting in e-commerce. These results support the findings of Wardhana (2016), (Nina Monica, 2017), and Pratiwi (2018) stated that perceived usefulness can influence MSMEs' interest in transacting in e-commerce. The higher the perceived usefulness of e-commerce, the higher the interest of MSMEs in transacting using e-commerce. According to Rendragaha (2011), individuals will be interested in using technology if they feel it is useful for themselves. Measurement of usability is based on the frequency of use of the application being run. From the definition, it can be seen that this perception of usefulness is a belief about the decision-making process. The use of technology can be accepted if the technology can

make a positive contribution to its users. So, this use can be defined as a situation where MSME players believe that using this technology will improve their performance.

The next hypothesis test is that it has been found that there is an influence of perceived ease on MSMEs' interest in transacting in e-commerce. These results are in line with research conducted by (Marisa, 2020), (Andreas & Fitriana, 2020), (and Aziziyah, 2021) which states that this perception of convenience influences interest in making transactions using e-commerce. And the results obtained are in accordance with the theory put forward by Jogiyanto (2007), which states that individuals will feel happy, sure if the information system is easy to use then the individual will use it, conversely if the individual feels the information system is difficult to operate or use then the individual would choose not to use it. Davies et al (1989) stated that perceived ease of use is the extent to which individuals believe that using the technology will be free of effort. Thus, it can be interpreted that the higher the ease of use that is obtained when using e-commerce, the higher the interest of MSMEs in making transactions using e-commerce.

The next hypothesis test is regarding social factors. The results of this research are that social factors have no effect on MSMEs' interest in transacting in e-commerce. These results support research from (Novitasari & Sari, 2021) which states that social factors have no influence on MSMEs' interest in using e-commerce. This shows that the desire to use e-commerce as an online buying and selling tool is not always influenced by environmental or media factors, it could come from one's own motivation and be influenced by other factors. The results of this test are different from the theory mentioned by Hsu and Lin (2007) which states that when individuals participate in a social system, they will identify and assume a role in it. Factors from the social environment will influence individuals to do new things.

The results of the fourth hypothesis are that trust has an influence on MSMEs' interest in transacting in e-commerce. These results are in line with the findings of (Pratama et al., 2021) And (Aziziyah, 2021) which state that trust influences MSMEs' interest in transacting in e-commerce. Kim et al. (2008) stated that the decision to use e-commerce is influenced by trust which is a factor in increasing the use of e-commerce because this trust is a consumer's understanding of online shopping, in other words, if consumers are not sure about the e-commerce site then they will not order. The product or service. It can be concluded that the higher the trust in e-commerce, the higher the interest of MSMEs in making transactions using e-commerce.

The final hypothesis result is that there is an influence of MSMEs' interest in transacting in e-commerce on MSMEs' income. And these results are in line with the findings (Rianty & Rahayu, 2021), (Purba et al., 2021), (Amalina et al., 2022), (Pramelia & Erawati, 2022), (Ridhiyawati et al., 2022), (Yusvita Aprilyan et al., 2022), (Kinasih et al., 2021) who found that the implementation of E-commerce can increase MSME income. This proves that MSMEs that implement e-commerce in their businesses are able to increase their sales. This is because e-commerce allows MSME players to market their products without regional restrictions. Apart from this, there are restrictions on consumer mobility due to the impact of the Covid-19 pandemic and there is a program from the government to stay at home, making these MSME players interested in implementing e-commerce in their businesses in order to continue marketing their products, even though consumers do not visit their place of business (offline).

Conclusion

This research found that perceived usefulness has a negative effect on MSMEs' interest in transacting in e-commerce. Perception of ease has a negative effect on MSMEs' interest in transacting in e-commerce. Social does not have a positive effect on MSMEs' interest in transacting in e-commerce. Perceptions of trust have a positive effect on MSMEs' interest in transacting in e-commerce. Then interest in transactions in e-commerce can affect MSME income. Suggestions for MSME players to be able to adopt e-commerce in their businesses. This is because the implementation of e-commerce is able to increase the amount of income. This is reinforced by restrictions on consumer mobility due to the impact of the COVID-19 pandemic and there is a program from the government to stay at home, making these MSME players interested in implementing e-commerce in their businesses in order to continue marketing their products. Then, if MSMEs use e-commerce in their business, they can expand their market reach without being limited by geographical area. Apart from that, there are many uses and conveniences for implementing e-commerce, which are obtained by e-commerce users. The limitation of this research is the limited time in collecting the questionnaire, so the information obtained is less in-depth. For future researchers, please expand the research sample, and add influencing variables such as subjective norms, risks, and others.

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