ABSTRACT

This study looks at the adaptation of digital platforms as part of the support for Mercy Corps Timor-Leste's Covid-19 Recovery for MSME Program' which targets MSMEs run by women to increase the ease of transactions, through collaboration with an e-wallet platform named MOSAN. This study aims to provide an overview of the technology used by empirically analyzing the factors that influence the user behavior of MSMEs as MOSAN users. This study uses a quantitative method with a simplified UTAUT2 model or theory according to the phenomenon under study. The result of this research empirically and descriptively shows the factors influencing MSME use behavior finally showing that price value and effort expectancy as independent variables which highly influenced the use behavior positively and significantly towards continuing use behavior of the MOSAN platform, including the moderate variable of income generated and digital business literacy. In contrast, other independent variables in this research model have not shown a significant effect on the user behavior variable to achieve continuing use behavior, but this research shows the improvement of digital business literacy in 150 MSMEs as a result of the intervention of the covid-19 recovery program for MSMEs that also influencing continuing use behavior of MSMEs. E-wallet is a new concept of digital platform in Timor-Leste that still needs system improvements and more development on all the factors that affect its use, such as good governance, infrastructure, capabilities of human resources including MSMEs themselves in adapting to the uncertain situation of the future business environment.

Keywords*: UTAUT2, MSME's, Adaptation Technology, Use Behavior, Digital Platform.*