

ABSTRACT

The development of information technology has brought significant changes in the business world, one of which is through the use of e-commerce by Micro, Small and Medium Enterprises (MSMEs). Bandung as one of the cities with a high number of MSMEs has great potential in digitizing the business sector. However, e-commerce adoption among MSMEs still faces a number of challenges. This research is motivated by the low percentage of MSME players in Bandung City who optimize e-commerce, even though digital market opportunities continue to increase. This phenomenon shows the need for further analysis of the factors that influence the intention to use e-commerce in MSME players.

This study aims to examine the effect of performance expectancy, effort expectancy, social influence, and facilitating conditions on the behavioral intention to use e-commerce among MSME players in Bandung City. This research uses a quantitative approach with a survey method of 100 respondents of MSME players in Bandung City. The sampling technique used was simple random sampling. The data were analyzed using multiple linear regression tests with the help of IBM SPSS Statistics 27 software.

The results showed that simultaneously, the four independent variables had a significant effect on the behavioral intention to use e-commerce. Partially, the variables of performance expectations, effort expectations, and facilitating conditions are proven to have a positive and significant influence, while social influence has no significant effect on behavioral intention to use. These findings indicate that perceptions of the benefits of e-commerce, ease of use, and the availability of supporting infrastructure have an important role in encouraging MSME actors to use e-commerce, while social influence is not a major factor in the decision-making process.

This research provides a practical contribution for MSMEs, government, and e-commerce platform providers in understanding the important factors that need to be considered in encouraging the adoption of digital technology. In addition, this study strengthens the UTAUT model in the context of e-commerce adoption by MSMEs in big cities in Indonesia. The findings can be used as a reference in the formulation of policies that support the acceleration of MSME digitalization through training, infrastructure provision, and ongoing technical support.

It is recommended that local governments, MSME assistance institutions, and digital industry players continue to strengthen collaboration in improving the digital readiness of MSMEs, especially in terms of needs-based training, provision of digital facilities, and increasing literacy and trust in technology.

Keywords: *e-commerce, MSMEs, behavioral intention, UTAUT, performance expectancy, effort expectancy, social influence, facilitating conditions.*