

## Determinants of Digital Marketing Adoption by MSMEs: A UTAUT2 Perspective in Pontianak

<sup>1</sup>Wendy Suhendry, <sup>2</sup>Fera Maulina

<sup>1,2</sup>Politeknik Tonggak Equator Pontianak, Indonesia

\*Email: wendy\_suhendry@polteq.ac.id

---

### ARTICLE INFO

*Keywords:*

UTAUT2

Digital Marketing

Use Behavior

---

### ABSTRACT

**PURPOSE** - This study examines the determinants of use behavior toward digital marketing among MSMEs in Pontianak using the UTAUT2 framework – Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, Habit, and Facilitating Conditions.

**METHODOLOGY** - A cross-sectional survey of N = 100 owners/managers employed an adapted UTAUT2 instrument. Item validity and reliability were satisfactory (all item-total correlations > .80; Cronbach's  $\alpha$  for predictors = .84, Use Behavior = .87). Classic assumption tests were met. Data were analyzed using multiple linear regression.

**FINDING** - The model is significant with  $R = 0.60$ ,  $R^2 = 0.36$  (Adjusted  $R^2 = 0.32$ ). Positive, significant predictors of Use Behavior are Social Influence, Habit, and Facilitating Conditions. Performance Expectancy, Effort Expectancy, and Hedonic Motivation are not significant when entered jointly.

---

Received 21 October 2025; Received in revised from 25 November 2025; Accepted 12 December 2025

ECOBISMA (Jurnal Ekonomi, Bisnis dan Manajemen) Volume 13 No. 1 (2026)

©2026 The Author (s). Published by LPPM Universitas Labuhanbatu

Available online 31 January 2026

DOI: <https://doi.org/10.36987/ecobi.v13i1.8202>

### INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are a principal pillar of Indonesia's economy, contributing substantially to gross domestic product (GDP) and job creation. In Indonesia, MSMEs account for 60% of GDP and absorb around 97% of the workforce (Ministry of Cooperatives and SMEs, 2021). However, amid the rapid development of digital technologies, MSMEs in Indonesia – including those in Pontianak – face major challenges in adopting digital marketing as a core marketing strategy.

In Pontianak, administrative records from the Pontianak City Cooperative and MSME Office indicate that of approximately 25,000 registered MSMEs, only about 15% actively leverage digital marketing to promote their products and services (Pontianak City Cooperative and MSME Office, 2022). This reflects a substantial gap between the city's digital market potential and the realized adoption of digital marketing among MSMEs. Many enterprises still rely on conventional methods such as word-of-mouth and promotions through physical storefronts.

Key factors hampering digital marketing adoption among MSMEs in Pontianak include low levels of digital literacy, limited human resources, and insufficient understanding of the benefits that digital marketing can deliver. In addition, entrenched traditional business habits

remain a substantial challenge. Many MSME owners feel more comfortable with practices they have used for years, making the transition to digital marketing far from easy (Vinerean et al., 2022). Prior work by Vinerean et al. (2022) shows that the COVID-19 pandemic accelerated digital uptake, yet many MSMEs continue to be constrained by dependence on conventional marketing methods and limited digital literacy.

This study employs the UTAUT2 (Unified Theory of Acceptance and Use of Technology 2) framework to analyze the determinants of digital marketing adoption among MSMEs in Pontianak. The model comprises constructs that have been shown to influence technology adoption—performance expectancy, effort expectancy, social influence, hedonic motivation, facilitating conditions, and habit. The study aims to assess how each of these factors influences MSMEs' use behavior of digital marketing.

Building on prior studies, performance expectancy and effort expectancy have been found to exert strong effects on technology adoption across sectors (Zia & Alzahrani, 2022). Social influence and hedonic motivation also play important roles in adoption decisions (Vinerean et al., 2022). However, habit—often overlooked in MSME adoption studies—constitutes a main focus of this research. Established business routines, especially among traditional MSMEs, can impede the adoption of digital marketing despite its substantial untapped potential.

This study does not add new constructs to UTAUT2; instead, it offers contextual empirical evidence on the relative weights of UTAUT2's core constructs—performance expectancy (PE), effort expectancy (EE), social influence (SI), hedonic motivation (HM), facilitating conditions (FC), and habit—on actual use behavior of digital marketing practices by MSME actors in Pontianak. Unlike many studies that focus on consumer domains and stop at behavioral intention, this study measures observed behavior. Focusing on use behavior (without explicitly modeling behavioral intention) is justified because MSME owners/managers typically execute marketing decisions directly, leaving a relatively short intention-behavior gap; as a result, the findings are more operational for designing precise training and support policies at the local level.

This research is also highly relevant to government policies aimed at accelerating MSME digitalization in Indonesia as part of efforts to strengthen the national digital economy. The results are expected to provide strategic recommendations for MSMEs in Pontianak and inform more effective policies to support MSMEs' digital transformation at both local and national levels.

Digital transformation compels micro, small, and medium enterprises (MSMEs) to adopt digital marketing to expand market reach and improve efficiency, yet local uptake remains low. Preliminary data in Pontianak indicate approximately 25,000 MSMEs with fewer than 15% actively and consistently using digital marketing channels, revealing a persistent adoption gap on the ground.

Concurrently, recent literature shows that the UTAUT2 model is widely used to explain technology adoption in commercial/digital domains—with strong emphasis on constructs such as performance expectancy and effort expectancy—but empirical evidence examining the role of “habit” in the context of MSMEs' digital marketing remains limited. Cross-study findings suggest that expectation-based and utilitarian/hedonic drivers tend to dominate explanations of intention/use, whereas the habit dimension is often not explored in depth for small- and medium-sized business actors in developing countries (Vinerean et al., 2022; Limantara et al., 2021; Zia & Alzahrani, 2022).

As a result, a scholarly gap persists regarding how conventional business habits – such as reliance on offline marketing and face-to-face networks – may either hinder or facilitate MSMEs’ digital-marketing use behavior. Given that UTAUT (as UTAUT2’s conceptual foundation) identifies “habit” as an important determinant of repeated use behavior, testing the role of habit in the Pontianak MSME context is crucial to enrich theory generalization while also offering evidence-based practical recommendations (Venkatesh et al., 2003; see also recent mappings of digital social-commerce research that tend not to examine habit in depth, Cutshall & Brooksbank, 2022).

To address the low level of digital-marketing use behavior among MSMEs in Pontianak, this article proposes an empirical test of the UTAUT2 model that links six determinants – performance expectancy, effort expectancy, social influence, hedonic motivation, facilitating conditions, and habit – directly to use behavior. The solution emphasizes two points: (i) focusing on actual behavior (use) rather than stopping at intention, and (ii) integrating the role of habit, which has been relatively under-explored in local MSME contexts. This approach is relevant because reported effects of UTAUT2 constructs on technology adoption vary across sectors, necessitating contextual validation and task-specific operationalization for MSME marketing (e.g., content-upload consistency and customer-response practices). Evidence across contexts – retail m-commerce, e-marketing for agricultural products, Indonesian digital wallets, and OTA selection – indicates that performance/effort expectations, social influence, as well as hedonic and enabling factors all play roles, but their magnitudes differ by domain and culture (Vinerean et al., 2022; Zia & Alzahrani, 2022; Limantara et al., 2021; Almunawar et al., 2022).

Theoretically, the proposed solution extends understanding of UTAUT2 in MSME digital-marketing settings by examining the “bridge” from intention to use through two main mechanisms: (a) the strength of facilitating conditions in terms of infrastructure/competency readiness, and (b) habit, which can accelerate – or hinder – the shift from conventional to digital practices. The literature shows that in digital retail/service contexts, value expectations (performance/ease) and social influence are often strong drivers; however, when entrenched habits persist, actualization into routine use can still be impeded. By testing the relative weights of the six constructs on use behavior, this study is expected to clarify inconsistencies in prior cross-context findings and provide external validity for the model in the Pontianak MSME environment (Vinerean et al., 2022; Zia & Alzahrani, 2022; Limantara et al., 2021).

Practically, the solution yields a priority map of interventions that stakeholders can act on immediately. If the largest effects lie in performance/effort expectancy, then task-specific digital-literacy curricula (content creation, ad management, conversion metrics) should be prioritized. If social influence dominates, assistance programs should emphasize peer-network designs (local role models) and digital-business communities. When facilitating conditions are key, the provision of resources (toolkits, campaign templates, MSME access to digital platforms) needs to be accelerated. If habit proves to be a constraint, “habit-replacement” interventions – such as micro-targets (daily postings, replying within ≤24 hours) and simple feedback metrics – should be instituted to strengthen usage routines until they become standard practice. This solution design is consistent with recent empirical evidence in digital marketing/service and electronic-payment domains, where UTAUT2 constructs explain variation in use behavior but require contextual adaptation to be effective for MSMEs (Vinerean et al., 2022; Zia & Alzahrani, 2022; Azman Ong et al., 2023)..

## LITERATURE REVIEW

### MSMEs, Digital Marketing, and Technology Adoption

Digital transformation has expanded marketing opportunities for micro, small, and medium enterprises (MSMEs) through e-marketing channels, social media, and transactional platforms; however, adoption rates vary across contexts and sectors. Cross-sector studies indicate that digital-marketing factors (e.g., content quality, trust, ease of use) influence consumer behavior and performance, thereby indirectly motivating firms to adopt these channels (Zia & Alzahrani, 2022). Research on social commerce has likewise identified relevant determinants – such as social norms and perceived value – that inform intervention design for SMEs/MSMEs (Cutshall et al., 2022). In Indonesia, acceptance of digital platforms such as online travel agents (OTAs) reflects psychological and contextual factors similar to those shaping MSMEs' adoption of digital marketing; thus, these findings can be transferred to explain adoption behavior in local markets (Almunawar et al., 2022).

### UTAUT2

UTAUT2 extends UTAUT by adding three core constructs – hedonic motivation, price value, and habit – to explain consumer-oriented technology acceptance (Venkatesh et al., 2012). A number of studies published in 2021–2022 validate the model's relevance across various digital-service domains (payments/m-commerce, banking, digital learning), confirming that each core construct contributes significantly to intention and use behavior (e.g., Vinerean et al., 2022; Abu-Shanab & Shoheib, 2022; Alotumi, 2022; Hilal & Varela-Neira, 2022; Li et al., 2022). The model is therefore well suited to explain digital-marketing adoption among MSMEs, which interact directly with consumers and require new operational routines based on digital channels.

### Performance Expectancy (PE)

Performance expectancy relates to the extent to which MSME actors believe digital marketing will improve business outcomes (reach, conversion, cost efficiency). Empirical evidence shows that PE consistently increases intention to use commercial technologies: in m-commerce during the pandemic (Vinerean et al., 2022), social commerce (Abu-Shanab & Shoheib, 2022), and digital banking/financing (Hilal & Varela-Neira, 2022; Li et al., 2022). In the Indonesian context, evaluations of digital wallets also indicate PE's influence on intention and actual use, strengthening generalization to digital-marketing activities (Limantara et al., 2021).

### Effort Expectancy (EE)

Effort expectancy reflects perceived ease of use. Studies on Indonesian digital wallets show that EE tends to exert a weaker effect than PE and other factors, yet remains relevant in reducing adoption barriers (Limantara et al., 2021). Across consumer digital services, intuitive interfaces and streamlined onboarding facilitate intention and use (Vinerean et al., 2022; Hilal & Varela-Neira, 2022). Accordingly, MSME assistance and digital-literacy readiness are part of the conditions that foster a positive EE.

### Social Influence (SI)

Social influence emphasizes the role of norms, networks, and social referents. Among younger cohorts, SI has been shown to drive adoption intentions for payments and m-commerce (Wei et al., 2021; Cutshall et al., 2022). Cross-country analyses also suggest that SI is stronger in cultures with high uncertainty avoidance – an insight implicitly relevant to diffusion strategies for MSMEs in local ecosystems (Migliore et al., 2022). In social commerce, SI interacts with perceived value and trust, underscoring the importance of communities and customer testimonials to spur adoption of digital-marketing practices.

### **Hedonic Motivation (HM)**

Hedonic motivation refers to the enjoyment or satisfaction derived from using technology. Numerous UTAUT2 studies show that HM contributes to intention to use digital services; consumers are more inclined to adopt channels that are engaging and enjoyable (e.g., creative interfaces, interactive features) (Vinerean et al., 2022; Hilal & Varela-Neira, 2022). In digital financial services, HM together with promotional benefits can encourage actual use, with implications for MSME digital-marketing campaigns (Wei et al., 2021).

### **Habit**

Habit captures the automatic tendency to use technology; it is pivotal for repeated and sustained adoption. Research published in 2021–2022 shows that habit increases intention and/or continued use in consumer digital-service contexts (e.g., digital payments/banking), and it can interact with HM and FC (Lin et al., 2022; Wei et al., 2021). In MSME settings, conventional operational routines can act as inhibitors; thus, habit-change interventions (new work rituals, digital SOPs) are relevant to raise digital-marketing adoption.

### **Facilitating Conditions (FC)**

Facilitating conditions include the availability of resources, infrastructure, and technical/organizational support. Recent findings affirm that FC affects both intention and behavior, especially when users require training and tools to integrate digital channels (Hilal & Varela-Neira, 2022; Li et al., 2022). In Indonesian studies, FC also influences use behavior through technical support and platform reliability (Limantara et al., 2021).

### **Use Behavior**

Within UTAUT2, use behavior is directly influenced by habit and facilitating conditions, and indirectly by behavioral intention (which is shaped by PE, EE, SI, and HM). Evidence from 2021–2022 indicates that these factors collectively drive the transition from intention to actual use across digital services analogous to digital-marketing practices (Vinerean et al., 2022; Hilal & Varela-Neira, 2022; Li et al., 2022). In the Indonesian context, results from digital-wallet studies underscore the roles of intention and facilitating conditions in determining use behavior (Limantara et al., 2021), providing theoretical justification for the model's application to MSMEs in Pontianak. The literature review contains a review of various theories or definitions that underlie the emergence of phenomena and the background of problems in research that contain various theoretical bases of the variables used in this study. If necessary, it is equipped with a framework of thought or conceptual framework and research hypothesis.

### **Research Hypotheses**

Figure 1 presents the six UTAUT2 constructs that influence the Use Behavior of digital marketing among MSMEs in Pontianak.

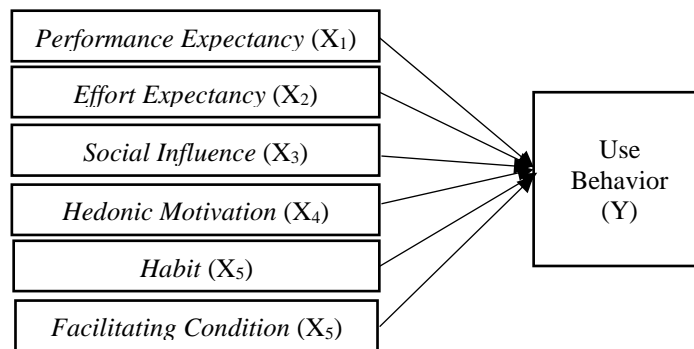


Figure 1. **Conceptual Model**

H1: Performance Expectancy has a positive effect on Use Behavior in the adoption of digital marketing by MSMEs in Pontianak.

H2: Effort Expectancy has a positive effect on Use Behavior in the adoption of digital marketing by MSMEs in Pontianak.

H3: Social Influence has a positive effect on Use Behavior in the adoption of digital marketing by MSMEs in Pontianak.

H4: Hedonic Motivation has a positive effect on Use Behavior in the adoption of digital marketing by MSMEs in Pontianak.

H5: Habit has a positive effect on Use Behavior in the adoption of digital marketing by MSMEs in Pontianak.

H6: Facilitating Conditions have a positive effect on Use Behavior in the adoption of digital marketing by MSMEs in Pontianak.

## METHODOLOGY

This study adopts a quantitative, explanatory design with a cross-sectional survey to test the effects of six UTAUT2 constructs—performance expectancy (PE), effort expectancy (EE), social influence (SI), hedonic motivation (HM), facilitating conditions (FC), and habit (HB)—on the actual use behavior (UB) of digital-marketing practices among MSMEs in Pontianak. The design aligns with the ECOBISMA template’s methodological structure (subsections: Research Design, Participant, Data Collection, Instrument, and Data Analysis) and the supporting research proposal, enabling reasonable generalization to the target population and providing a basis for statistical tests of theoretically motivated relationships. Participants are MSME actors operating in Pontianak—owners or managers who make marketing decisions. Inclusion criteria required prior use of at least one digital-marketing channel or feature—such as WhatsApp Business, Instagram/Facebook, marketplace/paid ads, Google Business Profile, or analytics—within the past three months; age  $\geq 18$ ; and willingness to participate. Purposive sampling ensured criteria fit and was expanded via referrals/networks (snowballing) through MSME communities and mentors. The sample size was set at 100 usable responses to ensure adequate statistical power for a regression model with multiple predictors, while considering field feasibility in Pontianak. The target population, unit of analysis (owner–manager), and recruitment scheme are consistent with the proposal. This study complies with social-research ethics. Participation was voluntary, and respondents provided informed consent. All data were collected anonymously (without direct identifiers), kept confidential, and used solely for academic purposes. Results are reported in

aggregate to prevent the identification of individuals or specific enterprises. Data were collected once (cross-sectional) using a structured questionnaire distributed online (Google Forms) and, to a limited extent, offline via enumerators at MSME centers/communities in Pontianak. Before completing the questionnaire, respondents received a brief explanation of the study's aims, data confidentiality, and participation procedures; explicit informed consent was obtained. To broaden sectoral coverage and avoid single-channel bias, recruitment leveraged MSME-mentor networks, associations/communities, and referrals among eligible respondents. This mechanism follows the survey plan in the proposal, adapted to a target of 100 respondents. The instrument was a 1–6 Likert-type questionnaire (1 = strongly disagree ... 6 = strongly agree) to minimize mid-point bias and enhance discrimination. Construct indicators were adapted from recent UTAUT2 literature in digital-service/market contexts and contextualized to MSME marketing practices. Sources for indicator development refer to UTAUT2 studies in commercial/digital domains (2021–2022), including Vinerean et al. (2022), Abu-Shanab and Shoheib (2022), Li et al. (2022), Limantara et al. (2021), Wei et al. (2021), and Zia and Alzahrani (2022), as well as the preliminary variable framework.

## RESEARCH RESULTS

### Validity and Reliability Tests

The results of the validity and reliability tests in this study are:

**Table 1.** Item-Level Validity Test (Item–Total Correlation)

Variable	Item	r (item-total)	r (table)	Decision
Performance Expectancy (X1)	X1a	0.852	0.207	Valid
Performance Expectancy (X1)	X1b	0.814	0.207	Valid
Performance Expectancy (X1)	X1c	0.850	0.207	Valid
Effort Expectancy (X2)	X2a	0.886	0.207	Valid
Effort Expectancy (X2)	X2b	0.873	0.207	Valid
Effort Expectancy (X2)	X2c	0.868	0.207	Valid
Social Influence (X3)	X3a	0.863	0.207	Valid
Social Influence (X3)	X3b	0.844	0.207	Valid
Social Influence (X3)	X3c	0.885	0.207	Valid
Hedonic Motivation (X4)	X4a	0.883	0.207	Valid
Hedonic Motivation (X4)	X4b	0.837	0.207	Valid
Hedonic Motivation (X4)	X4c	0.805	0.207	Valid
Habit (X5)	X5a	0.861	0.207	Valid
Habit (X5)	X5b	0.880	0.207	Valid
Habit (X5)	X5c	0.850	0.207	Valid
Facilitating Conditions (X6)	X6a	0.873	0.207	Valid
Facilitating Conditions (X6)	X6b	0.883	0.207	Valid
Facilitating Conditions (X6)	X6c	0.908	0.207	Valid
Use Behavior (Y)	Ya	0.900	0.207	Valid
Use Behavior (Y)	Yb	0.896	0.207	Valid
Use Behavior (Y)	Yc	0.885	0.207	Valid

Source: SPSS Output (2025), N = 100; two-tailed test,  $\alpha = 0.05$ .

**Table 2.** Reliability Test (Cronbach’s Alpha)

Scale	Number of Items	Cronbach’s $\alpha$	Decision
Combined Predictors (X1-X6)	18	0.837	Reliable ( $\geq 0.70$ )
Use Behavior (Y)	3	0.873	Reliable ( $\geq 0.70$ )

Source: SPSS Output (2025).

All items in constructs X1-X6 and Y exhibit item-total correlations that are well above the r-table threshold (0.207), with the highest range observed for Facilitating Conditions and the lowest still exceeding 0.80. This provides strong evidence of convergent validity; thus, all items were retained for subsequent analyses. Reliability testing produced Cronbach’s alpha values of 0.837 for the predictor block (18 items) and 0.873 for Use Behavior (3 items). Values of  $\alpha \geq 0.70$  indicate adequate to very good internal consistency, with no indication to delete any items. Accordingly, the instrument satisfies measurement prerequisites for proceeding to classical assumption tests and regression model estimation.

**Classical Assumption Tests**

The results of the classical assumption tests to support the research model are as follows

**Table 3.** Multicollinearity Test (Tolerance & VIF)

Variable	Tolerance	VIF	Criterion	Decision
X1 (Performance Expectancy)	0.800	1.250	Tol > 0.10 & VIF < 10	No multicollinearity
X2 (Effort Expectancy)	0.874	1.144	Tol > 0.10 & VIF < 10	No multicollinearity
X3 (Social Influence)	0.888	1.126	Tol > 0.10 & VIF < 10	No multicollinearity
X4 (Hedonic Motivation)	0.839	1.191	Tol > 0.10 & VIF < 10	No multicollinearity
X5 (Habit)	0.813	1.231	Tol > 0.10 & VIF < 10	No multicollinearity
X6 (Facilitating Conditions)	0.838	1.193	Tol > 0.10 & VIF < 10	No multicollinearity

Source: SPSS Output (2025).

All predictors have Tolerance > 0.10 and VIF < 10, indicating no multicollinearity. Therefore, the regression coefficient estimates are not distorted by redundancy among predictors, and the model is suitable for subsequent testing.

**Heteroskedasticity Test**

The results of the heteroscedasticity test are:



**Table 4.** Heteroskedasticity Test (Spearman’s rho with Residual)

Predictor	Correlation ( $\rho$ )	Sig. (p)	Criterion	Decision
X1 (Performance Expectancy)	0.004	0.972	$p > 0.05 \Rightarrow$ homoscedastic	No heteroskedasticity
X2 (Effort Expectancy)	0.032	0.753	$p > 0.05 \Rightarrow$ homoscedastic	No heteroskedasticity
X3 (Social Influence)	-0.027	0.787	$p > 0.05 \Rightarrow$ homoscedastic	No heteroskedasticity
X4 (Hedonic Motivation)	-0.001	0.990	$p > 0.05 \Rightarrow$ homoscedastic	No heteroskedasticity
X5 (Habit)	0.000	0.996	$p > 0.05 \Rightarrow$ homoscedastic	No heteroskedasticity
X6 (Facilitating Conditions)	0.032	0.755	$p > 0.05 \Rightarrow$ homoscedastic	No heteroskedasticity

Source: SPSS Output (2025).

All p-values for Spearman correlations between predictors and residuals are above 0.05 (range 0.753–0.996), so the model is considered homoscedastic. Error variance is relatively constant across the range of predictor values and robust standard-error adjustments are not required.

**Linearity Test**

The results of the linearity test in this study are:

**Table 5.** Linearity Test

Pair	Sig. Linearity	Sig. Deviation from Linearity	Criterion	Decision
X1 - Y	0.002	0.908	$p (\text{Dev.}) > 0.05 \Rightarrow$ linear	Linear
X2 - Y	0.016	0.225	$p (\text{Dev.}) > 0.05 \Rightarrow$ linear	Linear
X3 - Y	0.000	0.457	$p (\text{Dev.}) > 0.05 \Rightarrow$ linear	Linear
X4 - Y	0.005	0.313	$p (\text{Dev.}) > 0.05 \Rightarrow$ linear	Linear
X5 - Y	0.000	0.075	$p (\text{Dev.}) > 0.05 \Rightarrow$ linear	Linear
X6 - Y	0.000	0.436	$p (\text{Dev.}) > 0.05 \Rightarrow$ linear	Linear

Source: SPSS Output (2025).

For all X-Y pairs, the significance values for Deviation from Linearity exceed 0.05 (X1-Y: 0.908; X2-Y: 0.225; X3-Y: 0.457; X4-Y: 0.313; X5-Y: 0.075; X6-Y: 0.436), indicating no significant non-linear departures. Significant Linearity rows for most pairs further support the appropriateness of multiple linear regression.

### Normality Test

The results of the normality test for the data in this study are

**Table 6.** Normality of Residuals (One-Sample Kolmogorov-Smirnov)

Parameter	Value
N	100
Mean	0.0000000
Std. Deviation	2.21275356
Most Extreme Differences (Absolute / Positive / Negative)	0.058 / 0.058 / -0.057
Test Statistic (K-S)	0.058
Asymp. Sig. (2-tailed)	0.200 (Lilliefors; lower bound)

Source: SPSS Output (2025).

The Kolmogorov-Smirnov test yields a statistic of 0.058 with  $p = 0.200$  (lower bound), failing to reject  $H_0$ . Residuals are therefore normally distributed. The residual mean is approximately 0 with a standard deviation of 2.213, and the most-extreme differences are small ( $\pm 0.058 / -0.057$ ), corroborating normality.

### Multiple Correlation (R) and Determination ( $R^2$ )

This analysis summarizes the strength of the joint association between the independent variables X1-X6 and the dependent variable Use Behavior (Y), as well as the share of variance in Y explained by the regression model. Adjusted  $R^2$  is reported as the principal reference because it corrects for the number of predictors in the study sample ( $N = 100$ ).

**Table 7.** Model Summary (Multiple Correlation and Determination)

Model	R (Multiple R)	R Square ( $R^2$ )	Adjusted $R^2$	Std. Error of the Estimate
1	0.603	0.364	0.323	2.28302

Note: Dependent Variable: Use Behavior (Y). Predictors: X1-X6.

Source: SPSS Output (2025).

The multiple correlation of  $R = 0.603$  indicates a moderate-strong joint relationship between the six UTAUT2 constructs and Use Behavior. The coefficient of determination  $R^2 = 0.364$  means that approximately 36.4% of the variance in Use Behavior (Y) is explained by the combination of X1-X6. After adjusting for the number of predictors, Adjusted  $R^2 = 0.323$  reflects an effective explanatory power of 32.3%. Thus, about 63.7% of the variance in Y is attributable to factors outside the model.

### Joint Significance of Regression Coefficients (F-test)

The F-test evaluates overall model fit and the joint significance of the six independent variables (X1-X6) on Use Behavior (Y).

**Table 7.** ANOVA Summary (F-test)

Model	df1	df2	F	Sig. (p)	Decision ( $\alpha = 0.05$ )
1	6	93	8.871	< 0.001	Model significant / fit

Note: F is computed from  $R^2$  (0.364) with  $k = 6$  and  $N = 100$  using  $F = [(R^2/k)] / [(1 - R^2)/(n - k - 1)]$ . A p-value < 0.001 indicates that at least one regression coefficient differs from zero (i.e., the model is meaningful).

Source: SPSS Output (2025).

The result of  $F = 8.871$  with  $df(6, 93)$  and  $p < 0.001$  shows that, taken together, the tested UTAUT2 constructs – Performance Expectancy (X1), Effort Expectancy (X2), Social Influence (X3), Hedonic Motivation (X4), Habit (X5), and Facilitating Conditions (X6) – have a statistically significant effect on Use Behavior (Y). Accordingly, the regression model is suitable for further inference.

### Partial Regression Coefficient Test (t-test)

The partial regression coefficient test (t-test) evaluates the effect of each UTAUT2 construct (X1-X6) on the dependent variable Use Behavior (Y) at  $\alpha = 0.05$  (two-tailed). Hypothesis decisions are based on the p-value (Sig.) in the coefficients table, with attention to coefficient signs and the empirical context of MSMEs in Pontianak.

**Table 8.** Summary of Partial t-test – Regression Coefficients

Variable (Hypothesis)	Unstd. B	Std. Error	Std. Beta	t	Sig.	Sign	Tolerance	VIF	Decision ( $\alpha = 0.05$ )	Remarks
X1 Performance Expectancy (H1: +)	0.135	0.115	0.109	1.174	0.243	+	0.800	1.250	Not significant	H1 not supported
X2 Effort Expectancy (H2: +)	0.067	0.093	0.064	0.718	0.474	+	0.874	1.144	Not significant	H2 not supported
X3 Social Influence (H3: +)	0.312	0.091	0.303	3.448	0.001	+	0.888	1.126	Significant	H3 supported
X4 Hedonic Motivation (H4: +)	0.047	0.094	0.045	0.499	0.619	+	0.839	1.191	Not significant	H4 not supported
X5 Habit (H5: +)	0.268	0.101	0.244	2.657	0.009	+	0.813	1.231	Significant	H5 supported
X6 Facilitating	0.190	0.089	0.192	2.128	0.036	+	0.838	1.193	Significant	H6 supported

---

Conditions

(H6: +)

---

Note: Dependent Variable = Use Behavior (Y); N = 100.

Source: SPSS Output (2025).

## Discussion

H1 (X1 → Y, positive) – Not Supported.

Performance Expectancy shows a positive yet non-significant coefficient ( $B = 0.135$ ;  $\beta = 0.109$ ;  $p = 0.243$ ). Substantively, at the stage of actual use, expected benefits may already be perceived as realized benefits or are relatively uniform across respondents (low variance), so their contribution does not stand out once other factors are controlled. For MSMEs, actual use tends to be more strongly driven by enablers (facilitating conditions) and social cues than by expected benefits – especially when benefits accumulate after repeated use.

H2 (X2 → Y, positive) – Not Supported.

Effort Expectancy is positive but non-significant ( $B = 0.067$ ;  $\beta = 0.064$ ;  $p = 0.474$ ). Mainstream digital-marketing platforms are generally easy to use; if most respondents are already familiar, perceived-ease variability shrinks and explanatory power for actual behavior declines. Moreover, ease of use often shapes intention rather than actual behavior; when social, habit, and enabling factors enter the model, EE's effect can be attenuated.

H3 (X3 → Y, positive) – Supported (Significant).

Social Influence exerts a positive and significant effect ( $B = 0.312$ ;  $\beta = 0.303$ ;  $p = 0.001$ ). In MSME settings that rely on networks/communities, social support and norms (peers, customers, associations) foster adoption and consistent use of digital channels. Local role-model testimonials, customer prompts via chat/marketplaces, and competition among firms heighten the urgency to maintain a digital presence, increasing the frequency and depth of use.

H4 (X4 → Y, positive) – Not Supported.

Hedonic Motivation is positive but non-significant ( $B = 0.047$ ;  $\beta = 0.045$ ;  $p = 0.619$ ). Digital-marketing activities among MSMEs tend to be utilitarian (sales/service-driven) rather than hedonic. Hence, enjoyment is not critical to explaining actual use when social factors, habits, and technical support play larger roles.

H5 (X5 → Y, positive) – Supported (Significant).

Habit has a positive and significant effect ( $B = 0.268$ ;  $\beta = 0.244$ ;  $p = 0.009$ ). Operational routines – such as content-upload schedules, SOPs for responding within  $\leq 24$  hours, and regular promotions – create automatized behavior. For MSMEs, daily routines strongly determine continuity in digital-marketing activities; the stronger the habit, the higher the use behavior.

H6 (X6 → Y, positive) – Supported (Significant).

Facilitating Conditions positively and significantly affect Use Behavior ( $B = 0.190$ ;  $\beta = 0.192$ ;  $p = 0.036$ ). The availability of resources, skills, and infrastructure (devices, stable internet, content templates, admin/training support) makes digital-channel execution feasible and sustainable. Better facilitating conditions ease the maintenance of frequency and quality of use.

## CONCLUSIONS

This study evaluated the determinants of digital-marketing use behavior among MSMEs in Pontianak using the UTAUT2 framework (X1–X6). The regression model is jointly significant/fit (F-test,  $p < .001$ ), with a multiple correlation of  $R = 0.603$  and a coefficient of determination  $R^2 = 0.364$  (Adjusted  $R^2 = 0.323$ ). In other words, about 36.4% of the variance in Use Behavior is explained by the combined effects of the six tested constructs. In the partial (t-test) results, three constructs have positive and significant effects on Use Behavior, namely Social Influence ( $\beta = 0.303$ ;  $p = 0.001$ ), Habit ( $\beta = 0.244$ ;  $p = 0.009$ ), and Facilitating Conditions ( $\beta = 0.192$ ;  $p = 0.036$ ). Meanwhile, Performance Expectancy ( $p = 0.243$ ), Effort Expectancy ( $p = 0.474$ ), and Hedonic Motivation ( $p = 0.619$ ) are not significant in the joint model. Accordingly, hypotheses H3, H5, and H6 are supported, whereas H1, H2, and H4 are not supported. These findings indicate that increasing MSMEs' actual use of digital channels in Pontianak is primarily underpinned by social norms/support (networks, communities, and customers), established operational habits (content-upload routines, rapid response), and adequate facilitating conditions (devices, internet connectivity, templates, training). By contrast, perceived benefits, ease of use, and hedonic aspects—although positive—are not the main drivers at the behavioral stage once social, habitual, and technical-support factors are considered simultaneously.

## REFERENCES

- Abu-Shanab, E. A., & Shoheib, Z. (2022). Adapting the UTAUT2 model for social commerce context. *International Journal of E-Business Research*, 18(1), 1–20.
- Almunawar, M. N., Anshari, M., & Lim, S. A. (2022). Customer acceptance of online travel agents in Indonesia. *Journal of Asia-Pacific Business*, 23(3), 254–272.
- Alotumi, M. (2022). Factors influencing graduate students' behavioral intention to use Google Classroom: Case study-mixed methods research. *Education and Information Technologies*, 27, 10035–10063. ()
- Azman Ong, M. H., Yusri, M. Y., & Ibrahim, N. S. (2023). Use and behavioural intention using digital payment systems among rural residents: Extending the UTAUT-2 model. *Technology in Society*, 74, 102305.
- Cutshall, R., Changchit, C., & Chuchuen, C. (2022). An examination of factors influencing social commerce adoption. *Journal of Computer Information Systems*, 62(4), 822–836.
- Dinas Koperasi, Usaha Mikro, dan Perdagangan Kota Pontianak. (2022). Data jumlah UMKM berdasarkan kecamatan di Kota Pontianak tahun 2022. Satu Data Kota Pontianak. <https://diskumdag.pontianak.go.id/satudata>
- Dincer, C., & Dincer, B. (2023). Social commerce and purchase intention: A brief look at the last decade by bibliometrics. *Sustainability*, 15(1), 846.
- Hilal, A., & Varela-Neira, C. (2022). Understanding Consumer Adoption of Mobile Banking: Extending the UTAUT2 Model with Proactive Personality. *Sustainability*, 14(22), 14708.
- Kementerian Koordinator Bidang Perekonomian Republik Indonesia. (2021, May 5). UMKM menjadi pilar penting dalam perekonomian Indonesia. <https://ekon.go.id/publikasi/detail/2969/umkm-menjadi-pilar-penting-%20dalam-perekonomian-indonesia>

- Kurniawati, E., Idris, I., Handayati, P., & Osman, S. (2021). Digital transformation of MSMEs in Indonesia during the pandemic. *Entrepreneurship and Sustainability Issues*, 9(2), 316-331.
- Li, G., Zhang, X., & Zhang, G. (2022). To use or not to use: It is a question – An empirical study on the adoption of mobile finance. *Sustainability*, 14(17), 10516.
- Limantara, N., Jovandy, J., Wardhana, A. K., Steven, & Jingga, F. (2021). Evaluation of one of leading Indonesia's digital wallet using the unified theory of acceptance and use of technology. *Indonesian Journal of Electrical Engineering and Computer Science*, 24(2), 1036-1046.
- Migliore, G., Wagner, R., Cechella, F. S., & Liébana-Cabanillas, F. (2022). Antecedents to the Adoption of Mobile Payment in China and Italy: An Integration of UTAUT2 and Innovation Resistance Theory. *Information Systems Frontiers*, 24(6), 2099-2122. ()
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425-478.
- Vinerean, S., Budac, C., Baltador, L. A., & Dabija, D.-C. (2022). Assessing the effects of the COVID-19 pandemic on m-commerce adoption: An adapted UTAUT2 approach. *Electronics*, 11(8), 1269.
- Wei, M.-F., Luh, D.-B., Huang, Y.-T., & Chiu, Y.-C. (2021). Young generation's mobile payment adoption behavior: Analysis based on an extended UTAUT model. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(4), 618-637.
- Zia, A., & Alzahrani, M. (2022). Investigating the effects of e-marketing factors for agricultural products on the emergence of sustainable consumer behaviour. *Sustainability*, 14(20), 13072.