E-marketplace issues for SMEs: the Technology Acceptance Model approach

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Abstract
e-marketplace is a very effective place to sell online for SMEs with limitations where a study shows that SMEs will increase in sales if they sell their products through e-marketplaces. But on the other hand, many
SMEs have not used an e-marketplace which has been proven from several studies to be effective in selling goods. There are several factors that cause SMEs to not sell their goods via e-marketplaces, such as the assumption that selling goods on e-marketplaces requires understanding the complicated process and low knowledge of e-marketplaces. The purpose of this study is to build TAM modification to help SMEs sell products via e-marketplace.

**Keywords**
SMEs, e-marketplace, TAM

1. **Introduction**

Research with the object of SMEs is research that is widely carried out because SMEs are an important part of the country's economy but SMEs also have many limitations that have the potential to become a problem that must be found a solution. This research is also related to SMEs that do not want to sell their products on the e-marketplace because of the perceived complexity of the procedure for selling products via the e-marketplace. This assumption is based on interviews from SMEs who have not been able to use smartphones for activities that support their business and their low knowledge of e-marketplace (Husnurrosyidah, 2019)

On the other hand, SMEs can increase sales through e-marketplaces as well as improve the overall performance of SMEs because increased sales are supported by most of the resources owned by SMEs. Das, K. (2018). Artaya (2019)

SMEs absorb more labor and most of the SMEs in Indonesia are engaged in retail trade. This is a potential for each SME to compete in the international market through the e-marketplace. MSMEs that have sold products in the e-marketplace must have differences with other SMEs, for example in providing good service to each customer so that customers will be satisfied with the services provided by MSMEs even though the product specifications are the same. So it is very important for SMEs to immediately take advantage of the e-marketplace.

However, most of the SMEs have not used the e-marketplace to sell their products. There are several factors that cause SMEs to not use e-marketplaces to support their sales, including the lack of knowledge of SMEs about e-marketplaces, the assumption that selling via e-marketplaces is complicated and the owners of old SMEs who do not follow the development of information technology.

2. **Literature Review**

2.1. **E-marketplace**

E-marketplace ought to be alluded on the validity based believe exchanged from one source to another that facilitates collaborations and trade intuitive among buyers and dealers essentially(Joo, 2015)

Building credibility based believe to the buyers and dealers, in any case, it isn't a simple errand, since virtual media postures potential dangers for both parties, particularly managing with moo believe society (H. Mavis,2015)

In e-marketplace, protection and security (Choon, 2011), are the most highlights that are not as it were improving competitive preferences, but moreover expanding the level of believe (Awais ,2012). Believe plays vital parts in directing the firm readiness to receive e-sales and buyer cooperation (Suresh, 2011). Believe takes a crucial part in a wide range of human intuitive, among the participation, arrange relations and emergency administration (Christers, 2005) .Buyer’s believe in one component of the e-marketplace vendor may not only affect their believe within the other, be that as it may, too impact the way buyers make online buys (Hong ,2011)

Since the final decade, the development of e-marketplace in Indonesia has gotten momentous comes about. Emarketplace is characterized as an internet mediator outlined to set up buyer-seller connections and to facilitate the exchanges between them. It includes at trilateral connections such as: buyers, venders, and overseen by an e-marketplace supplier (Cang,2010)

In 2016, there were surveyed more than 180 million web clients with 20% development reliably each year. It accounts around 40% of from more than 250 million occupants with strong middleclass economy( M. F. A. Denmark, 2015) This truth is making the third greatest client base inside the world and has the seventh biggest economy rank. Other reality pulls in major theorists is the demography of major people are overwhelmed by the youths with almost 60% of them underneath 30 a long time of age (S. P. Ecommerce ,2014)
2.2 Technology Acceptance Model

Technology acceptance model is a method used to adopt technology where there are several stages before someone uses technology. The first is the usefulness stage which describes the benefits obtained from the use of technology and the ease of use which describes the ease of using technology. Both of these factors are influenced by external factors. Figure 1 explain the Technology Acceptance Model

![Technology Acceptance Model](image)

2.3 SMEs

Small and medium-size undertakings (SMEs) are businesses that keep up livelihoods, assets or a number of specialists underneath a certain edge. Each country has its claim definition of what constitutes Small and medium-size undertakings (SME). Certain degree criteria must be met and some of the time the industry in which the company works in is taken beneath thought as well. In spite of the fact that small in degree, small and mid-size ventures (SMEs) play an basic portion inside the economy. They overshadow sweeping firms altogether, utilize huge numbers of people and are for the foremost portion entrepreneurial in nature, making a contrast to shape advancement. (Inayatulloh, 2020).

To explain an object that is difficult to describe directly, a model like TAM model for SME (Inayatulloh, 2020), the block chain model for regional head elections (Inayatulloh, 2020), the CSF Model for SMEs (Inayatulloh, 2020), model for new businesses (Inayatulloh, 2016) and a model for early warning systems for diseases (Inayatulloh, 2015) use to describe the real situation

3. Methods

The research used a qualitative approach by interviewing 250 SMEs in several cities in Indonesia with SME types of businesses such as fashion, food, health equipment, household supplies, children's toys, herbal products where SMEs were actively selling via the Indonesian e-marketplace. This study uses qualitative data, which is obtained through interviews and discussions with small business actors who are actively marketing their products using the marketplace. From the results of external variables that affect SMEs selling products via e-marketplaces, there is an increase in the marketing area, the relationship with the SME community. Meanwhile, the factor that hinders sales via e-marketplace is transaction risk.

5. Results and Discussion

Based on the findings of observations and interviews with SMEs as explained in the previous section, the external factor affecting SMEs selling via e-marketplace is the increase in the SME marketing area and the relationship with the SME community, a modification of TAM for SMEs selling via e-marketplace is described in Figure 2. The first external factor is an increase in the SME marketing area where SMEs must have good knowledge in order to sell via e-marketplace. This means that activities are needed that will increase SMEs' knowledge of the e-marketplace. activities that can increase the knowledge of SMEs obtained through seminars and training on e-marketplaces for SMEs.

To provide stimulants for SMEs who participate in training in using e-marketplaces, the government will provide assistance to SMEs if SMEs have attended training on using e-marketplaces. The second external factor is the relationship with the SME community. Within the SME community it is hoped that there will be a transfer of knowledge and knowledge between SMEs that are already actively using the e-marketplace and SMEs that have not
6. Conclusion
The model developed from TAM will be easy to apply because the identification of external variables is obtained from observations and interviews with SMEs. One of the variables that has a very strong influence on this model is the relationship with the SME community. The SME community is a strength for SMEs to work together and collaborate to improve the performance of SMEs including in the context of increasing sales through e-marketplaces. Strong relationships with fellow SMEs in the community will also reduce worries about transaction risks on the e-marketplace.

The limitation of this research is that it has not included cultural variables and the behavior of SME owners where according to some studies it has a strong influence on decision making.

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Biography

Inayatulloh is a candidate doctor at Bina Nusantara University's Doctor of Computer Science. Since 2000, Inayatulloh has been a lecturer at Bina Nusantara University, school of information system. I am experienced in system development in several companies such as garment, petroleum, retail and others. Scopus indexed publications have been produced with topics related to information systems such as e-learning, e-SCM, e-CRM, E-government, block chain and others

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