Continuing Use Behavior Analysis of MSMEs on the Mosan Digital Platform Using the UTAUT2 Model

Domingos Tilman
Magister Management, Faculty of Economy and Business
Telkom University, Bandung, Indonesia
domingostilman@student.telkomuniversity.ac.id

Maya Ariyanti,
Magister Management, Faculty of Economy and Business,
Telkom University, Bandung, Indonesia
ariyanti@telkomuniversity.ac.id

Dodie Tricahyono
Magister Management, Faculty of Economy and Business,
Telkom University, Bandung, Indonesia
dodietricahyono@telkomuniversity.ac.id

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 because 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, MSMEs, Adaptation Technology, Use Behavior, Digital Platform.

1. Introduction
Mercy Corps Timor-Leste through funding from the Visa Foundation provided immediate support to women-owned Micro, Small and Medium Enterprises (hereinafter referred to as MSMEs) most affected by the pandemic in Asia. This program seeks to achieve the goal of empowering MSMEs through various activities including digital training with face-to-face methods, workshops, mentoring, in-depth business consultations and more. Digital financial services in Timor-Leste are currently not inclusive enough for women and women-run businesses, so uptake and retention are low. The disruption caused by COVID-19 has left women-owned MSMEs facing difficulties in purchasing goods, accessing credit, and depositing cash, which in turn has had severe negative impacts at the household level and increased vulnerability through increased urbanization, reduced employment and income, and increased vulnerability (Timor-Leste Rapid Market Resilience Assessment Report, 2020). MSMEs, especially in developing countries, do not have a culture and risk management system or business continuity. The COVID-19 pandemic has had an impact

on economic instability, including Micro, Small, and Medium Enterprises (MSMEs). In general, the majority of MSMEs experienced a decline in income and even went bankrupt due to the COVID-19 pandemic (Sugiarti, et al., 2020). In Timor-Leste itself, COVID-19 has shown economic vulnerability, because the community is very dependent on cash or physical cash transactions, Mercy Corps as an international organization through a program called "COVID-19 Recovery Program For MSME" partnered with Telemor` (one of the mobile network operators in Timor-Leste) and the United Nations Capital Development Fund (UNCDF) to introduce cash-in/cash-out (CICO) services and digital payments for women-owned MSMEs (Rapid Market Resilience Assessment Report, 2020.). In this study, the focus is on how current usage behavior affects the continued use of technology or continuing use behavior. According to Liu, et al., (2020), the sustainable use behavior of users of technology refers to the initial acceptance and adoption of technology for a certain period to use it for their own activities on an ongoing basis. Adopters of technology are more likely to discontinue using the technology because of disillusionment with using it, are more influenced by interpersonal resources, and make less use of the service during their adoption period than discontinuation due to a substitute technology (Parthasarathy, M., & Bhattacherjee, A., 1998). Therefore, analyzing the factors that influence user behavior during the period of use is also an important factor to see the potential for sustainable use of technology. From the observations of the initial data obtained and related research sources, the researcher saw several interesting phenomena that emerged from the implementation of the COVID-19 Recovery Program for MSME's program apart from the target of MSMEs whose owners are women who live in remote areas with many limitations they face, many other factors also which allows the sustainability of adaptation to the use of technology will be a challenge. Therefore, in this study, the researchers also included new moderator variables, such as digital literacy and income generated because the approach that became the focus was to provide a solution in the form of training by the COVID-19 Recovery for MSME program.

1.1 Objectives

The objectives that researchers want to find out how the respondents' assessment of the variables of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Price Value, and Use Behavior and the contribution of the COVID-19 Recovery Program for MSMEs using the MOSAN platform. This study aims to analyze the effect of Performance Expectancy, Effort Expectancy, Social Influence, Facilitation Conditions, and Price Value on Use Behavior on the use of the MOSAN application, and to see the effect of Facilitation Conditions on Continuing Use Behavior on the simultaneous use of the MOSAN application. Further, this study also aims to analyze the effect of Income Generated and Digital Business Literacy which moderates Continuing Use Behavior through Use Behavior on the MOSAN application. The complex problems of implementing the COVID-19 Recovery Program for MSMEs require researchers to limit the scope of this research as follows: a. This study only looks at the process of accepting and adapting technology and the behavior of using MOSAN on the 150 MSME program targets that have been set. b. This research is also limited in obtaining data due to the ongoing COVID-19 pandemic from the program management perspective and conducting the direct survey with the 150 MSMEs as primary data.

2. Literature Review

In this study, the researcher uses a theoretical framework that is divided based on the scope of the research object, the Grand Theory that the researcher uses is the theory of marketing, the Mid Theory uses the theory related to consumer behavior and the specific theory which is also the main theory of this research is the UTAUT2 theory (Unified Theory of Acceptance and Use of Technology). American Marketing Association (2021) defines marketing as a set of institutional activities, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, partners, and the public as potential consumers in general. Meanwhile, Raharjo (2021) defines digital marketing as a general term for the marketing of products or services that use digital technology to focus their marketing activities, especially using the Internet, but also includes mobile phones, display advertising, and other digital media that are currently developing so fast, especially after the COVID-19 pandemic. Departing from marketing theory, we will look more deeply into how this research specifically conducts a study on consumer behavior in the B2B context where to look further at the decisions of MSMEs as users of this new technology during a pandemic. Further clarified by Chadwick (2016), that the application of the internet and related digital technologies in conjunction with traditional communications to achieve marketing objectives. An understanding of consumer behavior in this study can be obtained from the concept of an analytical model that can be applied, as a concept based on the refinement of the UTAUT (Unified Theory of Acceptance and Use of Technology) theory which is seen from the aspects of performance expectancy, effort expectancy, social influences, and facilitating conditions, and the concept of UTAUT2 (Unified Theory of Acceptance and Use of Technology 2) which has additional dimensions such as hedonic motivation, price value, and habit (Xu, et al., 2012). In support of this theory, Frost et al. (2019) explained the decision-

making process by which formal organizations establish the need for purchased products and services and identify, evaluate, and choose among alternative brands and suppliers. (Table 1)

Table 1. Development of Underlying Theories Model Unified Theory of Acceptance and Use of Technology (UTAUT)

No	Theory	Researcher	Descriptions
1	*Theory of Reasoned Action* (TRA)	Fishbein and Azjen (1975)	This theory is based on the premise that humans are rational decision-makers who use whatever information is available.
2	*Theory of Planned Behavior* (TPB)	Ajzen (1988)	This theory contains the assumption that a person's behavior is displayed because it is based on certain reasons, making people think about the consequences of their actions and make decisions carefully to achieve certain desired results and avoid unwanted things.
3	*Technology Acceptance Model* (TAM)	Davis F.D (1989)	Explaining the behavior of computer technology users means that based on beliefs, attitudes, intentions, and user behavior relationships. Where the purpose of this model is to explain the main factors of user behavior towards the acceptance of technology users, which already refers to the UTAUT model itself.
4	*Motivational Model* (MM)	Fisher, (1992)	This motivation theory was introduced to predict the acceptance and use of technology by looking more at individual motivation.
5	*Combined TAM and TPB* (C-TAM-TPB)	Taylor and Todd (1995)	The combined model of TPB and TAM provides a conceptual understanding of the determinants of acceptance and behavior of using a particular technology.
6	*Model of PC Utilization* (MPCU)	Thompson, *et al.* (1991)	This theory evaluates and understands the effect of influencing and facilitating conditions, social factors, complexity, task suitability, and long-term consequences on the use of PC technology.
7	*Innovation Diffusion Theory* (IDT)	Rogers (1962)	The IDT theory explains the process and concept of how to communicate an innovation through certain channels over time to a group of members of a social system.
8	*Social Cognitive Theory* (SCT)	Bandura (1977)	The SCT theory emphasizes identifying human behavior as an interaction of personal, behavioral, and environmental factors aimed at providing a framework for understanding, predicting, and changing human behavior.

All the theoretical references and similar research methods that have been carried out previously as shown in the research table above, also show that the UTAUT2 Model is a theory that accumulates previous theories and is most appropriately applied to this research by the phenomenon to be studied especially, the adaptation of the use of technology, therefore the researcher decided to use this theory as the basis.

3. Methods

This research uses the quantitative method and descriptive analysis. The SEM-PLS analysis, this method also fulfills scientific rules such as concrete or empirical, objective, measurable, rational, and systematic (Sugiyono, 2016). The author uses quantitative research so that the results of this study can be tested and measured empirically. The writing model of this research is based on a descriptive mode obtained from the results of a questionnaire survey using research questions to 150 MSMEs who beneficiaries of the COVID-19 Recovery for MSME program are, while during the implementation of this study using a Cross-Sectional research type. (Figure 1)

In accordance with the phenomenon to be studied by looking at the contribution of factors that possibly influence continuing use behavior and adjusting previous theories and models using UTAUT2 according to several references is the most powerful theory to support this research.
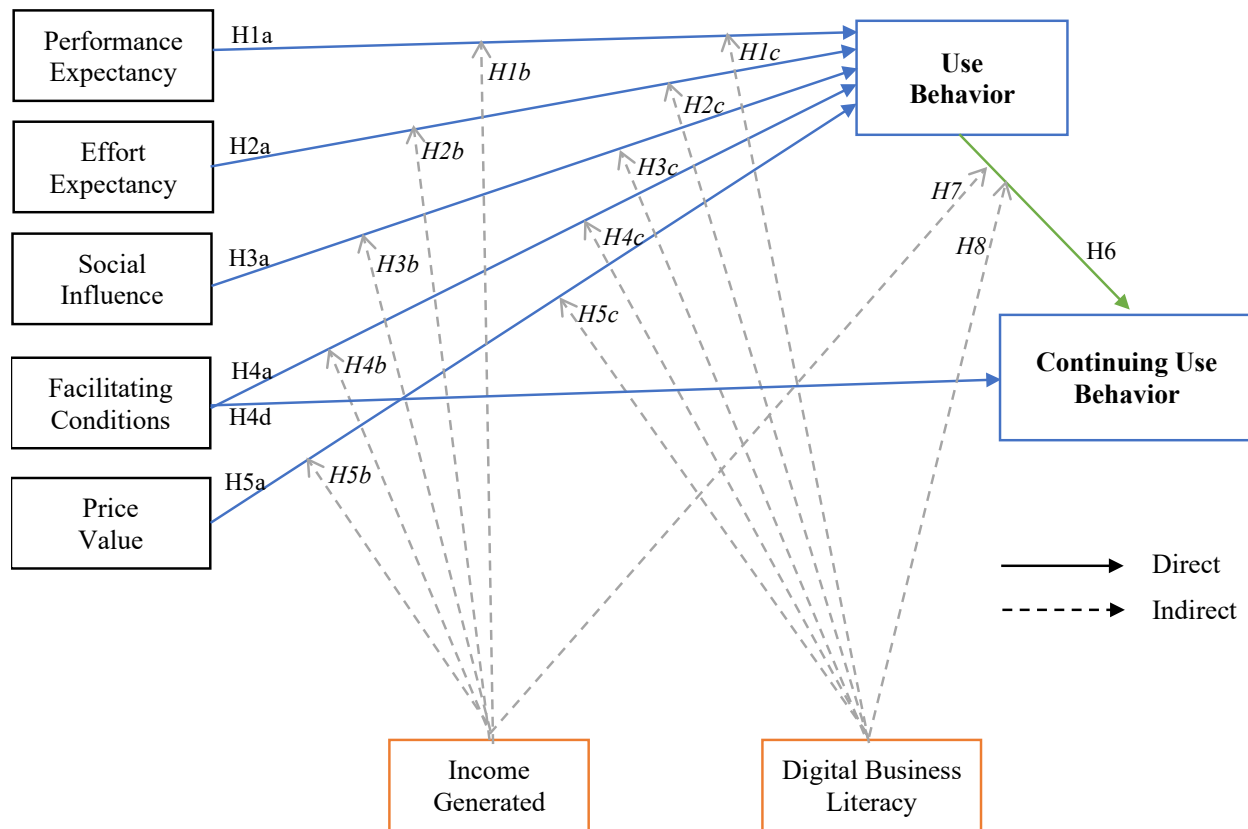

Figure 1. Research Framework

4. Data Collection

In this study, data collection was carried out through the distribution of questionnaires using the ONA application which would be clustered based on the demographics of the respondent's characteristics. However, due to the respondents' lack of knowledge in using the ONA application, the researcher had to support the respondents in filling out the questionnaires. This research uses the census data collection technique, which means a data collection method survey questionnaire where researchers collect data on the entire population that has been selected. The data obtained is the result of census processing referred to as true data (true value), often also called parameters and the data obtained is accurate data because it directly observes the object of research (Erjavec, J., and Manfreda, A. 2021).

The census method is most suitable for a population that is heterogeneous in nature, in contrast to sampling which is suitable for homogeneous properties. The results of the census are carried out in official documents as the basis for program implementation and targeting. In this study, the researcher determined that all the populations to be studied

were 150 MSMEs who had become targets or beneficiaries of the COVID-19 recovery program for MSMEs implemented by Mercy Corps in Timor-Leste as a result of the census with criteria such as Micro, Small, and Medium Enterprises in the field of agribusiness run by women, the sample locations taken are two Municipalities Ainaro and Bobonaro, those who's agreed to participate in digital and financial business literacy training from the COVID-19 recovery program for MSME's, and already registered as a user of the MOSAN application. Based on the criteria above, the researcher determined a sample of 150 SMEs that met all the criteria.

This study is completed using both primary and secondary data. The primary data research all respondents who came from questionnaires filled out by the research samples that consists of 150 MSMEs as regular users of the MOSAN application, including already in The Early Majority level leads to the Late Majority which has entered the Technology Adoption Lifecycle level, which means the use of E-Wallet technology which has become part of the respondent's life. The secondary data used in this study comes from literature such as articles, books, Government assessments, and journals, which can be through previous research data, as for assessment data that have been published by the Timor-Leste government and the Indonesian government.

5. Results and Discussion
The result of this research to the understanding of consumer behavior that can be obtained from the concept of an analytical model that can be applied, is a concept based on the refinement of the UTAUT2 (Unified Theory of Acceptance and Use of Technology 2) which is seen from the aspects of performance expectancy, effort expectancy, social influences, facilitating conditions, price value, and additional moderate by Income Generated and Digital Business Literacy that divided into descriptive data analysis and statistical data analysis for its result.

5.1 Descriptive Data Analysis Result
Based on the analysis of the descriptive results of the performance expectancy score, it shows that the assessment of the performance expectancy variable is in the "High" category. The highest score is found on the PE3 item, which is 84.00% regarding "The stages that are passed to make transactions in the MOSAN application are quite short" which means that the MOSAN application is very easy to use by users with excellent performance, while the lowest score is found in the PE4 item indicator, which is 68.67 % regarding "Using MOSAN helps me to be more productive in my business" means that the majority of users still feel that using the MOSAN application has not significantly increased their business productivity but this can be further proven in the SEM-PLS analysis.

The effort expectancy variable has a "high" score category on average and the highest score of the statement is found in the EE1 item, which is 84.27% about "I feel the features of the MOSAN application offered are easy to understand" which means that the MOSAN application is very easy to understand and operate by most users, while the lowest score is in the EE4 item indicator, which is 65.47%. with the statement "I don't experience many problems in transactions using MOSAN" meaning that most users still feel there are obstacles in using the MOSAN application.

The social Influences variable has an average score of "moderate" of 150 respondents and the highest score of the statement is found in the SI3 item, which is 68.80% about "I feel there is no need for someone or a friend to invite me to use MOSAN" which means that to use the MOSAN application, respondents feel they do not need an invitation from others, while the lowest score is in the item indicator. SI4 is 53.20% with the statement "people I trust and are important to me think I should use MOSAN" meaning that most users use the MOSAN application not because they are influenced by trusted people or influential people in their environment. This shows that the influence of the intervention of Mercy Corps through the implementation of the Covid-19 Recovery for MSMEs program plays a very important role in influencing the use of MOSAN.

The facilitation conditions variable has a "high" mean score of 150 respondents. The highest score of the statement is on the FC4 item, which is 85.60% about "I feel that other technologies that I use in my life are easily integrated with MOSAN technology" which means that technology or all types of mobile phones used by users can use the MOSAN application, this is proven because the MOSAN application can also be used on ordinary mobile phones (not android/iOS) via short message service (SMS), while the lowest score of the FC1 indicator or item is 62.40% with the statement "I use the MOSAN application because of adequate facilities and internet" meaning the majority users using

the MOSAN application feel that the internet and related network facilities are still inadequate to support their transaction processes.

The price value variable has a "high" average score for all 150 respondents. The highest score of the statement is on item PV1 which is 90.80%, said "I feel the costs I spend using MOSAN are cheap" which means that almost all respondents or users of the MOSAN application feel the costs incurred by users are very cheap, this is because the costs for most of the transactions for MSMEs it is still free, except for the cost of transferring balances to other MOSAN accounts or cash disbursement, while the lowest score of the PV4 indicator or item is 63.33% with the statement "After using MOSAN it is easier for me to manage my business expenses" meaning that some users of the MOSAN application they still find it difficult to manage their overall business expenses, this is because not all business expenses can be seen from the MOSAN application because the process for other transactions is still done manually.

The use behavior variable has a "high" average score of all 150 respondents and the highest score from the statement is on item UB1 which is 75.87%, stating "I am satisfied using MOSAN" which means that most of the respondents or users of the MOSAN application are satisfied with using MOSAN even though there are still shortcomings or obstacles in its use, while the lowest score is from the UB3 indicator or item. which is 65.87% with the statement "I often use MOSAN for transactions" meaning that some users of the MOSAN application do not use the MOSAN application very often in their business activities, because the facts from the field and current MOSAN services show that the highest sales are only from purchasing electricity pulses and cellular credit and customers are still limited to other services such as money transfers.

The variable of continuing use behavior has an average score of "moderate" from all 150 respondents. The highest score from the statement is on the CUB4 item, which is 78.67%, mentioned "I believe the quality of MOSAN in the future will be even better" which means that most respondents or users of the MOSAN application believe the quality of MOSAN services can still be improved seeing the need for a digital platform such as MOSAN, while the lowest score of the CUB2 indicator or item is 58.00% with the statement "I will recommend MOSAN to people I know" meaning that some users of the MOSAN application feel doubtful or not completely sure about recommending MOSAN to others, but overall the items in This indicator shows that respondents' confidence to continue using MOSAN is still strong or more than 50%.

The income generated variable has a "high" average score of all 150 respondents. The highest score from the statement is on the IG2 item, which is 81.07%, conveying "my business profits have increased compared to before using MOSAN" which means that most respondents or users of the MOSAN application feel their income has increased after using MOSAN services, Meanwhile the lowest score of the IG3 indicator or item is 65.47 % with the statement "I feel that my business is growing after using MOSAN" means that some users of the MOSAN application have not felt a significant development in their business profits after using MOSAN.

The digital business literacy variable has a "high" average score of all 150 respondents and the highest score from the statement is on the DBL1 item, which is 82.40%, stating "now I quite understand how to use MOSAN for business activities" which means that significantly respondents or MSME users of the MOSAN application feel they understand very well how to do transactions using MOSAN digital services, while the lowest score is from the DBL2 indicator or item is 72.00% with the statement "I already understand how to make a good digital business strategy after receiving training from Mercy Corps" meaning that most of the MOSAN application users also feel that they know about doing business strategic planning digitally because even though this item is the lowest on the indicator, however, the score is still relatively high.

Table 2. Summary Data of Descriptive Analysis Recapitulation

Variable	Total Score	Ideal Score	Percentage	Category
Performance Expectancy	2313	3000	77.10%	High
Effort Expectancy	2168	3000	72.27%	High
Social influences	1901	3000	63.37%	Moderate
Facilitating Conditions	2200	3000	73.33%	High
Price Value	2323	3000	77.43%	High

Use Behavior	2184	3000	72.80%	High
Continuing Use Behavior	1937	3000	64.57%	Moderate
Income Generated	2295	3000	76.50%	High
Digital Business Literacy	2358	3000	78.60%	High

Table 2 shows that the highest average score from the descriptive analysis for the independent variable is the price value variable, which is 77.43%, which means that the strongest determinant or driving factor for the use of MOSAN digital services is the low price or cost in using MOSAN services for the 150 MSMEs studied. Then the two moderating variables also have a significant effect on the use of MOSAN services, such as income generated by 76.50% and digital business literacy, which is 78.60%, so it can be concluded that the majority of MSME users of MOSAN services are affected by using these services because of the above factors (independent variables), which also helps MSMEs decide to continue using this e-wallet service in the future.

5.2 SEM-PLS Data Analysis Results

This study uses the multivariate technique to analyze the relationship between more than two variables. The verification analysis in this study uses the SEM (structural equation modeling) method with partial least squares (PLS). Partial least squares (PLS) are a multivariate statistical technique that performs comparisons between multiple dependent variables and multiple independent variables (Indrawati, 2015). Evaluation in Smart PLS consists of an evaluation of the outer model (measurement model) and evaluation of the inner model (structural model). The outer model is used to evaluate the relationship between the construct and its indicators, divided into convergent validity and discriminant validity. Convergent validity can be evaluated through three stages, they are: validity indicators, construct reliability, and average variance extracted (AVE) values. While discriminant validity can be passed in two stages, looking at the cross-loading value and then comparing the correlation between the construct and the AVE root.

Based on the results from figure 2 below, the results of the final evaluation of convergent validity with a loading factor, by removing several indicators that have a value smaller than 0.7 and re-estimating, the results are that all indicators/items have a loading factor value of more than 0.7, so it can be declared valid. On the other hand, convergent validity can also be measured by calculating each indicator on the average variance extracted (AVE). The indicator for calculating the AVE, if the AVE value is more than 0.5, the items in the variable are considered to have sufficient convergent validity (Hair et al., 2010; Ghozali, 2008; Indrawati, 2015). It is known that the results of the convergent validity calculation with AVE, obtained that the AVE value of each variable has a value > 0.5. So, it can be stated that the data in this study have met the criteria of convergent validity. Based on the output of data processing with Smart-PLS, discriminant validity with Fornell-Larcker criteria shows the AVE root value of each construct or variable, the result of the AVE square root of each variable is greater than the correlation between the two variables in the model. Therefore, the variables in this study can be declared to meet the criteria of discriminant validity. While the second test carried out was inner model testing. Inner model testing has 4 types of evaluations carried out, they are R-square, Q-square, effect size, and path coefficient, using Smart-PLS4 software.

The path diagram of the outer model and the inner model in this study can be seen in Figure 2, below:
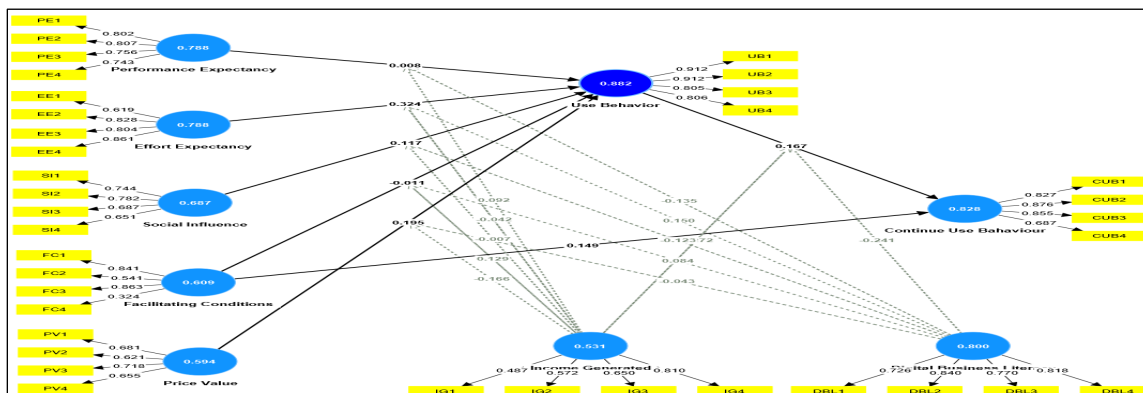

Figure 2. Outer Model & Inner Model

The hypothesis in this study can be seen from the calculation of the model using the PLS bootstrapping technique. From the results of the bootstrapping calculation, the t-statistic value of each relationship or path will be obtained. Testing this hypothesis is set with a significance level of 0.05 or 5% and a two-sided significance level, so 0.025 with a degree of freedom value: 150-9 = 141. The T-table of this study obtained a result of 1,976. The hypothesis can be accepted if the value of the t-statistic is greater than the t-table. The calculation results for hypothesis testing in this study will be described in Table 3, as follows:

Table 3. Hypothesis Bootstrapping Result

Path Structure	Original Sample (O)	T statistics	P values	Result
Performance Expectancy -> Use Behavior	0.008	0.109	0.914	Rejected
Effort Expectancy -> Use Behavior	0.326	3.098	0.002	Accepted
Social Influence -> Use Behavior	0.114	1.724	0.087	Rejected
Facilitating Conditions -> Use Behavior	-0.010	0.119	0.906	Rejected
Facilitating Conditions -> Continue Use Behavior	0.152	2.497	0.014	Accepted
Price Value -> Use Behavior	0.194	2.575	0.011	Accepted
Use Behavior -> Continue Use Behavior	0.161	1.860	0.065	Rejected
Income Generated x Performance Expectancy -> Use Behavior	0.093	0.903	0.368	Rejected
Digital Business Literacy x Performance Expectancy -> Use Behavior	-0.135	1.371	0.172	Rejected
Income Generated x Effort Expectancy -> Use Behavior	-0.041	0.291	0.771	Rejected
Digital Business Literacy x Effort Expectancy -> Use Behavior	0.148	0.864	0.389	Rejected
Income Generated x Social Influence -> Use Behavior	-0.009	0.113	0.910	Rejected
Digital Business Literacy x Social Influence -> Use Behavior	-0.123	1.317	0.190	Rejected
Income Generated x Facilitating Conditions -> Use Behavior	0.128	1.429	0.155	Rejected
Digital Business Literacy x Facilitating Conditions -> Use Behavior	0.088	0.783	0.435	Rejected
Income Generated x Price Value -> Use Behavior	-0.165	1.667	0.098	Rejected
Digital Business Literacy x Price Value -> Use Behavior	-0.046	0.363	0.717	Rejected
Income Generated x Use Behavior -> Continue Use Behavior	0.274	3.129	0.002	Accepted
Digital Business Literacy x Use Behavior -> Continue Use Behavior	-0.243	2.741	0.007	Accepted

From the dimensional variables that have been studied, the dimension variable that has the strongest influence is the Effort Expectancy variable on the Use Behavior variable, which has a t-statistic value of 3.098, with a contribution value of 0.002. While the variable of the lowest influencing dimension is the Performance Expectancy variable on the Use Behavior variable, which has a t-statistic value of 0.109, with an influence contribution value of 0.914. As for the indirect effect or through intervening, the dimension variable that has the strongest influence indirectly is the Income Generated variable on the Continuing Use Behavior variable through the Use Behavior variable which has a t-statistic value of 3.129, with a contribution value of 0.002. Meanwhile, the variable of the lowest dimension that influences indirectly is the Income Generated variable on the Use Behavior variable through the Social Influence variable which has a t-statistic value of 0.113, with an influence contribution value of 0.910. The situation above explains the contradiction with the results in the research conducted by (Liu, W. et al., 2020), which states that the Use Behavior variable has the greatest influence value, which is influenced by consumer satisfaction, and for several reasons as long as someone using technology, and research that has been done states that all dimensional variables have a positive influence on sustainable use.

6. Conclusion

This study reveals that the majority of MSME users of MOSAN in both municipalities, namely Ainaro and Bobonaro (Maliana) use MOSAN after the intervention of the covid-19 recovery for MSME's program which was implemented by Mercy Corps as a form of empowering MSMEs during the covid-19 pandemic. Considered as supporting factors for the use of MOSAN itself which are expressed in UTAUT2 theory are quite relevant, as seen in the results of the analysis shown the effort expectancy and price value variables stronger indicator that influences MSMEs to continuingly using the MOSAN, as well as the two moderating variables studied (income generated and digital business literacy) that emerged. As an indicator seen from the covid-19 recovery for MSME's program, although the UTAUT2 indicator is not fully appropriate or influences the decision to use MOSAN considering the situations and conditions available for the MSMEs studied in Timor-Leste context. This study illustrates that the e-wallet or mobile money, which is a new concept or digital platform in the country of Timor-Leste, still really needs system improvements and more development on all the factors that affect its use, especially among businesspeople or MSMEs business environment themselves during the pandemic. Covid-19 which also significantly changed business behavior and consumer behavior itself, but the intervention of the covid-19 recovery for MSME's program provides its own benefits for MSME actors such as increasing digital business literacy, as reported in (Endline Report Covid-19 Recovery for MSME's Program, 2022). However, this research supported by the results of the report from the final survey of the program which found that 95% of program participants or program beneficiaries said the training helped improve their digital skills and 100% of program participants reported that the training helped improve their financial skills and about 3 of the trainees (32%) made one digital transaction per month since they signed up for a MOSAN account during the training. Excluding frequency of use, approximately 65% of trainees have used MOSAN at least once since the date of their training, but this is slightly different from the transaction data shared by Telemor from the endline survey results, which show that 78% of trainees reported using MOSAN at least once since the training (Endline Report Covid-19 Recovery for MSME's Program, 2022).

7. Proposed Improvements

Based on the results of research and analysis, as well as observations made, the researchers recommending to build trust for concepts and technologies that are considered very new such as MOSAN, and expanding on MSMEs in other areas or even the community about the importance of digital literacy and how people in the regions have basic knowledge or digital business literacy so that they are able to adapt to developments and changes that continue to occur in the business world. Meanwhile seeing the actual conditions experienced by MSMEs, Mercy Corps should design a more realistic program to answer the needs of MSMEs in conducting transactions such as facilitating the formation of a market or business relationship circle that facilitates their marketing and supply chain, also there is a need for performance evaluation and improvement during program implementation, as well as preparation and analysis of situations that are more contextualized for program implementation, such as conditions or infrastructure that can facilitate MSMEs in using the digital platform. Digital services such as MOSAN, including the selection of target beneficiaries needs to be increase their marketing skills with specific training for capacity building according to the needs in the field for Telemor marketing staff and agents from MOSAN itself. Further, most important to build a better supporting infrastructure (facilitating Conditions) to support the use of network services and MOSAN itself and designing a better marketing strategy and increasing the number of MOSAN users in accordance with the situation

and capacity of the people of Timor-Leste in accessing services, with the management of the expectations of consumers and their behavior in using operator services and good governance.

Acknowledgments

References

Duncan & Tom., *Principles of Advertising & IMC*, Second Edition. New York: McGraw-Hill, Inc, 2005.

Erjavec, J., & Manfreda, A., *Online shopping adoption during COVID-19 and social isolation: Extending the UTAUT model with herd behavior*. Journal of Retailing and Consumer Services, 2021.

Frost, et al. *e-Marketing*, 8ᵗʰ Ed., Routledge, New York. 2019.

Government of Timor-Leste, & International Agencies., *Rapid Market Resilience Assessment 2020*: Final Report Round 1 and 2 Timor-Leste, 2020.

Ghozali, I., *Structural Equation Modeling Teori Konsep Dan Aplikasi*. Semarang: Badan Penerbit Undip, 2008.

Hair F. J. et al., *Multivariate Data Analysis Seventh Edition*. New Jersey. Pearson Educational, Inc, 2010.

Indrawati., *Metode Penelitian Manajemen dan Bisnis Konvergensi Tekhnologi Komunikasi dan Informasi*. Bandung: PT Refika Aditama, 2015.

Liu, W. et al., *An empirical study of continuous use behavior in the virtual learning community*. PLoS ONE, 2020.

Mercy Corps Timor-Leste., *Endline Report_COVID-19 Recovery For MSME Program*. MCTL.v1, 2022

Sugiarti, Y., et al., *E-Commerce untuk Meningkatkan Daya Saing Usaha Mikro Kecil dan Menengah (UMKM) Sambal di Jawa Timur*. Kumawula: Jurnal Pengabdian Kepada Masyarakat, 2020.

Sugiyono., *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: PT Alfabet. Danandjadja, James. (1984). Folklor Indonesia, 2016.

Parthasarathy, M., & Bhattacherjee, A., *Understanding Post-Adoption Behavior in the Context of Online Services*. Information Systems Research, 1998.

Raharjo B., *Pemanfaatan Digital Marketing pada Era Digitalisasi.* Available at Republika Online; https://www.republika.co.id/berita/r4lzqb415/pemanfaatan-digital-marketing-pada-era-digitalisasi, 2021.

Twin A., *Marketing Defenition;* Accessed on 3ʳᵈ January 2022; Available at; https://www.investopedia.com/terms/m/marketing.asp, 2021.

Venkatesh, V., et al., *Consumer Acceptance and Use of Information Technology*: Extending the Unified Theory of Acceptance and Use of Technology, 2012.

Vázquez-Martínez UJ, et al., *The impact of the COVID-19 crisis on consumer purchasing motivation and behavior*. Eur Res Manag Bus Econ, 2021.

Biographies

Domingos Tilman is a Magister Management student of Telkom University in the field of Digital Marketing and He earned Bachelor's degree at the National University of Timor-Leste (UNTL) (2016) in the field of Financial Management. He is a Behavior Change and Communication Coordinator at Mercy Corps Timor-Leste in the Circular Economy Program (2020-Present) and as a Program Support Officer at Mercy Corps Timor-Leste (2015-2020). He has gotten international recognition certification in Project Management for Development Professionals (PMD Pro) (2019). He also has assisted and is directly involved in some program-related research projects with Mercy Corps Timor-Leste, such as Market Resilience Assessment and Food Security Assessment in collaboration with the Government of Timor -Leste and other private sectors (2020).

Dr. Maya Ariyanti, S.E., M.M is a permanent lecturer in the Master of Management Study Program, Faculty of Economics and Business, Telkom University since 2008. Completed Bachelor of Management in Marketing Management Concentration at the Faculty of Economics, Parahyangan University, Bandung, 1996, then continued to Master of Management (MM) Concentration in Marketing at the Faculty of Economics and Business, Padjadjaran University in 1999 and Doctor of Business Management in Marketing Management Concentration at Padjadjaran

University-Bandung in 2009. Certified writer in the field of Marketing Management and Digital Marketing from the National Professional Certification Agency (BNSP). His field of study up to now is Marketing Management, Services, and Digital Marketing. Has several articles published in reputable journals for the field, has published several books such as Credit Management (2004), Introduction to Monetary Theory (2017), Marketing Plan (2015), Marketing Management Module (2005), Management Information Systems (2005), Business Management for Small and Medium Enterprises (2020), Small and Medium Business Strategy in a Covid-19 condition (2020), Marketing Through Social Media for Small and Medium Enterprises (2021), Bunga Rampai Abdimas FEB (2022), Sharing for the Country (2021), and Marketing Theory (2022).

Ir. Dodie Tricahyono, M.M., Ph.D is a lecturer and researcher of Telkom University since 1995 (STMB/IM Telkom). Born on March 8, 1967, he has competence in the field of Strategic management, Innovative Corporate Culture, Platform Strategy & Business Model, and Operation & Service Management. After completing his undergraduate program in Planetology Engineering, at Bandung Institute of Technology (1992), he worked as a Junior Consultant at Telkom Project 4 – PT Konetel Sarana Guna, Bandung (1993-1994). And being a lecturer, Dodie took the Master of Management (MM), FEB of Telkom University, Indonesia (1995). Fluent in English, Malay, and Sundanese, Dodie had held several structural positions in Tel-U including the head of the undergraduate program of Business Management of Telecommunications and Information Technology (MBTI), Director Secretary of PPM, and Manager of Student Affairs. The dean of the Faculty of Economics and Business (FEB), Telkom University, since 2014, Dodie completed his doctoral studies at the School of Management, University of Science, Malaysia (2014) and acted as an active reviewer in several international journals as well as the active speaker in many conferences.