

Economic Empowerment Through Acceptance Of Online Services Business Development Center In Indonesia

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Abstract

The online service of the Business Development Center at Islamic universities is vital for connecting sellers and buyers across regions, reducing unemployment, and enhancing Public Service Agency revenue through profit sharing. This study aims to optimize the acceptance of these online services, focusing on economic empowerment. It investigates the impact of social influence on both the intention and readiness to use these services and examines the relationship between readiness and intention, as well as their effects on economic empowerment. Utilizing quantitative methods, data was collected via surveys from stakeholders, including the academic community. Results indicate that social influence positively affects both intention and readiness to use online services, while intention significantly impacts economic empowerment. The findings highlight social influence as a key factor in enhancing user acceptance of these services, suggesting that integrating social influence strategies is essential for achieving economic empowerment. Future research should further explore optimizing these strategies for improved user acceptance and outcomes.

Keywords: *digital marketing, economic empowerment, business development center online services*

Introduction

In the digital era, Islamic universities play a crucial role in empowering micro, small, and medium enterprises (MSMEs) through the development of online services. The COVID-19 pandemic has had a significant impact on these businesses, resulting in a decline in Public Service Agency revenues and an economic downturn. Despite the potential of online services in business development centers, a significant gap remains in user acceptance and economic empowerment.

During the pandemic, teaching and learning activities were conducted online, and lecturers as well as education staff carried out their responsibilities from home. The economic downturn affected all sectors, including central business development units that contributed to Public Service Agency revenues, leading to a sharp decline in income. Pre-observations conducted by expert staff of business development centers at several Islamic universities in 2020 revealed that the decline occurred across nearly all sectors. For instance, UIN Sunan Kalijaga and UIN Sunan Ampel reported a 65–70% reduction in hospitality services, along with substantial decreases in revenue from multipurpose building rentals, auditoriums, and other facilities. Similarly, UIN Walisongo experienced a significant decline across all sectors, estimated at approximately 50–55%. This situation is highly concerning and demands urgent intervention.

Optimizing Public Service Agency revenue through the Business Development Center is highly necessary for the Islamic University's financing. However, the mindset that must be instilled in managing this institution/unit is profit-oriented. The contrast is that the Public Service Agency budget cannot fully support university spending, including remuneration. According to the Secretary General of Higher Education, his party will allocate funds to address the salary gap at the Islamic University Public Service Agency. The budget will be used by the Directorate General of Education to evaluate parties related to the Islamic University Public Service Agency and to advocate for the largest source of "Non-Tax State Revenue" PNBP (pendis.kemenag.go.id). The statement indicates that the Islamic University, with its Public Service Agency status, is still not optimal in increasing non-tax state revenues.

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The use of technology as a new discourse for optimizing post-pandemic business development centers to increase Public Service Agency revenues requires further study. This is in light of the rapid increase in Internet users, which has led to dramatic changes in the way business is conducted. The Internet has significantly influenced and transformed the way we conduct business. Marketplace-based e-business is a new perspective on the Business Development Center, presenting a significant opportunity for stakeholders/related parties to support the post-pandemic economy.

In the era of Industry 4.0, people have done many shopping transactions through e-business websites and business applications. The community is currently a very important consumer target, including units carried out by the Islamic University Business Development Center/Institution. Later, the consumer segmentation of the marketplace website application will also target both internal and external consumers, encompassing offline activities that have been carried out so far. This effort was made in view of the decline in the Islamic University Business Development Center's income caused by the COVID-19 pandemic, which affected the entire world. It is undeniable that the pandemic has impacted the economy across all sectors, including the Islamic University, particularly those with the status of a Public Service Agency.

The presence of this online service center for business development is expected to empower 'halal' providers of goods and services, including university management, partners, the academic community, and the broader community, to improve their economic position during and after the pandemic. This service represents a tangible form of community empowerment within the University and among the community participants who engage in these activities. The online service of a business development center actually does not require a lot of learning/adaptation from users, considering that many applications, websites, and systems have been created in universities.

In an effort to optimize empowerment, the discourse of the presence of this online service demands a positive response from users. One of these empowerments, according to Wasiq and Dahlan (2019), is in the form of creating opportunities/opportunities to work. This refers not only to users, the majority of whom are already familiar with technology, but also to several failures and a lack of optimization in similar marketplaces, which are still far behind the start-up marketplaces we are already familiar with. In-depth research is still needed to determine the segmentation, target market, and positioning of this Business Development Center's online service.

The research focuses on the user's desire to use the Business Development Center's online services. It is important to address this issue by researching the use of the Business Development Center's online services with a user-behavioral approach. Initial observations of the acceptance of the Islamic University Business Development Center's online service platform, which holds Public Service Agency status, can help address doubts about the effectiveness of the Business Development Center's online service as a means of community empowerment.

This study aims to address the research problem of optimizing the acceptance of online services by Islamic University Business Development Centers in Indonesia, with a focus on economic empowerment. The research questions are: 1. Does Social Influence affect the intention to use the Business Development Center's online services? 2. Does Social Influence affect readiness to use the Business Development Center's online services? 3. Does readiness affect the intention to use the Business Development Center's online services? 4. Does the intention to use the Business Development Center's online services affect economic empowerment?

Public Islamic universities play a strategic role in empowering MSMEs by developing online services. However, the current state of online service acceptance is suboptimal, resulting in decreased revenues for Public Service Agencies and economic challenges. Optimizing online service acceptance is crucial for realizing self-sufficiency and economic development. This study aims to contribute to the literature by examining the factors influencing user acceptance and their impact on economic empowerment.

Literature Review

Economic empowerment is one of the crucial concepts in contemporary development discourse, especially in Indonesia. This literature review discusses a comprehensive overview of previous research concerning economic empowerment, focusing extensively on the role of online services business development centers (BSDCs) in enhancing economic opportunities for individuals as well as communities. The review will also analyze the mixed-methods approach employed in assessing the impacts of such centers on State Islamic Religious Colleges (UIN) in Indonesia. According to Ghazali

and Athoillah (2023), economic empowerment refers to the process that enables individuals or groups to enhance their capacity to access economic resources, participate in economic activities, and make decisions that affect their economic conditions. This process often involves the improvement of knowledge, skills, and access to capital and markets. In a broader context, economic empowerment contributes to poverty reduction and inequality alleviation, as well as increasing participation in economic development. Indonesia, on its part, regards economic empowerment as closely linked with micro, small, and medium enterprises (MSMEs) development as they provide jobs and spur growth (Sugiyono, 2014).

Online service-based centers for economic growth (BSDCs) have become essential for enhancing the economic strength of individuals by providing various resources such as training, funding, and market intelligence. They support MSMEs through technical assistance, vocational training, and socialization programs, which promote diversification of products as well as value addition (Triyaningsih, 2012; Sinaga et al., 2020). For example, KyawEsquared (2019) reported that micro-business development initiatives could greatly improve life chances in needy areas. In addition, access to finances and markets is challenging in rural Indonesia, where MSMEs (micro, small, and medium-sized enterprises) play a major role. Some community service projects targeted at food and beverage micro-enterprises have recorded some notable results on the subject of uplifting the socioeconomic standards of citizens within their locality (KUMPUL.ID, n.d.). To this end, government programs supporting these businesses have been an important factor in improving living conditions. For instance, a government initiative encouraging the growth of these sectors has resulted in more funds available to them than before (KUMPUL.ID, n.d.). These companies are also responsible for offering changed financial alternatives through which they can help businessmen or give birth to new jobs.

The Theory of Planned Behavior (TPB) is central to the analysis presented in this article. TPB posits that an individual's intention to engage in a behavior is influenced by three primary factors: attitudes toward the behavior, subjective norms, and perceived behavioral control. In this study, the focus is on how social influence—reflecting subjective norms—affects both the intention to use and readiness to use online services provided by the Business Development Center (BDC). In order to get many users, e-businesses must pay attention to the factors that encourage consumers to use their services. As part of consumer behavior, "Consumer intention to Use" refers to the extent to which a person plans to act in a certain way in the future and does or does not act on the plan of behavioral intention to use (Davis, 1989). For a new online service, of course, it is very important to be widely known by potential consumers because this will increase the chances of getting new users or consumers.

Social influence is very important to a person's desire to use an e-business service. Consumers tend to trust personal opinions about a service, such as the opinions of friends, family, or famous people who provide reviews of goods or services. This can certainly be seen from the increasing number of products, both goods and services, that use social influencers to review and advertise the services they offer. Positive reviews from one's social circle, both in the real world and on social media, will affect one's desire to use a new service.

If consumers find it difficult to carry out transaction activities or feel insecure about their personal data in e-business, then, of course, they will not use it. Ease of transacting, trust, and a sense of customer security are part of readiness (readiness to use technology) that needs attention. This is based on several previous studies; the ease of transacting is the main reason for someone's willingness to make online transactions (Nielsen, 1999). Meanwhile, according to (Liang & Lai, 2002), customer trust in the transaction process on the Internet also needs to be considered. This means that in an online business, we should maintain privacy and security during the transaction process because trust is a fairly important factor in a transaction process on the internet. This trust factor has been shown to increase use through emergence because it will reduce a sense of uncertainty in use (Gefen et al., 2003).

An individual's perception of the difficulty or ease of action is a key component of what psychology calls "behavioral control." This includes the person's history and any barriers they may have. According to the work of Ajzen (1991), behavioral control can affect one's intentions or act as a direct influence on one's behavior. In other words, the theory of planned behavior extends the theory of rational action by taking into account additional factors that can influence goals and subsequent actions.

Methods

Research Framework

Sugiyono (2014) explains that Quantitative Research involves the use of numerical data and statistical methods to analyze and interpret information. The primary goal of quantitative research is to establish cause-and-effect relationships between variables, often through the collection and analysis of numerical data. Partial Least Squares Structural Equation Modeling (PLS-SEM) is a quantitative method used in research to estimate structural models. It is instrumental in complex research scenarios where traditional methods may not be effective.

Table 1. Quantitative Method Analysis

Description	Quantitative
Analysis Method	SEM Analysis (PLS 3.3.2.)
Data collection	Closed questionnaire
Data Validity Technique	Validity & Reliability Test
Measurement	Perception – Likert scale
Estimation Technique	Path Estimation Analysis
Results Analysis	Hypothesis test

Research Hypotheses

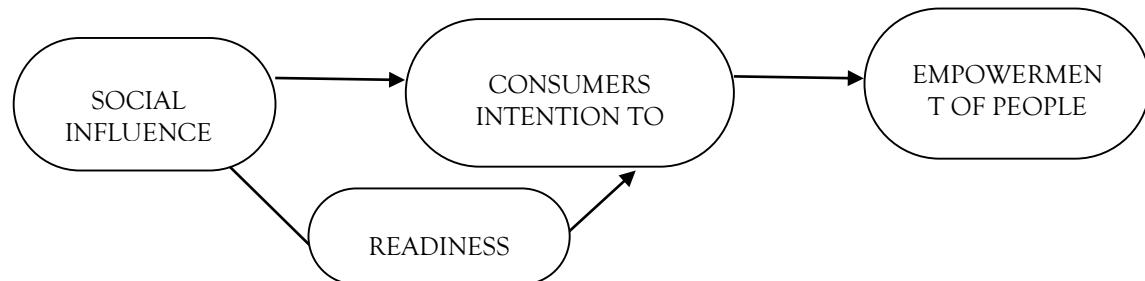


Figure 1. Research hypotheses

H1: Social Influence significantly influences Consumer Intention to use Islamic University's online business center services.

H2: Social Influence has a significant effect on the Readiness of Islamic University's online business center services.

H3: Readiness significantly influences Consumers' Intentions to use Islamic University's online service business center.

H4: Consumers' intention to use has a significant influence on the empowerment of people (Empowerment of people) in Islamic University's online business center services.

Research Locations and Sampling Method

The study employed quantitative methods. Specifically, data was collected using a survey questionnaire. The survey questionnaire was designed to measure the intention to use and readiness to use the online services. The study was conducted among a population of stakeholders, including the Islamic University academic community and the broader community. The sample size was 100 respondents, selected using a purposive sampling method. From a population of all prospective users of online business development center services from 58 Islamic Universities in Indonesia, purposive sampling (criteria) will be taken as follows: (1) Islamic University has Public Service Agency status and has become a university; (2) Islamic University has an institution/unit of the Business Development Center; (3) Islamic University is located on the island of Java and is located in the provincial capitals, special regions, and special regions; (4) Willing to provide needed information to researchers (PT business potential, number of lecturers, teaching and educational staff and students, and so on).

The sample based on the criteria was obtained while a number of 4 Islamic Universities with Public Service Agency status included: (1) Sunan Kalijaga State Islamic University; (2) Syarif Hidayatullah State Islamic University; (3) Sunan Gunung Djati State Islamic University; and (4) Walisongo State

Islamic University. Data was collected using a survey questionnaire. The survey questionnaire was designed to measure the intention to use and readiness to use the online services.

The study used Partial Least Squares (PLS) for data analysis, specifically using SmartPLS software. The measurement model included indicators for social influence, intention to use, readiness to use, and economic empowerment. The structural model examined the relationships between these constructs, including the impact of social influence on intention to use and readiness to use. Reliability and validity tests were conducted to ensure that the measures were reliable and valid. This approach provides a comprehensive understanding of complex relationships and contributes significantly to advancing research in various fields.

Result

Validity test

The results of the validity test in this study indicate that the questions of all variables are valid. This is proven by the factor loading value of the question items in the questionnaire, which is more than 0.50. Figure 2 below shows this.

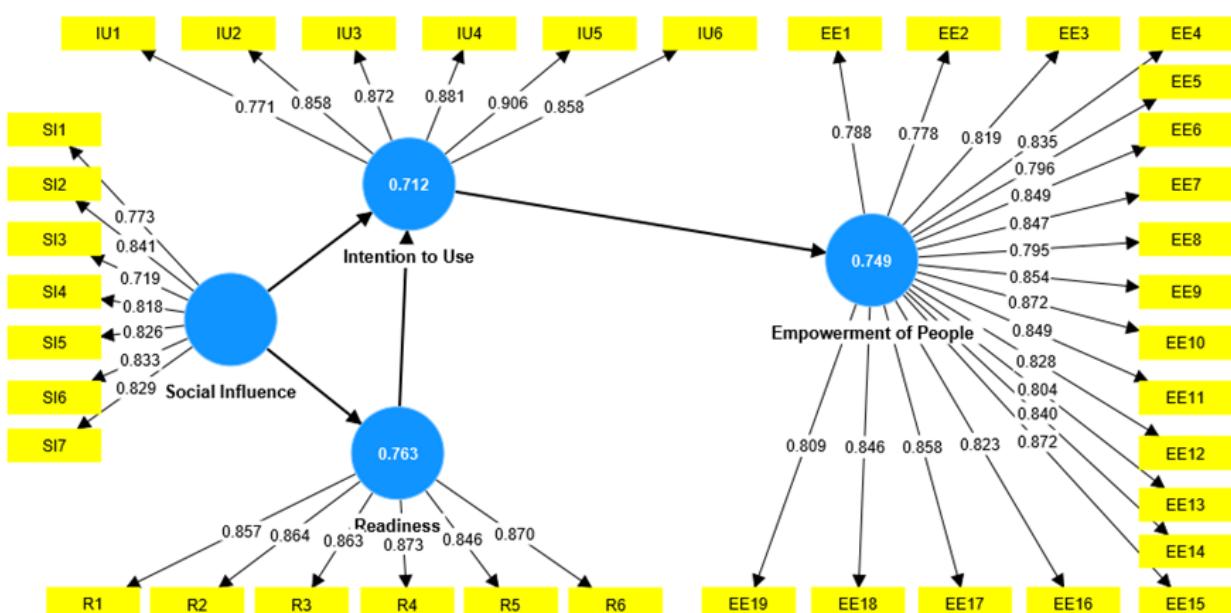


Figure 2. Validity Test Results

Reliability Test

In Table 2 below, it can be seen that each variable in the study has a composite reliability value greater than 0.7 and an AVE value of more than 0.5 each, so the questionnaire is said to be reliable because an instrument can be said to be reliable if its AVE value is more than 0.5.

Table 2. Reliability Test Results

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	The average variance extracted (AVE)
Empowerment of People	0.975	0.975	0.977	0.689
Intention to Use	0.928	0.930	0.944	0.737
Readiness	0.931	0.931	0.946	0.743
Social Influence	0.910	0.914	0.929	0.650

Source: Processed primary data, 2022.

Coefficient of Determination

From Table 2, regarding the coefficient of determination below, it can be seen that the adjusted R-square value of the Empowerment of People variable is 0.749, the variable Intention to Use is 0.712,

and the Readiness variable is 0.763. This means that independent variables influence 74.9% of the Empowerment of People variable, and the remaining 25.1% is influenced by other variables not tested in the study. Then 71.2% and 76.3% of the Intention to Use and Readiness variables have also been successfully influenced by the independent variable, considering that the adjusted R-square values obtained from the three variables can all be categorized as strong. The value of R-squared or adjusted R-squared is categorized as strong if it is more than 0.67, moderate if it is in the range of 0.33 but below 0.67, and weak if it is more than 0.19 but below 0.33 (Chin, 1995).

Table 3. Coefficient of Determination

Variable	R-square	R-square adjusted
Empowerment of People	0.751	0.749
Intention to Use	0.716	0.712
Readiness	0.765	0.763

Source: Processed primary data, 2022.

Hypothesis testing

In testing this hypothesis, an analysis is carried out using several criteria that must be met, namely the original sample, sample mean, standard deviation, t-statistics, and p-values resulting from the bootstrapping results in PLS. The hypothesis is accepted if the T-statistic value is > 1.96 with a significance level of 5% (p. value = 0.05). The results of the bootstrapping process can be seen in Figure 3. Below this, the results of the bootstrapping process can be seen in Figure 3.

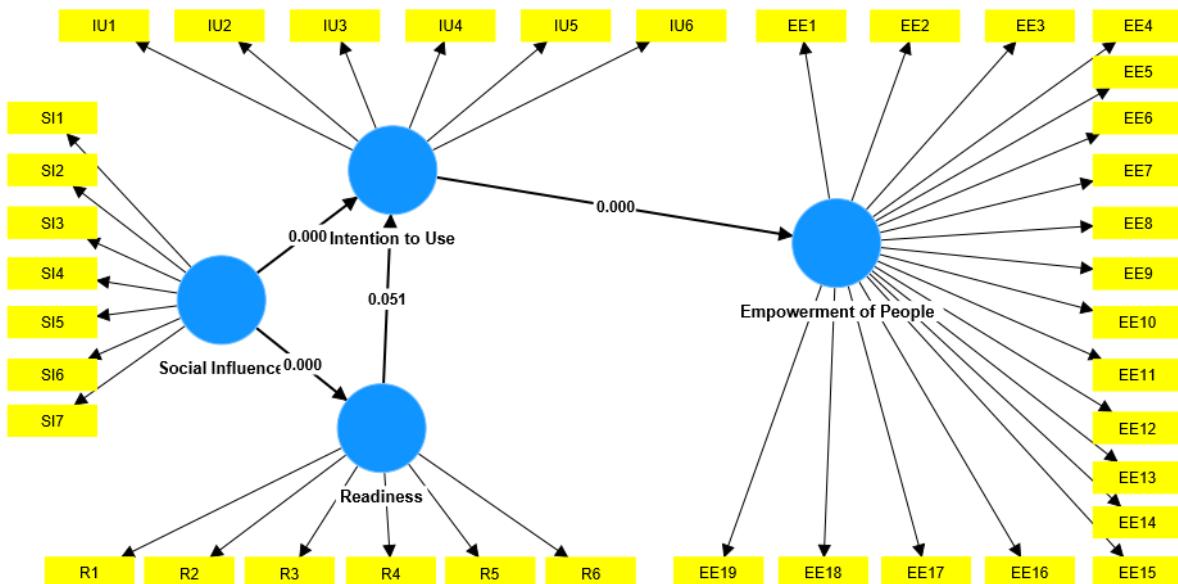


Figure 3. Bootstrap Model

If one or more of these criteria are not met, then the alternative hypothesis (H_a) is rejected. The table below will explain the results of hypothesis testing:

Table 4. Hypothesis Test Results

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ($ O/STDEV $)	P values
Social Influence -> Intention to Use	0.575	0.569	0.144	3.992	0.000
Social Influence -> Readiness	0.874	0.874	0.034	25.400	0.000
Readiness -> Intention to Use	0.296	0.300	0.152	1.956	0.051

Intention to Use -> Empowerment of People	0.867	0.868	0.026	32.997	0.000
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Source: Processed primary data, 2022.

Based on Table 4 the Social Influence variable on Intention to Use has a positive original sample value of 0.575, a t-statistic value of $3.992 > 1.96$ with a significance value of $0.000 < 0.05$, so Social Influence has a positive effect on Intention to Use. This shows that the first hypothesis is accepted.

Based on Table 4 the Social Influence variable on Readiness has a positive original sample value of 0.874, a t-statistic value of $25.400 > 1.96$ with a significance value of $0.000 < 0.05$, so Social Influence has a positive effect on Readiness. This shows that the second hypothesis is accepted.

Based on Table 4 the readiness variable on Intention to Use has a positive original sample value of 0.296, a t-statistic value of $1.956 < 1.960$ with a significance value of $0.051 > 0.050$, so Readiness does not have a positive effect on Intention to Use. This shows that the third hypothesis is rejected.

Based on Table 4 the intention to Use a variable on the Empowerment of People has a positive original sample value of 0.867, a t-statistic value $32.997 > 1.960$ with a significance value of $0.000 < 0.05$, so the Intention to Use has a positive effect on the Empowerment of People. This shows that the fourth hypothesis is accepted.

Table 5. Mediation Test

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Social Influence -> Readiness -> Intention to Use -> Empowerment of People	0.225	0.229	0.120	1.879	0.060
Social Influence -> Intention to Use -> Empowerment of People	0.498	0.494	0.128	3.895	0.000
Social Influence -> Readiness -> Intention to Use	0.259	0.264	0.137	1.888	0.059
Readiness -> Intention to Use -> Empowerment of People	0.257	0.261	0.132	1.950	0.051

Source: Processed primary data, 2022.

Based on table 5. The Social Influence variable mediated by Readiness and Intention to Use on Empowerment of People has a positive original sample value of 0.225, a t-statistic value of $1.879 < 1.960$ with a significance value of $0.06 > 0.05$, indicating that the mediation of Readiness and Intention to Use on the influence of Social Influence on Empowerment of People is not proven.

Meanwhile, based on Table 5 The Social Influence variable mediated by Intention to Use on Empowerment of People has a positive original sample value of 0.498, a t-statistic value of $3.895 > 1.960$ with a significance value of $0.000 < 0.05$, so Social Influence mediated by Intention to Use has a positive effect on Empowerment of People.

It is different from the Social Influence variable mediated by Readiness to Intention to Use, which has a positive original sample value of 0.259, a t-statistic value of $1.888 < 1.960$ with a significance value of $0.059 > 0.05$, indicating that the mediation of Readiness on the influence of Social Influence on Intention to Use is not proven.

Likewise, for the Readiness variable mediated by Intention to Use on Empowerment of People, which has a positive original sample value of 0.257, the t-statistic value of $1.950 < 1.960$ with a significance value of $0.051 > 0.05$, indicating that the Intention to Use mediation on the effect of Readiness on Empowerment of People is not proven.

Discussion

The Influence of Social Influence on Intention to Use

Social Influence has a positive effect on the Intention to Use. The better the Social Influence, the better the Intention to Use, and vice versa. The results of the study indicate that the desire of the Islamic University academic community to use the online services of the Business Development Center is influenced by the factors of people who are considered important to them, such as friends, co-workers, leaders, and reference groups. Social influence or social support is support from people around individuals who play a role in convincing themselves when they will use new information technology (Venkatesh et al, 2012).

The high intention of the academic community at Islamic University to adopt the online services of the Business Development Center is based on the sufficient support from university leaders, institutions, colleagues, and friends they receive. Very high support comes from university and institutional leaders, who really expect business lines to be operated online for both marketing operations and transaction activities. So, even though there are physical restrictions (physical distancing), they will not hinder the need between consumers and partners to buy the desired product during the COVID-19 pandemic.

The Influence of Social Influence on Readiness

The results showed that Social Influence had a positive effect on Readiness. The better the social influence obtained, the better the Readiness (readiness) of the user will be. This happens because the people around us convince us to adopt the online services of the Business Development Center and act as desired. The social influence obtained from university leaders in the form of direction and support for training from colleagues in the Central Business Development Unit makes our readiness to accept and use this technology higher. This is a change that occurs as a result of the process of social influence received. We are influenced so that policy directions, training, socialization received, discussions, and recommendations from colleagues and business partners will be able to increase user Readiness.

The results of this study are in line with research by Aji et al. (2020), which proves that Social Influence has a positive and significant influence on Readiness to accept and use technology. Readiness to use technology can be influenced by social influence because a person's social environment can provide education and step-by-step use of technology to their inner circle.

Effect of Readiness on Intention to Use

Intention to Use can be understood as an individual's subjective probability of adopting a particular service. Readiness, particularly in terms of human resource capacity, plays a crucial role in shaping this intention. Users' readiness to engage with the Business Development Center's online services influences their perceptions whether in terms of anticipated difficulties or the potential benefits gained from adoption.

Previous research supports this relationship. Sugandini et al. (2021) found that readiness has a positive and significant effect on the intention to use. Accordingly, the implementation of the Business Development Center's online services must be accompanied by adequate technological readiness among academics and partners. As Teo (2011) notes, readiness reflects users' willingness to adopt technology to support designated tasks, while Nasir (2013) emphasizes that acceptance reflects an individual's desire to utilize technology for specific purposes.

Therefore, it is essential for Business Development Centers to prioritize strategies that enhance user readiness. Increasing awareness and promoting the benefits of online services can encourage academics and business partners to adopt these platforms. By fostering greater readiness, institutions can enhance users' intention to use the services and ultimately improve the success of online business development initiatives.

Effect of Intention to Use on Economic Empowerment of People

Intention to Use has a positive effect on the Empowerment of People. The better the intention to use from online service users of the Business Development Center, the better the economic empowerment for the community (empowerment of people) can be achieved. This study supports the results of research conducted by Heryanta (2019) that internal perceptions (perceived ease of use and perceived usefulness) and characteristics of innovation (innovativeness and compatibility) have a positive and significant effect on the behavioral intentions of service users in Indonesia. Meanwhile, behavioral intention has a positive and significant influence on actual usage. This shows that the

involvement of the Islamic University academic community and their business partners in using the Business Development Center's online services will be able to increase and influence community empowerment. This is due to the high intention of users to use it; the purpose of making this online service will be achieved so that it will also have an impact on the income earned.

Conclusion

This study demonstrates that social influence exerts a significant positive effect on both the intention and readiness to adopt online services. While readiness contributes to shaping users' willingness, it does not directly translate into intention. Conversely, intention to use these services shows a strong and positive association with economic empowerment, indicating that broader acceptance and utilization of online platforms can enhance users' economic well-being. By incorporating the Theory of Planned Behavior (TPB), the findings emphasize the central role of social influence in strengthening user acceptance, thereby facilitating economic empowerment through effective service engagement. These results highlight the need for strategies that mobilize social networks and community support to maximize the adoption and long-term sustainability of online services in promoting economic growth within Islamic universities.

Managerial Implications

1. Social Influence has a positive effect on Intention to Use. It is hoped that the role of the leadership in providing appeals to the academic community is carried out continuously and that a socialization forum is held for both the academic community and partners so that they will have more intention to use the online services of the Business Development Center.
2. Social Influence has a positive effect on Readiness. The Business Development Center hopes to hold training on matters relating to its Online Services so that users will be more prepared to use them.
3. Readiness has a positive effect on Intention to Use. This training is hoped to increase users' readiness and positively impact their intention to use (Intention to Use) the Online Business Development Center services.
4. Intention to Use has a positive effect on people's Empowerment. The Business Development Center's online service aims to increase users' intention to use it, maximizing people's empowerment by increasing the frequency of transactions and operational activities carried out.

Research limitations

The study used too few variables, namely only three independent variables with one dependent variable, so there were still many factors that could influence community empowerment. In this study, only one variable was obtained, namely Intention to Use, which became a mediating variable between Social Influence and Community Empowerment (Empowerment of People). Future research should explore additional factors influencing user acceptance, such as ease of use and trust in the system, to provide a more comprehensive understanding of user behavior. Additionally, studies should investigate the long-term effects of integrating social influence strategies on sustained user engagement and economic outcomes.

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