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RESEARCH ARTICLE

COOPERATION AS CORNERSTONE OF VILLAGE ECONOMY TO EMPOWER SOCIETY DURING COVID-19 PANDEMIC ACCEPTANCE OF TECHNOLOGY INNOVATION (ATI) IN JOMBANG, INDONESIA

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Abstract

According to Undang-Undang (UU) No. 25 of 1992, a cooperative is a business entity composed of individuals or cooperative legal entities. In Indonesia, cooperatives have successfully become an organization occupying a special position in the structure of the national economy. The existence of cooperatives is expected to have various positive effects on the Indonesian economy. The application of technological development in cooperatives can be aimed at the business development of cooperatives to encourage the Indonesian economy. In the rapid technological development, it is very helpful for various economic participants to establish communications quickly and cheaply. Existing technologies can support the revitalization of cooperatives in Indonesia by providing applications. The research method used in this study is non probability sampling on Surabaya and Jombang. The data processing analysis is using simple and multiple regression with SPSS 22.0 software. The results of this study that there are seven hypotheses which are five hypotheses are accepted and two hypotheses are rejected. The accepted hypotheses are perceived value has a positive and significant effect on actual usage with the coefficient regression is 0.556, compatibility has a positive and significant effect on perceived value with the coefficient regression is 0.531, perceived ease of use has a positive and significant effect on perceived value with the coefficient regression is 0.230, compatibility has a positive and significant effect on actual usage with the coefficient regression is 0.219, and perceive usefulness has a positive and significant effect on perceived value with the coefficient regression is 0.196. On the other hand two hypotheses were rejected are perceived ease of use has a positive and significant effect on actual usage with the coefficient regression is 0.124 and perceived usefulness has a positive and significant effect on actual usage with the coefficient regression is 0.041.

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Introduction:-

According to Undang-Undang (UU) No. 25 of 1992, a cooperative is a business entity composed of individuals or cooperative legal entities. Its activities are based on the principle of cooperatives, and the economic movement of the people is based on the principle of kinship. The cooperative is composed of many people with the same vision

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and mission to ensure the life of each member. The establishment of a cooperative is not only for profit (profit), but also to provide services that can make members, especially the whole society prosperous. Cooperatives are expected to reduce social inequality in society.

In Indonesia, cooperatives have successfully become an organization occupying a special position in the structure of the national economy. The principle of kinship in cooperatives is a value adopted by the Indonesian people. In addition, as the formal sector in Indonesia, cooperatives are positively affected by their links with the informal sector; this link helps the formal sector to solve financial, management and technical skills issues (Majundar and Borbora, 2014). The principles of cooperation, such as mutual assistance, cooperation (gotong royong) and several other moral essences, are also in harmony with the culture and government of the Indonesian nation. In addition, Indonesian cooperatives have been guided to the side of the people's economic interests from the beginning.

The existence of cooperatives is expected to have various positive effects on the Indonesian economy. Therefore, it is not surprising that cooperatives have successfully attracted the attention of the government. The law supporting cooperatives, UUD 1945, further strengthened the existence of cooperatives in Indonesia. Pasal 33 UUD 1945 provides an in-depth explanation of cooperatives, especially the first paragraph "The economic structure is based on blood relationship, working together". Of course, the most suitable blood relationship management entity is a cooperative.

In addition, about 70-90% of community needs in the food and service sectors are also provided by cooperatives. Some cooperatives have also become one of the economic participants that have a considerable impact on people's lives. In the 1970s, Indonesian cooperatives were in trouble, and cooperatives must exist independently. On the other hand, cooperatives also compete with several large companies that already have advantages, especially in terms of funding and government policies. Recently, as people trust banks more, the image of cooperatives themselves has begun to darken. The cooperative itself can be said to have been abandoned by the Indonesian people, which has led to a continuous decline in the performance of the cooperative and its contribution to the Indonesian economy. The cooperative itself is expected to have a positive impact on the Indonesian economy (Amelia and Ronald, 2018).

Therefore, from the beginning, Indonesian cooperatives have always been guided by the economic interests of the people, especially the economic interests of the weak. Therefore, cooperatives are expected to become the pillars or pillars of the national economy, economic movement agencies, and balancers of other economic activities. The breadwinner. This is why in the current era of COVID-19 pandemic, the role of cooperatives should become more important, because the main impact of the current pandemic is especially the impact on the poor.

This is evidenced by the declining number of active cooperatives from the beginning of 2020 to 2021. According to the records of the Ministry of Cooperatives and Small and Medium-Sized Enterprises (UKM), the total Indonesian population participating in cooperatives accounts for only about 8.4% of the 267 million inhabitants, or approximately 22.4 million. The average global community in a country participating in cooperatives has reached 16.3% of the total population.

The application of technological development in cooperatives can be aimed at the business development of cooperatives to encourage the Indonesian economy. In the rapid technological development, it is very helpful for various economic participants to establish communications quickly and cheaply. Conditions like this have created a very fierce level of competition. Therefore, for cooperatives to remain competitive, technological development is required. The circumstances and conditions of the COVID-19 pandemic itself strongly support the technological presence of economic participants, where expansion to online market share may be a large enough opportunity. This is due to various appeals made by the government to carry out most of the activities at home. Most people have turned to online market share, where almost all the products the community needs can be found on the market.

Existing technologies can support the revitalization of cooperatives in Indonesia by providing applications. When making an application, you need to pay attention to several aspects, of which the most important aspect of the application is its actual usage. The actual use of the application itself is also composed of several factors, namely, perceived usefulness, perceived ease of use, compatibility, and perceived value. Some of these factors can increase application usage. In the end, this study aims to determine what variables can affect actual usage from the application of technological developments in cooperatives.

Literature Review:-

Acceptance of Technology Innovation:-

The acceptance of technological innovation is a combination of technological acceptance model (Davis, 1989) and innovation diffusion (Rogers, 1995). Davis (1989) describes the measurement of technology use in daily life in the TAM model (Technology Acceptance Model). The TAM model further explains the information technology/system designed by the company to explain how users/consumers understand and use technology (Davis, 1989). The variables in the TAM model have perceived usefulness and perceived ease of use in using attitude and behavioral intention as intervention variables to influence actual use (Davis, 1989).

Perceived Usefulness:-

Davis (1989) defines perceived usefulness as the degree to which a person believes that using a particular system will improve his performance. This definition comes from the definition of the word "useful", meaning that it can be used profitably (Davis, 1989). According to Jayasingh and Eze (2009), perceived usefulness explains the user's perception of how much the system will improve user performance. At the same time, Ndubisi and Jantan (2003) pointed out that perceived usefulness is a concept related to the evaluation of the benefits that individuals or companies obtain from the use of technology. From these statements, we can make hypothesis that:

H1: Perceived Usefulness has a positive significant effect on Perceived Value.

H4: Perceived Usefulness has a positive significant effect on Actual Usage.

Perceived Ease of Use:-

According to Davis (1989), perceived ease of use is the degree to which a person believes that using a particular system will save effort. Lin (2007) pointed out that perceived ease of use indicates the degree to which a website is considered easy to understand, learn, or operate. At the same time, according to Ndubisi and Jantan (2003), perceived ease of use is related to the individual's assessment of the effort involved in the use of technology. From these statements, we can conclude that the hypothesis is hypothesized as follows:

H2: Perceived Ease of Use has a positive significant effect on Perceived Value.

H5: Perceived Ease of Use has a positive significant effect on Actual Usage.

Compatibility:-

According to Moore and Benbasat (1991), compatibility is the degree to which an innovation is considered to be consistent with the current values, needs, and previous experience of potential adopters. At the same time, according to Schiffman and Kanuk (2007, p. 486), compatibility is the degree to which potential consumers believe that this new product is consistent with their current needs, values, and habits. Blackwell et al., (2006, p.548) elaborated another definition of compatibility, that is, compatibility refers to the degree to which a new product is consistent with personal current habits, values, needs, and the experience of potential adopters. Thus, the following hypothesis is proposed:

H3: Compatibility has a positive significant effect on Perceived Value.

H6: Compatibility has a positive significant effect on Actual Usage.

Perceived Value:-

Cronin et al., (2000) describe perceived value as the overall evaluation of product utility based on received and given perceptions. Perceived value is defined as the trade-off between the benefits and sacrifices customers perceive from a given product (Ulaga and Chacour, 2001; Woodal, 2003; Milfelner et al., 2009). Perceived value can also be interpreted as the value of the total quotation, in other words, the highest price paid by the customer for a series of economic and non-economic attributes of the product. Slater (1997); Parasuraman (1997) pointed out that perceived value is important for understanding customer behaviour, because the customer's perception of value affects purchasing decisions. Thus, the following hypothesis is proposed:

H7: Perceived Value has a positive significant effect on Actual Usage.

Actual Usage:-

According to Moon and Kim (2001), actual usage is the frequency and amount of usage reported by users themselves. Although Serenko (2008) defined actual use as the degree of personal use of interface agents, Serenko (2008) made another definition of actual use, that is, actual use shows the actual level of agent use because the use of the system is autonomous.

Research Issue and Methodology:-

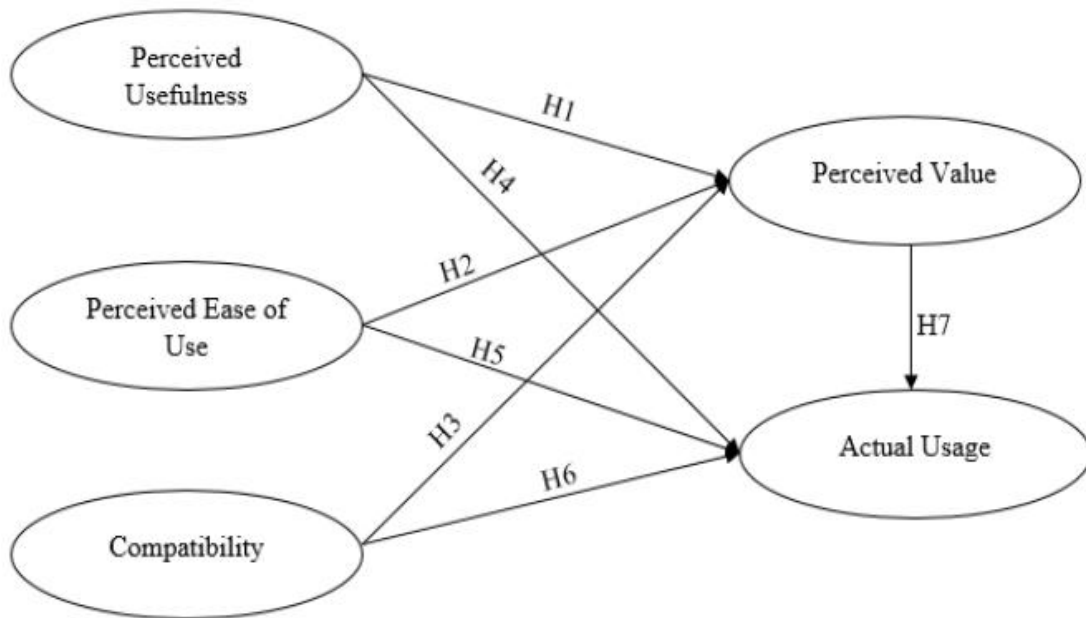
Research Issue:-

This research is a causal research because this research is intended to examine the relationship between variables in the research model. The population that will be used in this research is the people in Surabaya and Jombang. The sampling method used in this research is non-probability sampling. The characteristics of respondents in this study are gender both men and women, aged 18-60 years old, member of cooperative, have been shopping through mobile application for the last one year, and usually using internet in daily activities. The sample used in this study was divided into two, namely 150 pre-sampling respondents and 150 respondents for hypothesis testing.

Methodology:-

Areas which were used within this research were level measurement. Type of scale used was Likert Scale, a statement which has a range from 1=strongly disagree to 5=strongly agree, the scale represent the respondents opinion for the questions regarding the objects being studied. In which the higher the score or number selected indicating the higher of ratings, and vice versa.

Figure 1:- Research model analysis, 2021.



Findings and Discussion:-

Findings:-

This study used simple and multiple regression in testing between variables. Statistical analysis tool used to answer the problem formulation of this research is SPSS version 22.0. Once the questionnaires were returned, the next step that must be conducted is descriptive statistic analysis.

Based on the results from data processing in Table 1 shows that the average score of the mean for overall indicator is 4.1478. This shows that all indicators of variables that tested can be perceived by all respondents. In addition, the standard deviation is 0.7692 shows that the answers given by respondents are homogeneous or relatively the same. It is known that the highest mean average is Compatibility, that is 4.21. This may indicate that the indicators of are best perceived by respondents than other variables. Actual usage has the highest score for standard deviation, that is 0.812. This may include that the respondents give answers for least homogeneous compared with other variables.

Table 1:- Descriptive statistic.

Variable	Mean	Standard deviation
Perceived Usefulness	4.129	0.733
Perceived Ease of Use	4.19	0.738
Compatibility	4.21	0.778

Perceived Value	4.11	0.785
Actual Usage	4.10	0.812

Source: Data, compiled by researcher (2021)

Before going for *Simple and Multiple Regression* testing, first steps that must be conducted is the testing of the validity and reliability to prove that the data from the questionnaire is valid, reliable, and able to be used for the next analysis.

Validity test

Based on the test of the data validity from Table 2, it is proven that all indicators used to estimate each variable are valid, since the value of the factor loading for every question is more than 0.160 (critical r). The data that was used in this validity test is from pre-sampling from 150 respondents in Surabaya.

Table 2:- Validity test result.

Indicator		Indicator		Indicator		Indicator		Indicator	
PU		PE		C		PV		AU	
PU1	.831	PE1	.818	C1	.804	PV1	.806	AU1	.819
PU2	.890	PE2	.871	C2	.769	PV2	.806	AU2	.777
PU3	.870	PE3	.865	C3	.737	PV3	.802	AU3	.798
PU4	.839	PE4	.830			PV4	.834	AU4	.814
PU5	.830	PE5	.818						
PU6	.888	PE6	.833						
PU7	.843	PE7	.757						
PU8	.859	PE8	.839						
PU9	.866	PE9	.863						
PU10	.839								

Source: Data, compiled by researcher (2021)

Reliability test

The results of reliability test are as follows:

Table 3:- Reliability test result.

Variable	Cronbach's Alpha
PU	.969
PE	.960
C	.881
PV	.918
AU	.913

Source: Data, compiled by researcher (2021)

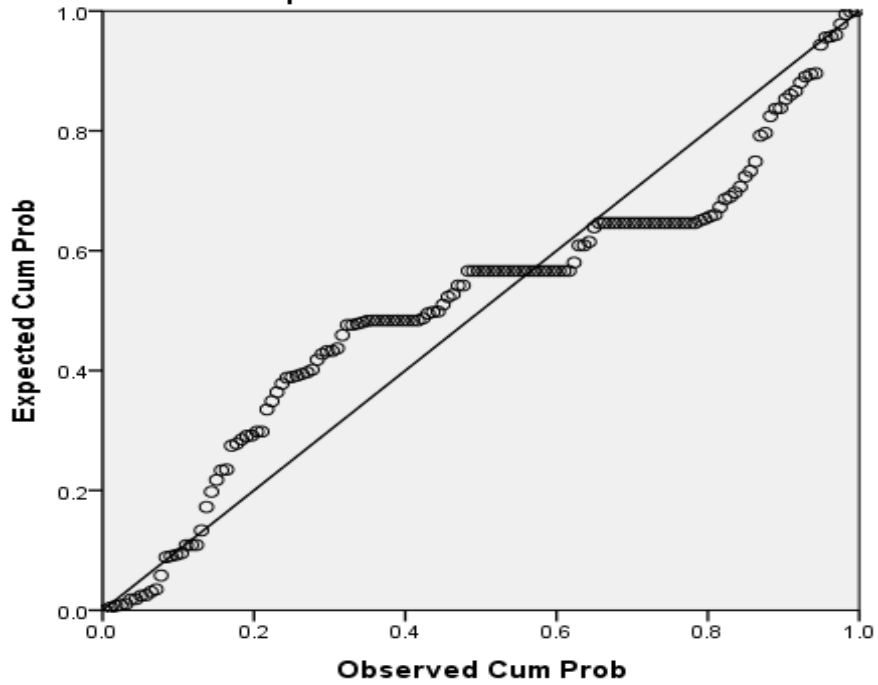
From table 3, it is proven that all the regressions have the Cronbach Alpha value that is higher than 0.6. Therefore, it can be concluded that the statements that develop the variables are consistent/reliable and can be used for further analysis. The data that was used for normality test is from pre-sampling of 150 respondents in Surabaya.

Results of Normality test, Heteroskedasticity test, and Multicollinearity test,

Normality test

The results below is showing the p-plot of normality test. Based on figure 2 and 3 it can be seen that the variable has normal distribution, this can be shown by the data which is not far from the diagonal line. The data was used in this normality test is from pre-sampling of 150 respondents in Surabaya.

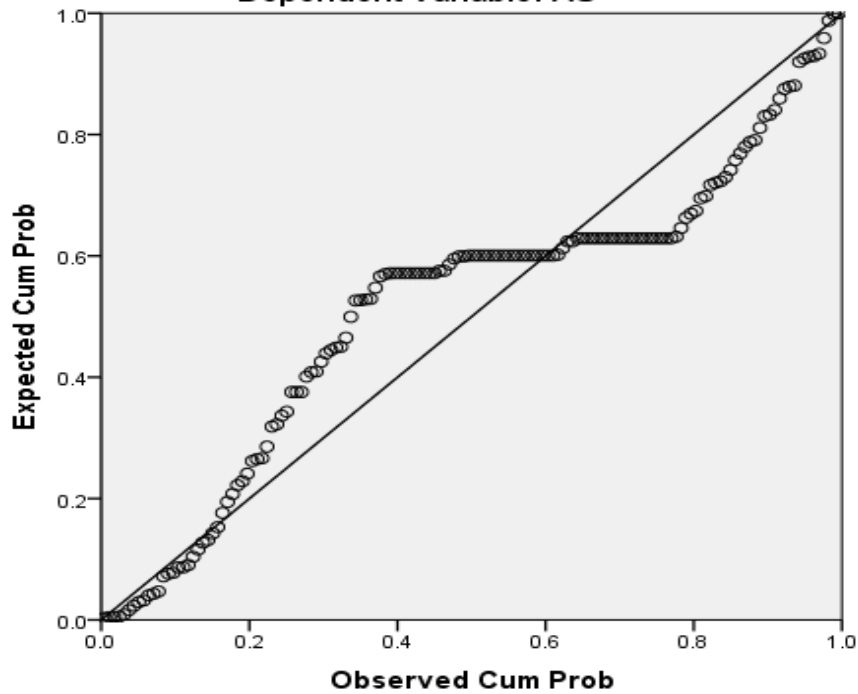
Figure 2:- P-plot for Perceived Value normality test.
Normal P-P Plot of Regression Standardized Residual
Dependent Variable: PV



Source: Data, compiled by researcher (2021).

Figure 3:- P-plot for Actual Usage normality test.

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: AU

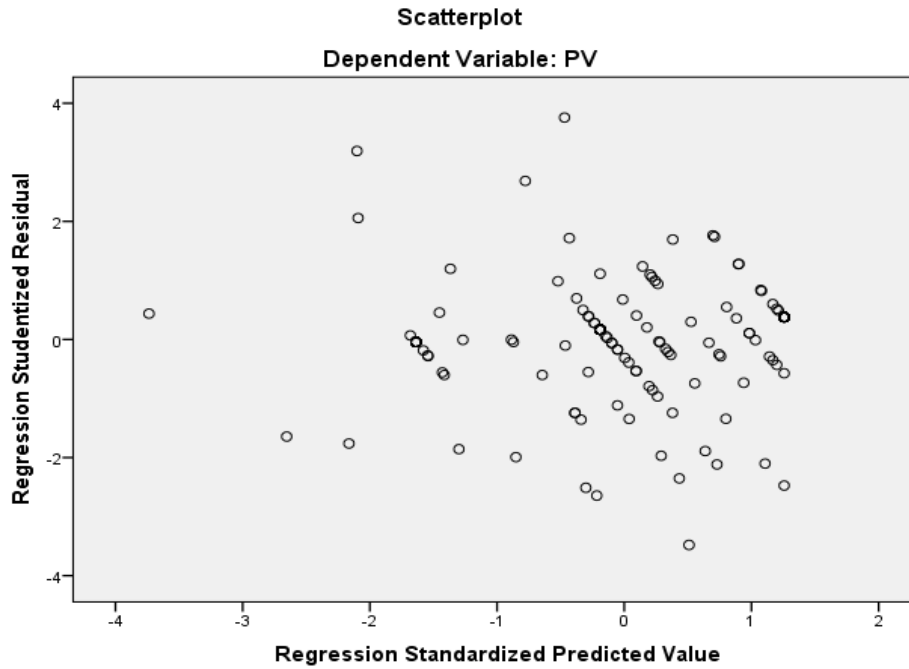


Source: Data, compiled by researcher (2021).

Heteroskedasticity test

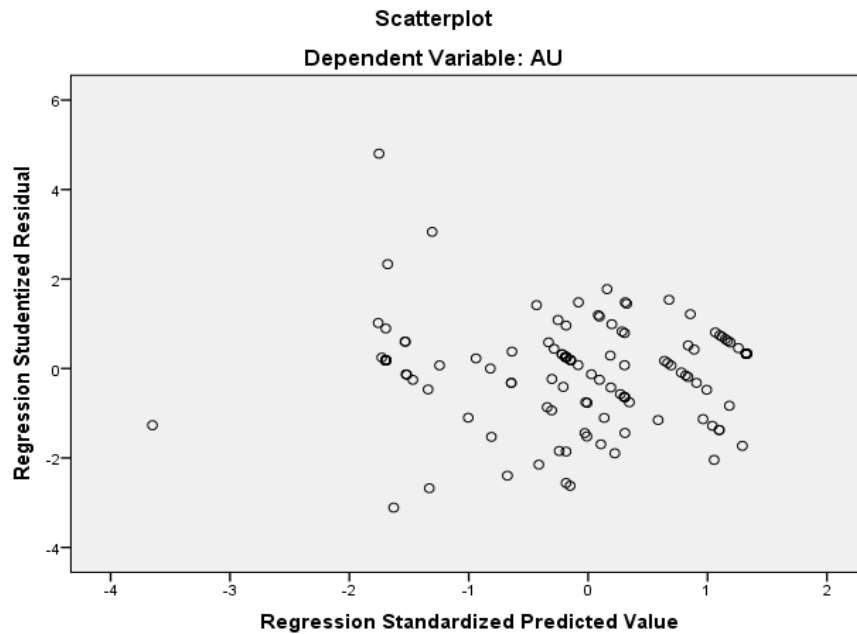
The results below is showing the scatterplot of heteroskedasticity test. Based on figure 4 and 5 it can be seen that the results of analysis of the heteroskedasticity test can be seen in the graph where the basis of the analysis is if there is no clear pattern, and the points spread above and below number 0 on the Y axis, it can be concluded that there is no heteroskedasticity. The data that was used in this heteroskedasticity test is from pre-sampling of 150 respondents in Surabaya.

Figure 5:- Scatterplot for Perceived Value heteroskedasticity test.



Source: Data, compiled by researcher (2021).

Figure 6:- Scatterplot for Actual Usage heteroskedasticity test.



Source: Data, compiled by researcher (2021).

Multicollinearity Test

From Table 4.3, it can be seen that there is no correlation among the independent variable since the tolerance value is higher than 0.1 and the VIF value is less than 10. The data that was used in this multicollinearity test is from pre-sampling of 150 respondents in Surabaya.

Table 4:- Multicollinearity test result.

Regression	Tolerance	VIF
PU → PV	.214	4.680
PE → PV	.132	7.579
C → PV	.290	3.450
PU → AU	.186	5.373
PE → AU	.103	9.732
C → AU	.283	3.537
PV → AU	.139	7.180

Source: Data, compiled by researcher (2021)

Results of coefficient determination

From Table 5, coefficient determinant/R-square (R²) for model 1 generated value as high as 0.832 which means that the variations of variable of perceived usefulness, perceived ease of use, and compatibility can explain the variation of variable of perceived value by 83.2%, while the rest 16.8% is explained by other variables beyond the model which is not yet observed. Furthermore, coefficient determinant/R-square (R²) for model 2 generated value as high as 0.816 which means that the variations of variable of perceived usefulness, perceived ease of use, compatibility, and perceived value can explain the variation of variable of actual usage by 81.6%, while the rest 18.4% is explained by other variables beyond the model which is not yet observed. The data that was used in this coefficient determination is for hypothesis testing from 150 respondents in Jombang.

Table 5:- Coefficient determination.

	R	R square	Adjusted R square	Standard error of the estimate
Model 1 R Square= 0.832	0.914	0.835	0.832	0.322
Model 2 R Square= 0.816	0.906	0.821	0.816	0.348

Model 1: a. Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use, Compatibility; Dependent Variable: Perceived Value

Model 2: a. Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use, Compatibility, Perceived Value; Dependent Variable: Actual Usage

Results of multiple regression

Model 1:

$$PV = b_1.PU + b_2.PE + b_3.C$$

$$PV = 0.196.PU + 0.230.PE + 0.531.C$$

Model 2:

$$AU = b_4.PU + b_5.PE + b_6.C + b_7.PV$$

$$AU = 0.041.PU + 0.124.PE + 0.219.C + 0.556.PV$$

Based on Table 6, all the independent variables have positively influence towards dependent variable. Compatibility has the greatest regression compare to other variables in influencing perceived value, that is 0.531. Meanwhile, perceived usefulness giving the smallest influence towards perceived value that is 0.196. Perceived value has the greatest regression over all variables and influencing actual usage, that is 0.556. Perceived usefulness has the smallest influence on actual usage, it is because perceived usefulness has the lowest regression coefficient compared to perceived ease of use, compatibility and perceived value, which is equal 0.041. The data that was used in this multiple regression is for hypothesis testing from 150 respondents in Jombang.

Table 6:- Multiple Regression.

Regression	Standardized Coefficients Beta
PU, → PV	0.196
PE → PV	0.230
C → PV	0.531
PU → AU	0.041
PE → AU	0.124
C → AU	0.219
PV → AU	0.556

Source: Data, compiled by researcher (2021)

F-test

The data that was used in this F-test is for hypothesis testing from 150 respondents in Jombang. Based on the SPSS calculation, the significance of F-test value in the model 1 is 0.000, this mean H0 is rejected, so it can be concluded that perceived usefulness, perceived ease of use, and compatibility influences perceived value. This mean, the hypothesis which declared that perceived usefulness, perceived ease of use, and compatibility influence perceived value is accepted. The result of SPSS's calculation also shows that the significance of F-test value in the model 2 is 0.000. That means the H0 is rejected and perceived usefulness, perceived ease of use, compatibility, and perceived value jointly influence actual usage.

T-test

The T-test used to determine whether the independent variables of perceived usefulness, perceived ease of use, compatibility and perceived value partially (independently) have significance influence on actual usage. If the value of T-test is below 0.05, then it can be stated that the variable is significantly influenced by independent variable. The data that was used for this T-test is for hypothesis testing from 150 respondents in Jombang.

From Table 7, it can be explained that the variables of perceived usefulness, perceived ease of use, and compatibility have a positive and significant influence towards perceived value. The result on Table 7 also show that both compatibility and perceived value have a positive and significant influence towards actual usage. Meanwhile, perceived usefulness and perceived ease of use have a positive but insignificant influence towards actual usage. This means that out of 7 hypotheses there are five hypotheses that were accepted and two hypotheses that are rejected.

Table 7:- Result of *t-test*.

Regression	Sig.	Note
PU, → PV	0.006	Significant
PE → PV	0.017	Significant
C → PV	0.000	Significant
PU → AU	0.589	Insignificant
PE → AU	0.223	Insignificant
C → AU	0.016	Significant
PV → AU	0.000	Significant

Source: Data, compiled by researcher (2021)

Discussion:-

The result of this study show that the following variables, Perceived Usefulness, Perceived Ease of Use, and Compatibility have a positive and significant effects on Perceived Value. Compatibility and Perceived Value also have a positive and significant effects on Actual Usage but Perceived Usefulness and Perceived Ease of Use have positive and insignificant effect on Actual Usage. Finally, the conclusion is that from seven proposed hypotheses, five hypotheses are accepted and two hypotheses are rejected.

From the results of the research that has been done, it can be seen that the biggest influence in creating actual usage is the perceived value. This is due to the value perceived by the users during shopping via application, such as using an application to shop can make shopping activities easier and even make savings and loans from users easier without having to come to the cooperative. This causes perceived value to be the variable that most influences actual usage compared to other variables due to the convenience value offered when using the cooperative application.

Compatibility is the second most important variable in creating actual usage. This is because when the use of cooperative applications can meet the needs of users such as meeting the needs of users to make payments, even cooperative applications can help the digitalization of cooperatives. When the user feels that the cooperative application used is in accordance with the desired needs, the user can get even more actual usage.

The variable that has a positive but insignificant effect towards actual usage is perceived ease of use. This is because the existence of the cooperative application aims to facilitate all user activities related to cooperatives, especially during the Covid-19 pandemic where the government provides recommendations to carry out most activities from home and also some users who are afraid to leave the house. Although the perceived ease of use variable is not significant, this variable still has a positive influence so that cooperative applications must maintain the perceived ease of use variable.

The variable that has a positive but insignificant effect towards actual usage is perceived usefulness. This is because the existence of this cooperative application has helped to increase the productivity of cooperative members and users of the application. The services provided by the cooperative application itself also cover all the functions of the cooperative, especially regarding savings and loans, saving, and even buying and selling products from MSMEs. Although the perceived usefulness variable is not significant, this variable still has a positive influence so that cooperative applications must maintain the perceived usefulness variable.

The policy implication that can be recommended to the cooperative application is to focus on improving and developing cooperative applications so that they can compete with banks and can revitalize cooperatives through digitizing cooperatives, especially during the Covid-19 pandemic. For the government, the task of the government is to support and monitor the growth and development of digitalization of cooperatives evenly throughout Indonesia so that it is not focused on urban areas only.

Conclusion, Limitation and Research Extention:-

Conclusion:-

Managerial implications of this finding can be done based on the theory that has been developed as follows:

First, perceived value is an important factor that affects the actual usage of cooperative application. The step that can be done is perform routine maintenance on cooperative applications that have been launched while also continuing to improvise the appearance of cooperative applications, especially regarding the benefits that can be obtained by users.

Second, compatibility is an important factor that affects the actual usage of cooperative application. The step that can be done is continue to update the transaction facilities in the cooperative application in accordance with the development of existing information technology. In addition, it also cooperates with various business actors so that they can sell their products through cooperative applications and users can carry out various activities through this cooperative application

Third, compatibility is an important factor that affects the perceived value of cooperative application. The step that can be done is continue to update the transaction facilities in the cooperative application in accordance with the development of existing information technology. In addition, it also cooperates with various e-wallets that suit the user's lifestyle

Fourth, perceived usefulness is the second important factor that affects the perceived value of cooperative application. The step that can be done is provide information about cooperatives on the home page of the cooperative application so that users can find out the latest news about cooperatives more easily and practically without having to look into the application menu again.

Fifth, perceived ease of use is the third important factor that affects the perceived value of cooperative application. The step that can be done is cooperative applications can provide customer complaint storage facilities in order to accommodate the shortcomings of the cooperative application properly. It can also help users to more easily criticize cooperative applications.

Sixth, perceived ease of use is not significant to improve actual usage, even so it is must sill need to be maintained

Seventh, perceived usefulness is not significant to improve actual usage so it must still be maintained.

Limitation and Research Extention:-

The limitation in this study is only being able to examine in Surabaya and Jombang. Future study studies can conduct the research in a wider area such as Indonesia. This research only focused on the cooperative application as research object, using other objects can produce different results. Future study can conduct the research based on an application so the result can be generalized.

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