SMES' E-COMMERCE ADOPTION TOWARDS CONSUMER EXPERIENCE

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ABSTRACT

This study aims to determine how the effect of e-commerce adoption on SMEs towards consumer experience in shopping online and its impact on repurchases. This research is a quantitative study with a survey method. The analytical tool used is Structural Equation Modeling. The sample size in this study is 205 respondents who have made transactions on the fashion SME e-commerce websites. The results showed that the better the adoption of e-commerce carried out by SMEs fashion, the better it is in providing a good experience for consumers, which ultimately made consumers repurchase on the website. This study provides new measurements of consumer responses in the form of experience after using SME e-commerce websites.

Keywords: e-commerce adoption, SME, consumer experience, repurchase intention

PENGARUH PENGADOPSIAN E-COMMERCE UMKM TERHADAP PENGALAMAN BELANJA KONSUMEN

ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh pengadopsian e-commerce pada UMKM terhadap pengalaman konsumen dalam berbelanja online serta dampaknya terhadap pembelian ulang. Penelitian ini merupakan penelitian kuantitatif dengan metode survey, alat analisis yang digunakan adalah Struktur Equation Modeling dengan menggunakan software AMOS 23.0, ukuran sampel dalam penelitian ini adalah 205 responden yang sudah pernah melakukan transaksi di website e-commerce UMKM fashion. Hasil penelitian menunjukkan bahwa semakin baik pengadopsian e-commerce yang dilakukan oleh UMKM fashion maka hal tersebut mampu memberikan pengalaman yang baik pula bagi konsumen yang pada akhirnya membuat konsumen melakukan pembelian ulang di website e-commerce tersebut. Penelitian ini memberikan pengukuran baru mengenai respon konsumen dalam bentuk pengalaman setelah menggunakan website e-commerce UMKM.

Kata-kata Kunci: pengadopsian e-commerce, UMKM, pengalaman konsumen, pembelian ulang

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INTRODUCTION

The industrial revolution 4.0 has become a buzzing subject discussed by various groups, including business people. The industrial revolution 4.0 is a term born in 2011 in Germany, which was marked by a digital revolution, and in its application, it cannot be separated from the role of internet technology (Prasetyo & Sutopo, 2018; Satya, 2018). Marketing has become one of the things affected by the industrial revolution of 4.0. Many things have begun to change in marketing following the advent of internet technology, one of which is the emergence of e-commerce. E-commerce is an activity regulating the company's website to share information, maintaining relationships and conducting transactions using electronic networks (Zwass, 1996).

E-commerce provides benefits for producers and consumers. E-commerce for producers helps facilitate in reaching market share that is difficult to access offline, and it makes distribution channels faster. In contrast, the benefits of e-commerce for consumers are the ease of accessing global markets with a variety of products and services available from producers throughout the world (Ueasangkomsate, 2015).

Furthermore, the role of adopting e-commerce in a business has been tested and evaluated with the results that e-commerce can become a technology utilization strategy in product marketing that can have an impact on increasing revenue (Atun, Nita, & Tito, 2017). It means e-commerce can become one of the

marketing strategies that need to be considered in the era of the industrial revolution 4.0.

The adoption of e-commerce has begun to be carried out by various industrial sectors in Indonesia, including in the SME industry. SMEs that began to implement e-commerce in their business strategies have the potential to increase their competitiveness (Ramadhani & Arifin, 2013). Also, it is explained that if in the era of the industrial revolution 4.0 SMEs still had not adopted e-commerce in their businesses, SME would eventually lose out in market competition (Shah Alam, Ali, & Mohd. Jani, 2011).

The sustainability of SMEs becomes very important in the Indonesian economy, proven by the contribution of SMEs to the national GDP in 2018 which reached 60.34% (Syarizka, 2019). Therefore, adopting e-commerce as one of the strategies for developing SMEs in the industrial revolution 4.0 era becomes a crucial thing to be explored further. The concept of the role of adopting e-commerce to consumer responses has been discussed several times in the previous research involving attitudes, behaviors, and reuse as an impact of the e-commerce performance of a business (Sidharta & Boy Suzanto, 2015; Sidharta & Sidh, 2014). However, the concept of the research is still vague because it does not involve consumer responses in the form of the consumer experience. In contrast, the concept of the consumer experience is a reasonably comprehensive concept to find out customer responses in evaluating the performance of an e-commerce website.

Consumer experience itself is interpreted as an internal and subjective response of consumers to direct or indirect contact with the company (Meyer & Schwager, 2007). Direct contact generally occurs in the process of purchasing, use, and services that are felt directly by the customer, while indirect contact is an unplanned contact such as recommendations from others, reviews of other people's ratings, advertisements and so on (Taufik & Prabowo, 2018). Consumer experience is one of the critical concepts in understanding consumer responses to the strategy carried out by the company. A company should be able to place experience as one of the core components in creating value for consumers. Therefore, it is necessary to have research that discusses the effect of e-commerce adoption on the consumer shopping experience on e-commerce websites (Holbrook, 2007). Appropriate e-commerce adoption in a business can create a pleasant e-commerce experience and can have a positive impact on customer satisfaction, repurchases, positive WOM, and brand engagement (Kawaf & Tagg, 2017).

The concept of consumer experience usually used in research has five essential components in the measurement of which are sensory, feel, think, act, and relate (Schmitt, 1999). However, there is no measurement of how consumers respond in the form of experience after accessing or using the SME e-commerce website, so it is necessary to study this measurement concept further. Based on this explanation, this research will focus on how the

contribution of SME e-commerce adoption to the consumer experience and how it impacts repurchases intention.

LITERATURE REVIEW

E-commerce

E-commerce or electronic commerce is the process of buying, selling, transferring, or exchanging goods, services, and information through the internet (Shah Alam et al., 2011). E-commerce adoption contributes significantly to cost efficiency, the improvement of product/service quality, penetration of new customers, and suppliers, and it becomes a breakthrough in distribution channels (Pham, Pham, & Nguyen, 2011). Moreover, the benefits of e-commerce are not only utilized by large companies. SMEs have also begun to take advantage of e-commerce adoption in their business (Huff, 2000).

E-commerce adoption at SMEs is defined as the ability of SMEs to implement e-commerce in their business practices. The appropriateness of the adoption of e-commerce can be measured using a measurement of how well an e-commerce website is performing. Information availability, web design display, web layout display, transaction security, and personal data security are essential components in assessing how well an SME e-commerce website performs (Kim & Niehm, 2009; Suhardi & Taufik, 2018). Furthermore, the ease of use of the website can also be one indicator in measuring e-commerce performance. The easier a website is to use, it will

make consumers continue to access the website (Davis, 1989).

Furthermore, the performance of e-commerce can be measured by the interaction of SMEs with their customers through the provision of customer service facilities on the e-commerce website. Customer care service can facilitate the communication process between consumers and companies that are considered essential to provide responsive services for consumers (Parasuraman, Zeithaml, & Berry, 1988). Another indicator that can measure the performance of e-commerce adoption is the availability of many alternative payment options in the transaction process, which is one of the tangible forms of reliability component in SERVQUAL, the company's ability to provide reliable services including in the diversity of payment transaction options (Parasuraman et al., 1988).

Consumer Experience

Consumer experience is a cognitive, emotional, and behavioral response felt directly or indirectly by consumers regarding products, service processes, facilities, and other matters related to the use of a company's services and products (Adytia & Yuniawati, 2016; Carl, 2006). Consumer experience is obtained from the aspects of company offerings, customer service quality, advertising, packaging features for both products and services, ease of use, and product reliability (Meyer & Schwager, 2007). Good experiences obtained by consumers will bring a

positive response, and vice versa. If consumers have a bad experience, then the response that will arise is a negative response.

Responses in consumer experience are divided into five types of responses including 1) Sensory: the experience felt by consumers through the five senses they have; 2) Feel: the response of consumers in the form of feelings such as feelings of pleasure, feelings of disappointment and other feelings related to his opinion of certain products; 3) Think: a consumer response in their minds by evaluating the performance of a product, whether the product is a product that provides benefits for him or not, whether the product can meet his needs or not, and other assessments of the product he consumed; 4) Act: the consumer's response in behavior or taking action, for example discussing to others about the experience he had while using the product or sharing his experiences on social media or even giving a review rating on an e-commerce website; 5) Relate: the consumer's response to a product by assessing whether the product is congruence with itself or not (Schmitt, 1999).

Repurchase Intention

The repurchase is purchasing activities carried out more than once or several times (Peter & Olson, 2002). From this definition, it can be concluded that there is an intention of customers to re-buy the same product or service. This was obtained from customers who were satisfied with the services provided to encourage repurchase, be

loyal to the product or loyal to the store where the customer bought the goods, and tell good things to others (Melisa, 2012). The intention to repurchase (repurchase intention) is closely related to the concept of a desire to behave that is built on consumer attitudes toward objects' previous behavior.

Understanding consumers means companies must understand the attitudes and behavior of the consumers themselves. The intention to repurchase is based on satisfied customers with the services provided and in accordance with the customers' expectations or perceptions. Unsuitable expectations will have an impact on the negative views of customers after making a purchase.

Conversely, if the expectation is what the customer wants, it will have a positive impact in the future, and will inform others of the perceived performance of the product or service. From the above definition, it can be concluded that the intention to repurchase (repurchase intention) is an activity of a customer when making the first purchase and has a positive attitude so that he will repurchase in the future.

SME E-commerce and Consumer E-commerce Experience

Kawaf & Tagg (2017) explained in their research that the right application of e-commerce is able to create a pleasant shopping experience and ultimately has an impact on customer satisfaction, repurchase, recommendations or WOM, and brand engagement. Furthermore,

Sidharta and Sidh (2014) found that the ease and benefits of an e-commerce website were able to influence consumer attitudes and stimulate the reuse of the e-commerce website. However, the research still did not involve consumers' experience when using e-commerce; thus, there is a need for further research on the effect of e-commerce adoption on consumer experience in the SME industry. The research hypothesis is formulated as follows.

H1: E-commerce adoption influences consumer experience in the SME industry

Consumer E-commerce Experience and Repurchase Intention

Consumer experience can contribute to repurchases on e-commerce websites. The benefits and conveniences felt when using e-commerce are able to create a good shopping experience, and ultimately have an impact on online purchasing decisions through sustainable e-commerce (Mohamed, Hussein, Zamzuri, & Haghshenas, 2014). Furthermore, Adytia & Yuniawati (2016) explained in their research that the better memories obtained by consumers on a product/service, the greater the possibility of repurchasing. The research hypothesis is formulated as follows

H2: Consumer experience influences repurchases on the e-commerce website of the SME industry

METHODS

This research is a quantitative study using survey methods. The scale used is the semantic scale as

a scale for measuring attitudes (Suliyanto, 2011). The object of this research is the fashion SME e-commerce website, namely www.heavenlights.co, www.vanillahijab.com, www.wearingklamby.com, www.cutebutik.com, www.heylocal.id. The analytical tool used is Structure Equation Modeling or SEM with AMOS 24.0. The population in this study are those who have already made a purchase transaction at the fashion SME e-commerce website at least once. The samples in this study were 205 respondents. This number has met the minimum sample size of the study (minimum sample = $36 \text{ estimated parameter} \times 5 = 180$).

RESULTS AND DISCUSSION

Demographic Characteristics of Respondents

Based on the results, the study showed that the majority of respondents are in the age range of 18-26 years with 102 people (50%), while respondents aged 27-33 years are 86 people (42%), respondents aged 34-41 years are 14 people (7%) and three people (1%) who are over 41 years old. The number of respondents in this study is dominated by the age range of 18-26 years and ages 27-33 years. It is because online shopping transactions through e-commerce websites are more easily understood and carried out by respondents at that age range. They are more comfortable doing online transactions than conventional transactions. On the other hand, the respondents at this age are productive age and generally do not have routine household expenses, so they spend more on shopping.

Other results show that the respondents were dominated by those with expenditures of less than Rp 5,000,000, with 129 respondents (63%), while respondents with expenditures of Rp. 5,000,001 - Rp. 10,000,000 are 64 people (31%), respondents with expenditures of Rp 10,000,000 - Rp 15,000,000 are 12 people (6%) and no respondents with expenditures of more than Rp 15,000,000.

Based on field findings, the answer is dominated by respondents with expenditures below Rp 5,000,000. It is because the product price that sold on e-commerce websites in the current research is a medium-low fashion segment of SME's products with a price range of Rp 100,000 - Rp 500,000. The price of fashion products sold on e-commerce websites in the current research is a medium-sized fashion segment of SME's products with a price range of Rp 100,000 - Rp 500,000.

Furthermore, the research respondents are mostly students and private employees with a total of 73 respondents (35%) and 61 people (30%) respectively, and the remaining 32 people (15%) worked as Civil Servants, 20 people (10 people %) are housewives, and 19 (9%) are other occupations. The majority of respondents are students and private employees because the fashion products offered are those with designs and styles suitable for them who have more diverse clothing needs for their activities.

The last respondent characteristic is based on the level of his last education. Most of the respondents are people with a bachelor's degree

with 141 people (69%), while the remaining 52 people (25%) are a high school graduate and 12 people (6%) have a master's degree, and there were no respondents with a doctoral degree. In this study, many respondents with a bachelor's degree because they have a higher level of literacy and understanding of the internet and technology than high school graduates. Few respondents with a master's degree and the absence of respondents with a doctoral degree are due to the limited number of master's degrees and doctoral degrees in Indonesia.

Goodness of Fit Model

Goodness of fit models in SEM analysis is carried out to ensure that the research model is a fit model and can be used in other studies. Goodness of fit model can be seen by comparing the results of ChiSquare, Probability, CMIN / DF, GFI, AGFI, TLI, CFI, and RMSEA analysis with Cut of value. Goodness of fit of this model can be accepted, or the model is categorized fit if a minimum of 5 criteria is met. After analyzing the data using SEM with AMOS 23.0 software, the results of goodness of fit are obtained in Table 1.

Table 1. Goodness of Fit

Goodness of Fit Index	Cut of Value	Model Analysis Result	Classification
χ^2 – Chi Square	< χ^2 143,25 (p 0,05; df 113)	210,693	Marginal
Probability	> 0,000	1,44	Marginal
CMIN/DF	< 2,00	1,801	Good fit
RMSEA	< 0,08	0,063	Good fit
GFI	> 0,90	0,902	Good fit
AGFI	> 0,90	0,872	Marginal
TLI	> 0,95	0,951	Good fit
CFI	> 0,95	0,958	Good fit

Source: Primary data

Based on Table 1, it can be seen that there are five criteria for testing the goodness of fit model that falls into the good category. It means that the model in this study belongs to the very fit model or a very good model.

Hypothesis Test

Hypothesis testing is a step to test whether the research hypothesis can be accepted or rejected. Hypothesis testing in SEM analysis is done by comparing the value of t table with t value (CR) or t table < t value analysis results of the calculation of the relationship between the independent variable and the dependent variable. For more details, can be seen in Table 2 below:

Table 2. Hypothesis Test Results

Research Hypothesis	CR value	t table	P	Hypothesis test result
E-commerce → Consumer Experience	11,6743	1,971	0,0000	Accepted
Consumer Experience → Repurchase Intention	6,8845	1,971	0,0000	Accepted

Source: Primary data

Based on Table 2, it can be seen that all research hypotheses can be accepted. This means that the adoption of e-commerce in the SME industry affects the experience of consumers. Subsequently, the experience of consumers influences consumer repurchases on the e-commerce website. The better the adoption of e-commerce in an SME, the better the experience that consumers will feel, which the desire to make repeat purchases will be even greater.

Effect of E-commerce Adoption on Consumer Experience

The results found that the adoption of e-commerce affects consumer experience. The better the performance of e-commerce websites adopted by SMEs, the better the experience felt by consumers. Indicators measuring the adoption of SME variables consist of eight: information, convenience, web layout, web design, personal data security, transaction security, diversity of transaction options, and communication. Based on the results of the study, of the eight indicators of adoption of e-commerce, the following is a sequence of indicators for the adoption of SME e-commerce based on the strongest to the weakest influence.

Information becomes the indicator that has the most significant influence in influencing the consumer experience. Information becomes vital in the online shopping process on e-commerce websites. The shopping process on e-commerce websites is done independently by consumers without being guided by people from the seller.

All the smallest forms of information are considered in the decision to shop online. The more detailed the information provided, the more understanding of the product will be bought and can minimize misunderstandings in transactions on e-commerce websites.

The second indicator that has the biggest influence on the experience of consumers in using the e-commerce website of SME is the ease of transactions. The purpose of people doing shopping transactions through the SME website,

one of which is the ease of doing transactions. Consumers can easily buy the products they want wherever and whenever. Thus, no wonder if the ease of transaction can give a strong enough influence on the consumer experience. SME e-commerce website must be able to offer convenience in transactions such as easy product selection process, easy shopping checkout process, and other convenience facilities that are able to make consumers have no trouble when going to make transactions on e-commerce websites. The third indicator that has a strong influence on consumer experience is the diversity of payment options. Many payment transaction options provide a good experience for consumers because consumers will usually object if they have to do transactions between banks that are different due to administrative costs for interbank transfers.

The fourth indicator of SME adoption is website design. Website design is everything related to the appearance of the SME e-commerce site itself. Several research respondents explained that the appearance of an attractive e-commerce website can provide a pleasant online shopping experience. Therefore the adoption of e-commerce at SMEs needs to consider very carefully when choosing themes, colors, display icons, menu choices, fonts if likened to a website design, and the appearance of stores in offline stores. If an SME wants to provide a pleasant shopping experience, it is necessary to make a comfortable and attractive appearance for consumers.

Furthermore, the fifth indicator of e-commerce adoption in SME is transaction security. Transaction security becomes an essential part of building a pleasant shopping experience for consumers, especially consumers in online shopping transactions because buyers and sellers do not meet directly. Adopting e-commerce at SMEs can minimize the occurrence of fraud due to all transactions carried out through the website and the payment process was clear compared to shopping online only through chat applications or social media such as WhatsApp, Line, Facebook, and Instagram.

The next indicator of SME adoption is communication. The purpose of communication here is the availability of consumer communication services with the seller. An e-commerce website that can provide a pleasant experience is a website that provides chat/chat services with an admin or customer service department ready to answer every question consumers during transactions on the e-commerce website. The sixth indicator of SMEs adoption is the layout of the web menu, shopping cart, and photo placement, which can influence the consumer experience even though the effect is relatively low. It means consumers are not too concerned about web layout. The indicator which has the lowest influence, among other indicators, is the security of personal data.

Consumers have not cared about the importance of maintaining the confidentiality and security of personal data such as full names, home addresses, telephone numbers, and account

numbers. This study's results are in line with several previous studies (Kawaf & Tagg, 2017; Pham et al., 2011; Shah Alam et al., 2011; Sidharta & Sidh, 2014) that the use of e-commerce can contribute to the consumer experience. The better the adoption of e-commerce in an SME, the better the memories of consumers' experience.

Effect of E-commerce Experience on Repurchases Intention

The results of this study are in line with the results of previous studies (Adytia & Yuniawati, 2016; Luh, Yolandari, Made, & Kusumadewi, 2018; Mohamed et al., 2014; Weisberg, Te'eni, & Arman, 2011) that by creating a memorable experience for consumers, it will stimulate consumers to conduct repeat purchases. The results showed that consumers' experiences when shopping on e-commerce websites of SMEs were able to influence their desire to make repeat purchases. In other words, the better experience felt while shopping online would make them re-access the e-commerce website and make repeat purchases. Indicators of consumer experience in this study consist of five measurement components: *sensory, feel, think, act, and relate*.

Based on the results of the analysis, the think indicators are the indicators that most influence consumer repurchases on the SME website. This is because they think that by shopping through SME e-commerce websites, they benefit from saving time shopping. Consumers think that by shopping online through

e-commerce websites, they do not need to take their time to go to stores or shopping centers, especially those who are busy and do not have much time to shop. The next benefit is saving the cost-efficiency in getting goods that consumers want. Consumers do not need to pay for transportation costs to meet their needs and desires. Transportation costs are cut to be cheaper at the cost of shipping the goods.

The next indicator that gives the second biggest effect on repurchase is sensory. Sensory indicators relate to everything that is felt by consumers through their five senses. In this case, the eyes become the primary five senses that reflect how consumers experience while accessing the SME e-commerce website. The results showed that the website's appearance was beautiful, neat, well organized, and clear both in terms of product images and icons and others able to spoil the eyes of consumers, which ultimately makes consumers re-access the website and make repeat purchases. Furthermore, the third indicator that gives effect to consumer repurchases is feeling.

This indicator is related to the emotional feelings of consumers. Pleasant and happy experiences when accessing e-commerce websites can arouse the desire of consumers to re-access the website and make repeat purchases. The fourth indicator is an act. The act indicator relates to consumer actions after conducting transactions on e-commerce websites, such as giving ratings/reviews related to their online shopping experience. The indicator of consumer

experience whose influence is the weakest is relate. This indicator is related to the suitability of online shopping behavior through e-commerce websites with consumers' lifestyles. The results of the study show that the relate indicator affects, but the effect is still weak. For consumers, online shopping has not become a major lifestyle for them, so the relate indicator has the lowest influence, among other indicators.

CONCLUSION

This study shows that the right e-commerce adoption is able to give an impressive experience for consumers who have made transactions on the e-commerce website of SME, with a sequence of eight assessment indicators, namely from the strongest influence to the weakest. They are information, ease of use, diversity of transaction options, web design, transaction security, web layout, and personal data security. The consumer experience that influences repurchase are three indicators of consumer experience from the most influence, namely sensory, feel, and think to the weakest influence, namely act and relate.

The results of this study can be used as a reference for SMEs in adopting e-commerce in their business. Things that need to be taken into account when wanting to implement e-commerce are 1) provide clarity of information so consumers can understand the details of the product; 2) make an e-commerce website that is easily accessed/operated by consumers; 3) provides many payment options, for example, providing several bank accounts for transactions

with payment options via ATM, internet/mobile banking, payment through Alfamart/Indomaret and other payment platforms; 4) creating an e-commerce website with an attractive design; 5) ensuring transaction security from fraud; 6) displaying e-commerce websites with the right layout; 7) providing chat services with admin or CS as a form of shopping guide if consumers are confused in transactions; 8) ensuring the security of personal data so as not to be leaked and used by irresponsible parties. Besides, this study can also provide suggestions for further research by confirming more complex measures of consumer response, such as consumer trust, loyalty, and WOM.

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