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Technology Adoption: The Role of Effort Expectancy on ICT Usage Behavior among Fashion SMEs Mompreneurs in Bandung

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Abstract

The gender gap in the world of work in Indonesia is still a problem, where women experience limited access to formal employment, so many of them turn to the informal sector, such as small and medium-sized enterprises (SMEs). Technology plays an important role in improving the competitiveness of SMEs, but its adoption rate among mompreneurs is still relatively low. This study focuses on looking at the ICT adoption behavior among mompreneurs, particularly in the fashion SMEs sector in Bandung. Effort expectancy is known as one of the strong determinants in looking at technology adoption behavior, where this theory predicts behavior based on an individual's perception of the amount of effort required to perform the behavior. A quantitative approach was applied with a convenience sampling method, involving 126 respondents through an offline survey. Data collection was conducted using effort expectancy and ICT usage instruments that have been modified from previous research, then analyzed with simple linear regression tests. The results showed that effort expectancy has a significant effect on ICT usage behavior ($p < .001$; $\beta = .905$), which indicates that the higher the comfort in using technology, the level of technology adoption will increase.

Kata kunci:
ekspektasi usaha;
teknologi informasi dan komunikasi;
mompreneur.

Abstrak

Kesenjangan gender dalam dunia kerja di Indonesia masih menjadi permasalahan, di mana perempuan mengalami keterbatasan akses pekerjaan formal sehingga banyak dari mereka beralih ke sektor informal seperti usaha kecil dan mikro (UKM). Teknologi memiliki peran penting dalam meningkatkan daya saing UKM, tetapi tingkat adopsinya di kalangan *mompreneur* masih tergolong rendah. Penelitian ini berfokus untuk melihat perilaku adopsi ICT di kalangan *mompreneur*, khususnya di sektor fashion UKM di Bandung. *Effort expectancy* diketahui sebagai salah satu determinan kuat dalam melihat perilaku adopsi teknologi, dimana teori ini memprediksi perilaku berdasarkan persepsi individu terhadap besarnya usaha yang diperlukan untuk menampillkan perilaku tersebut. Pendekatan kuantitatif diterapkan dengan metode *convenience sampling*, melibatkan 126 responden melalui survei luring. Pengumpulan data dilakukan menggunakan instrumen *effort expectancy* dan ICT usage yang telah dimodifikasi dari penelitian terdahulu, kemudian dianalisis dengan uji regresi linear sederhana. Hasil penelitian menunjukkan bahwa effort expectancy berpengaruh signifikan terhadap ICT usage behavior ($p < 0{,}001$; $\beta = 0{,}905$), yang menunjukkan bahwa semakin tinggi kenyamanan dalam penggunaan teknologi, tingkat adopsi teknologi akan meningkat.

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INTRODUCTION

Indonesia's open unemployment rate (UR) tends to decrease every year, but the UR of women is always relatively higher than that of men (*Badan Pusat Statistik*, 2024). Unemployment in Indonesia remains a significant social problem and serves as an important indicator of both the economy and employment conditions in the country. The high level of unemployment can reduce the welfare of the community because the income earned also decreases. Table 1 shows that there is a significant difference in Indonesia's UR for men and women caused by, among other things, the gender gap in access to employment. This arises due to factors such as gender discrimination and socio-cultural influences in Indonesia that shape the role and position of women. Women in the formal work sector still experience differential treatment, such as wage gaps, inequality in the selection process, and limited promotions that are influenced by the status and gender roles of women (Widyadmono & Yuniarto, 2024). In some areas, socio-cultural problems still require women to prioritize family care over work, leading to the perception that their family responsibilities are more important than their jobs (Bayumi et al., 2022; Indiworo, 2016). The obstacles and views faced by women make many of them choose other alternatives, by working in the informal sector, such as entrepreneurship.

Table 1.
Indonesia Open Unemployment Rate (UR) Data August 2019–August 2024

Year	UR Total (%)	UR Male (%)	UR Female (%)
2019	5.23%	5.24%	5.22%
2020	7.07%	7.46%	6.46%
2021	6.49%	6.74%	6.11%
2022	5.86%	5.93%	5.75%
2023	5.32%	5.42%	5.15%
2024	4.91%	4.90%	4.92%

SMEs have now become one of the pillars of the economy and employment in Indonesia. SMEs are known to have contributed to the national gross domestic product (GDP) of up to 60.51% and can absorb nearly 96.9% of the workforce, with 64% of SME players being women (Hakim, 2022). This shows that the role of SMEs in economic growth cannot be separated from the contribution of women in the informal work sector. West Java has the most significant contribution, reaching 16.92% of the value added of SMEs in 2023 (KADIN Indonesia, 2024). Bandung, as the capital of West Java, also shows a positive trend towards the growth of SMEs, especially in the fashion sector, which is the most significant contributor to exports, reaching 60% in terms of Indonesia's creative economy (Puspaningtyas & Nasution, 2023). The fashion industry is experiencing rapid growth with continuous innovation and creativity from business actors. The development of this industry is also followed by the development of modern business models through the adoption of technology.

Technology plays an important role in the sustainability of SMEs, where technology can help SMEs in business operational efficiency, reduce costs, increase customer engagement with business outputs, expand markets, increase productivity and competitiveness, and enable them to create new jobs (Machin et al., 2023). Currently, the number of SME players integrated with technology is 30.4% of the total SME players, and West Java alone accounts for 24%, or around 1623 SME units that have adopted technology (Pamungkas, 2021). A survey conducted by Machin et al. (2023) shows that of 150 SME players in West Java, 75% of respondents use social media technology for marketing, 55%

of respondents use technology for bookkeeping and accounting, while 35% of other respondents use technology as a platform to sell their products or services online.

The development of technology and the benefits it offers for business continuity should trigger the high use of technology. In fact, the current situation does not reflect the high use of technology in SMEs operations due to the obstacles encountered by SMEs actors to adopt technology, especially women. Research on the Jaringan Perempuan Usaha Kecil (Women's Small Business Network; Jarpuk) Ngudi Lestari and its members in Surakarta reveals that most members have used ICT. However, not all of them incorporate it into their business operations. Some respondents use technology only to communicate and still choose to carry out their work conventionally. The uneven utilization of technology in Jarpuk Ngudi Lestari is caused by several obstacles for women to access ICT, including a lack of literacy and education about technology, which causes women's access to technology to be low. These constraints on foreign languages have an impact on women's lack of access to formal education that provides opportunities to learn foreign languages. Women do not have enough time to learn the internet because they are busy taking care of children and household chores. A patriarchal culture that is very pronounced in the field of technology, where there is an assumption that technology is the task of men, and the world of information technology is still a "male-dominated" field (Triyono & Nuariyani, 2019). Another finding by Orser and Riding (2018) also shows that the percentage of ICT adoption among small businesses found that women are less likely to adopt ICT for business than men, where across Indonesia, Malaysia, and Singapore, women's access to the Internet is 4% lower than men. This is because women are perceived to be more likely than men to believe that they are incapable of using technology, and this is supported by statements about technical self-efficacy. Women are perceived to be less likely to value technology, including a lack of IT role models, limited access to information networks, and other views most often attributed to personal attributes such as education, lack of exposure and knowledge of technology.

Technological complexity then also becomes a challenge in ICT adoption, especially for SMEs that are not accustomed to using digital software or platforms. Technological complexity can affect the perceived ease of use of technology for business actors (Catherine et al., 2017; Geng et al., 2023; Laksono & Darma, 2023). Technology that is perceived as complicated tends to cause reluctance for business actors, so they prefer to return to conventional ways. The complexity of technology perceived by individuals can then affect their level of effort expectancy towards the use of the technology itself. Venkatesh et al. (2003) define effort expectancy as the level of ease associated with using a system, specifically referring to the use of ICT in this context. This concept is known as a direct determinant of intention in ICT adoption. Research related to effort expectancy in the SMEs sector of 100 Quick Response Code Indonesian Standard (QRIS) users in Indonesia shows that as many as 95% of respondents show a positive perception of the ease and affordability of using QRIS. The study provides a positive picture of payment technology that minimizes complexity and meets expectations that technology is easy to use. Expectations regarding the ease of using technology are also seen by looking at the influence of effort expectancy, which contributes 30% to QRIS usage behavior (Suyanto et al., 2024).

The main issue in research on technology adoption revolves around the concept of actual behavior, which assumes that behavioral intentions accurately predict actual usage behavior. Behavior measurement is inseparable from the idea that the beliefs of individuals determine their attitude towards a stimulus object and ultimately form the intention to perform certain behaviors (Fishbein & Ajzen, 1975). This theory is then reinforced by the concept that positive perceptions or beliefs about technology will form a positive attitude towards the behavior. A positive attitude can

increase individual motivation to display certain behaviors, with a relationship coefficient of 82% for behavioral intentions. However, the same research results show that the complexity of Augmented Reality Shopping Applications (ARSAs) has no significant effect on consumer attitudes. This is because the target group of this study is shopping consumers with strong awareness and acceptance of innovative technology (Jiang et al., 2021). This shows that the perception of high technological complexity will make the technology adoption rate lower, even if individuals have a positive attitude towards its use (Jiang et al., 2021; Ho et al., 2020; Chao, 2019; Shanmugam et al., 2014). So understanding and the level of effort expectancy are effective strategies for encouraging technology adoption.

This research focuses on the role that effort expectancy, which is the perception that individuals have of the ease of operation of technology, plays in mompreneurs' ICT adoption behavior. This research is also an additional reference to report technology adoption behavior in fashion SMEs, with a focus on mompreneurs, because this subject is still rarely discussed in Indonesia. The term mompreneur refers to women who are both mothers and entrepreneurs. Mompreneurs themselves are considered a new generation of female entrepreneurs who grew out of the need to balance home life and the need to work. A mompreneur's motivation to run a business is based on the flexibility and freedom to manage the business with family commitments in mind. This then makes technology important for mompreneurs because of the efficiency and flexibility that ICT can provide in managing all business activities, ranging from transactions to business innovation (Burhan & Hasanah, 2024). However, research that explicitly discusses effort expectancy in mompreneurs in the context of fashion SMEs in Bandung has not yet been conducted. This creates an important research gap to fill, given the considerable role of mompreneurs in supporting the creative economy sector, especially in the fashion industry.

Existing research has largely focused on behavioral intention as the most significant predictor of behavior in psychology. However, it rarely connects this issue directly to ICT adoption behavior in the context of SMEs. Effort expectancy is defined by Venkatesh et al. (2003) as the level of ease associated with using a system. This theory is part of the unified theory of acceptance and use of technology (UTAUT). It has been reconstructed from previous theories, namely perceived ease of use, complexity, and ease of learning. These three indicators reflect how users assess the ease and efficiency of the system in supporting their activities (Venkatesh et al., 2003). Research by Subawa et al. (2020) shows that effort expectancy has a significant positive effect on behavioral intention in e-marketplace adoption. This study concludes that users who have high effort expectancy have a behavioral intention to use a higher e-marketplace compared to users who have low effort expectancy. These results are in line with other studies, where these studies show that effort expectancy is found to have a significant positive relationship with behavioral intention in using technology (Catherine et al., 2017; Ibrahim et al., 2017; Laksono et al., 2024; Risman et al., 2023; Suyanto et al., 2024). Therefore, this study proposes the following hypothesis: there is a significant influence of effort expectancy on ICT usage behavior among fashion SME mompreneurs in Bandung.

METHODS

This research uses a non-experimental quantitative approach with the paper-and-pencil method offline to participants. The research was conducted in the city of Bandung because it is known for its attractiveness in the field of fashion, until it the nickname Paris van Java. In addition, Bandung is also the capital of West Java with the largest population in Indonesia so that this research can represent the problems faced by fashion SME mompreneurs. This research has considered the integrity of the

research through an ethical exemption permit from the Research Ethics Committee of Padjadjaran University Bandung, number: 110/UN6.KEP/EC/2025.

The mompreneur population under study focuses on the fashion sector, the number of which is unknown due to limitations regarding the amount of data. Data collection was carried out using convenience sampling with a minimum sample size of 100 respondents in an unknown population (Tabachnick & Fidell, 2013). The sample size determination is also based on the Roscoe (1975) formula, and the minimum sample size calculation is 55 respondents. In this study, the characteristics of the sample include a mother of SMEs as the main job, micro business actors in the fashion sector, domiciled in Bandung, and willing to participate in the study. The number of respondents collected was 126, with the amount of data used in the analysis process was 105 after data cleaning by looking at data that did not meet sample characteristics, outliers, and extreme data.

The instrument used in this study is based on the effort expectancy and use behavior measuring instrument by Venkatesh et al. (2003), which has been developed by Puriwat & Tripopsakul (2021) to look at technology adoption behavior for business purposes. This measuring instrument was then adapted by adjusting the instrument items to suit the context and characteristics of the research participants. The adaptation process involved a comparative analysis of the translations and checking for meaning discrepancies with a linguistic expert who is Indonesian and has a background in psychology. All stages of adaptation followed the Stages of Adaptation guidelines by the International Test Commission (ITC). The proportion agreement process was carried out by involving two experts to conduct a comprehensive assessment of the relevance of the items in the research instrument, including aspects of item definition, content, and administration procedures.

The validity test was carried out with an internal validity structure using confirmatory factor analysis (CFA), and the reliability test was carried out using Cronbach's alpha (α). The CFA validity test criteria are by looking at the comparative fit index (CFI > 0.90) and the standardized root mean square residual (S-RMR ≤ 0.10), while reliability is seen through the α > .60 value (Hooper et al., 2008). The sample used in the pilot test of the measuring instrument was the same as the research subjects.

The effort expectancy (EE) questionnaire consists of four items and is completed using a Likert scale of 1 for *very unsuitable* to 5 for *very suitable*. Respondents' answers will generate a score and determine the level of mompreneur confidence in the ease of using technology in their business activities. An example of an adapted item is "Learning to use technology and social media is easy for me". The validity of the EE instrument is CFI = 0.970 and SRMR = 0.031, and the reliability value is α = .836. The results of the validity test and reliability test show that the EE instrument is appropriate and has high reliability.

The ICT usage behavior (ICT UB) questionnaire consists of seven items and is completed using a frequency scale to determine the size of the technology utilization in mompreneur business activities. The scale consists of *never*, *rarely*, *sometimes*, *often*, and *always*. An example item from the adapted measuring instrument is "I use technology and social media to improve customer service". The validity of the UB ICT instrument is CFI = 0.930 and SRMR = 0.052, and the reliability value is α = .889. The results of the validity test and reliability test show that the ICT UB instrument is appropriate and has high reliability.

Descriptive statistical analysis is carried out to explain, describe and summarize the results of research data as well as understand and summarize the main numerical characteristics of the data set (Christensen et al., 2015). Before being analyzed, the research data were transformed into an interval scale through the method of successive intervals (MSI). Assumption tests include the normality test,

linearity test, and heteroscedasticity test. Hypothesis testing is carried out using a simple linear regression test to explain or predict the value of the dependent variable based on the value of one independent or predictor variable (Christensen et al., 2015). Data analysis was conducted through Statistical Package for the Social Sciences (SPSS) software version 27.0.1.

RESULTS

Description of Respondent Characteristics

The demographic data of the participants can be seen in Table 2. The main characteristics of this study are fashion SME mompreneurs in Bandung with an average age of 35–45 years (30.48%) and 45–55 years (32.38%), which reflects the productive age group and is active in the business world.

Table 2.
Demographic Data

Characteristics	Frequency	Percentage (%)
Age (years)		
< 25	2	1.90
25–35	18	17.14
35–45	32	30.48
45–55	34	32.38
> 55	19	18.10
Education level		
Elementary	3	2.86
Junior high	5	4.76
High school	44	41.90
Diploma	14	13.33
Bachelor	36	34.29
Master degree	3	2.86
Marital status		
Married	89	84.76
Divorced	5	4.76
Widowed	11	10.48
Monthly income (IDR)		
< 1.5 million	12	11.43
1.5–2.5 million	31	29.52
2.5–4.5 million	35	33.33
> 4.5 million	27	25.71
Length of work		
0–6 months	10	9.52
6–12 months	3	2.86
1–3 years	10	9.52
3–5 years	17	16.19
5–10 years	18	17.14
> 10 years	47	25.71

A total of 41.90% of respondents are high school graduates, and 34.29% of respondents are bachelor's graduates. The majority of respondents, 84.76%, are still married, which shows that they carry out dual roles as housewives and entrepreneurs. This can have an impact on the limited time they have to learn and adopt new technologies in their businesses. Respondents' monthly incomes are quite varied, with the most common ranges being IDR 1,500,000–2,500,000 (29.52%) and IDR 2,500,000–4,500,000 (33.33%). This income range indicates that most fashion SME entrepreneurs in Bandung fall into the middle class category, and this category may influence respondents' decision to invest in technology and business innovation. The majority of respondents were also found to have been doing this work for more than 10 years, with a percentage of 25.71%, indicating that the majority of mompreneurs have had considerable experience working in the fashion SME sector.

Table 3.
Descriptive Statistics Test

	N	**Min**	**Max**	**Mean**	**Std. Deviation**
EE	105	7	20	14.39	3.018
ICT UB	105	15	35	27.61	5.026
Valid N (listwise)	105				

The results of the descriptive analysis in Table 3 show the description of effort expectancy (EE) and ICT usage behavior (ICT UB) in fashion SME mompreneurs in Bandung, and Table 4 shows the level categorization on each variable. In general, mompreneurs have EE (M = 14.39; SD = 3.02) and ICT UB (M = 27.61; SD = 5.03) levels in the moderate category.

Table 4.
Categorization

	Very Low	**Low**	**Moderate**	**High**	**Very High**
EE	5.7%	23.8%	31.4%	29.5%	9.5%
ICT UB	8.6%	22.9%	39.0%	29.5%	0%

The results of descriptive statistics show that the majority of mompreneurs, 31.4% of respondents, perceive that it does not require much effort to use technology for entrepreneurial activities. This result is also followed by the use of ICT, which is in the moderate category, with as many as 39.0% of respondents, where mompreneurs show a tendency to use ICT in their business operations actively. The use of technology is not limited only to communication tools, but also includes social media as a means of marketing, transaction technology, and online sales systems.

Test Assumptions

The classical assumption test is carried out to ensure that the research model used is of good quality and the results of statistical analysis are reliable. The Kolmogorov-Smirnov normality test shows that the data are normally distributed, with an asymptotic significance value (2-tailed) of .200 (p > .05). The assumption test is followed by a linearity test to see the linear relationship between effort expectancy and ICT usage behavior. The linearity test results in Table 5 show that the significance value of deviation from linearity of .057 (p > .05) and the F-value of $F(1, 51) = 1.557$. This result indicates that there is a linear relationship between effort expectancy and ICT usage behavior. The last assumption is the heteroscedasticity test using the Glejser test. The test results show a significance value of .066 (p > .05), which indicates that there are no symptoms of heteroscedasticity in the model.

The classical assumptions in this study show that all tests have met the criteria set. This indicates that the regression model used is valid and can be used for further analysis because it has met the basic assumptions of regression.

Hypothesis Testing

Hypothesis testing was carried out using simple linear regression to determine the effect of EE variables on ICT UB by looking at the *t*-value ($t > 1.986$) and significance level ($p < .05$).

Table 5.
Simple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	*t*	*p*
		B	**Std. Error**	***β***		
1	(Constant)	9.911	1.782		5.563	< .001
	EE	0.951	0.136	.567	6.991	< .001

The regression test results in Table 5 provide the following regression equation:

$$Y = 9.911 + 0.951X \qquad (1)$$

These results also show that EE has a significant positive effect on ICT UB ($p < .001$; $t = 6.991$), which means that the research hypothesis is accepted, with every 1% increase in EE will be followed by an increase in ICT UB by .951. Effort expectancy also significantly explains the proportion of variance change in ICT usage behavior, $R^2 = .315$, as shown in Figure 1. The contribution of effort expectancy on ICT usage behavior among mompreneur SME fashion in Bandung is 31.5%, with the remaining 68.5% influenced by other variables or factors not examined in this study.

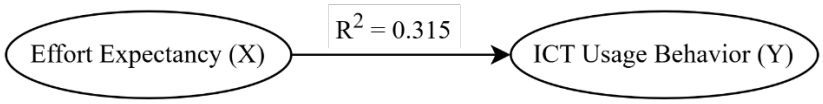

Figure 1.
Direct Effect Coefficient of the Research Model

DISCUSSION

The result of hypothesis testing shows that there is an influence of effort expectancy on ICT usage behavior. These results are in line with other studies, which show that effort expectancy has a significant positive relationship with behavioral intention and indirectly affects ICT adoption behavior (Laksono & Darma, 2023; Catherine et al., 2017; Suyanto et al., 2024). Behavioral intention is defined as the level at which a person has the intention to perform a certain behavior (Venkatesh et al., 2003). This intention reflects how much effort individuals are willing to put in and/or expend to use and adopt ICT. In the context of mompreneurs, the intention to adopt ICT depends not only on an individual's perception of the technology but also on the level of digital literacy, technological complexity, and skills. Other findings also show that perceived ease of use of mobile ICT, ICT knowledge and skills, and government support are expected to have a positive impact on ICT adoption in women entrepreneurs (Orser & Riding, 2018; Tanti et al., 2021). This finding then reinforces that effort expectancy also directly affects ICT usage behavior, where the higher the level of effort

expectancy or mompreneur perceptions of the ease of use of technology, the higher the level of ICT usage behavior in business operations among fashion SME mompreneurs in Bandung City.

Although it is known that ICT usage behavior is influenced by effort expectancy, there are still other factors that influence ICT usage behavior. Some other factors that are suggested to play a role in increasing effort expectancy and encouraging ICT use include age, education level, and experience (Laksono & Darma, 2024; Puriwat & Tripopsakul, 2021; Suyanto et al., 2024; Venkatesh et al., 2003). Increased age is associated with difficulty in processing complex stimuli and allocating attention to information on the job, both of which may be necessary when using software systems (Venkatesh et al., 2003). This statement is also in line with the developmental theory of the shrinking and slowing brain, where brain volume was decreased by 15% in older adults than in younger adults. Brain-shrinking that occurs in certain areas affected by ageing can decrease working memory and other cognitive activities in older adults. This decrease in function can impair the performance of older adults on intelligence tests and various cognitive tasks (Santrock, 2019), such as learning new technologies and processing technological complexities. Consequently, older adults may find it more difficult to learn and adapt to new technologies due to several factors, such as technology skill level, previous exposure, and habitual use of technology.

Competence and access to technology are known to be factors that also encourage the use of ICT, especially among mompreneurs. A study by Azhar & Wigati (2024) showed that digital competence has an important role in driving e-commerce adoption by womenpreneurs, where understanding and proficiency in managing digital platforms, accessing resources, as well as the ability to adapt to technology, are known to increase the chances of individuals to use e-commerce in business operations effectively. Another study by Orser & Riding (2018) suggested that women are less likely to understand what IT is needed and are less familiar with using it. This study also observed that women tend to lack confidence or to perceive that they are relatively less capable of employing IT, and education can be an effective means of addressing the digital divide, including enhanced knowledge about digital technologies. Another study by Djatikusumo (2016) shows that the attitude of individuals in organizations in the adoption of ICT is positively and significantly influenced by factors derived from personal perceptions, such as experience. Experience itself refers to an individual's experience with innovation and overall skills when adopting technology. Individuals who have previous experience in ICT adoption tend to have a high level of confidence during the ICT adoption process (Djatikusumo, 2016; Laksono & Darma, 2024).

The use of ICT in the context of SMEs, especially for women entrepreneurs, can provide benefits such as a level of anonymity that protects women from some gender biases, greater access to networks and knowledge sharing, flexibility to shift work time and place that allows women to balance between household and entrepreneurial responsibilities, and provide time and cost efficiency in managing their business. However, behind the many benefits offered by ICT, there are still some challenges faced by mompreneurs in adopting ICT, such as a lack of technological knowledge, limited capital, and difficulty operating complicated applications. So, solutions that can be considered are to develop applications that have a simple appearance and are easy to use, develop training programs, affiliations, and re-socialize technology that can help mompreneurs adapt to technology better.

CONCLUSION

Based on the findings obtained in this study, it is known that fashion SME mompreneurs in Bandung have a moderate level of effort expectancy and ICT usage behavior. This finding shows that although mompreneurs have an awareness of the importance of using ICT in running a business, ICT usage behavior still indicates that the frequency and intensity of technology utilization has not been

carried out to the fullest, which is a reflection that fashion SME mompreneurs feel that using ICT is not entirely easy. This perception arises due to several factors, such as limited digital knowledge, lack of training, and lack of technical support. This study also shows that effort expectancy has a significant positive impact on ICT usage behavior. This finding indicates that the higher the mompreneur's perception of the ease of use of ICT, the more likely mompreneurs are to use ICT in their business operations. It is recommended that future researchers look into additional variables not examined in this research, such as education and experience, which may affect mompreneurs' perceptions of technology.

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