Investigation and Analysis on the Factors Influencing the Use of E-Commerce for Marketing SMEs’ Dairy Products: A Case Study at SUSDAGTEL SMEs in Bengkulu, Indonesia

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Abstract
During the pandemic, inadequate knowledge in e-commerce is one of the obstacles in the e-commerce system. As a result, it is critical to examine the determinants of dairy product marketing using e-commerce during social distancing. This study aims to analyze the factors of SMEs’ dairy product marketing using e-commerce during social distancing. The research was conducted in Bengkulu, with 31 respondents who were members of the milk, meat and eggs association (SUSDAGTEL). The respondent groups were selected purposively to identify the factors using e-commerce. The data analysis was carried out quantitatively, which is determining the influencing factors with partial least square tools. The results of hypothesis testing have shown that external factors and technological factors do not affect the use of e-commerce in marketing SMEs’ dairy products, while both the performance of SMEs and the orientation readiness affect the use of e-commerce in SMEs. The SME performance has a significant effect on the use of e-commerce with a P-value of 0.000. The organizational readiness factor has a significant effect on the use of e-commerce with a P-value of 0.009. SME actors are elevated to the highest level of priority in the strategy's implementation. Small and medium-sized enterprises (SMEs) play a critical role in advancing the use of e-commerce in dairy product marketing.

Keywords: e-commerce; entrepreneurship; innovativeness

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INTRODUCTION

COVID-19 is very dangerous for humans and is a novel threat to the world (Cornwall, 2020; Devaux et al., 2020; Khanna et al., 2020; Madabhavi et al., 2020; Mazza et al., 2020). Social distancing affects the changes in people's daily activities (Atkinson, 2020; Bergman et al., 2020; Oosterhoff et al., 2020; Qazi et al., 2020; Stein, 2020; Yanti et al., 2020). Changes in the pattern of people's lives have several significant impacts on economic life, especially in Bengkulu Province, Indonesia, where the streets are getting quiet, the restaurants are empty of visitors and many businesses are forced to close because they don't have customers due to the implementation of the social distancing system (Baker et al., 2020; Ozili and Arun, 2020). The opportunities for small and medium enterprises (SMEs) to improve and develop business processes are more significant (Handarkho et al., 2017).

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During the COVID-19 pandemic, online sales increase (Bhatti et al., 2020; Dannenberg et al., 2020) because of the speed with which sellers respond to customers, social media platforms such as Facebook, Instagram and Twitter via mobile phone are popular (Frameswari et al., 2017; Pantelimon et al., 2020). The most important aspect is the ease with which customers can shop using e-commerce (Salehi et al., 2012). E-commerce, as an important carrier of the agricultural economy innovation and development, has a positive impact on increasing farmers' income and promoting agricultural development (Guo et al., 2020). The advent of the new media has brought with it both opportunities and challenges for the agricultural sector’s e-commerce expansion. The scarcity of human resources is a major stumbling block to the growth of e-commerce (Wu and Tan, 2020) so that SMEs of agricultural sector in the Bengkulu are adapting to changing business situation by trading through e-commerce. SMEs actors are expected to be responsive and adaptive to environmental changes to keep surviving (Hardilawati, 2020). Organizational, environmental and leadership characteristics are three factors that can be used to adopt e-commerce (Kala’lembang, 2020).

Therefore, SMEs must ensure that the e-commerce strategy they adopt is appropriate and capable of increasing their competitive advantage (Isa et al., 2020). The availability of a model or framework that can evaluate and guide the formulation of e-commerce strategies expands the opportunities for SMEs to improve and develop the business processes of their businesses (Handarkho et al., 2017). According to Rahmadi et al. (2018), a marketing strategy is a strategy that has been formulated to increase competitiveness. The development of SMEs’ dairy products has experienced several obstacles in their operations. The SMEs’ technological knowledge is insufficient (Amelia et al., 2017). The lack of understanding and management skills in terms of digital or e-commerce has made SMEs’ dairy product owners not optimally utilize existing media (Sulistiyani et al., 2020). The milk, meat and eggs association (SUSDAGTEL) has accommodated its members to sell to one another through social media. However, the application for selling the products is not yet optimal. Small service business owners are often skeptical of the value of digital marketing and social media (Cole et al., 2017). According to Jamaluddin (2013), the adoption of internet information by consumers is an important part of the change or integration of technology in the agricultural sector. This demonstrates that the proper marketing technology has a significant impact on the long-term viability of agricultural product marketing.

Agri e-commerce is an emerging opportunity in developing countries. However, there are a lot of variations in regional readiness related to agribusiness e-commerce. Bengkulu is an area that does not have a lot of e-commerce, especially for dairy products. During the COVID-19 pandemic, e-commerce can help the marketing of dairy products. As a result, the sustainability of the dairy product business is inextricably linked to the sustainability of the farming business. The commercial opportunities and potential social impact, on the other hand, are undeniable. Aside from agriculture, e-commerce can help to grow the agricultural sector and improve farmers’ living standards. E-commerce, as an important carrier of agricultural economy innovation and development, has a positive impact on increasing farmers’ income and promoting agricultural development (Guo et al., 2020).

Marketing through social media is only a few products to increase competitiveness and profit during the pandemic. The development of SMEs’ dairy products has experienced several obstacles in its operations, the most significant of which is that producers’ or SME owners’ knowledge of technology is still insufficient. The lack of ability to understand and manage digital or e-commerce has resulted in inefficient use of existing media (Jones et al., 2015). This happens to SMEs’ dairy products in Bengkulu. During the pandemic, poor knowledge on e-commerce is one of the obstacles in the e-commerce system. Therefore, it is essential to analyze the factors of marketing SMEs’ dairy products using e-commerce during social distancing. This study aims to analyze the factors of the marketing of SMEs’ dairy products using e-commerce during the social distancing period.

**MATERIALS AND METHOD**

The research was conducted in the city of Bengkulu, Bengkulu Province, Indonesia, from June to July 2020. A total of 31 members of SUSDAGTEL association participated in this
The selection of respondent groups was done using the purposive sampling technique to determine the factors influencing the use of e-commerce. The respondents were selected with a census by taking all members of the SUSDAGTEL association. The instrument used was a close-ended questionnaire to measure the validity and reliability of the previous questionnaire.

The research objective was analyzed using the Partial Least Square (PLS). PLS is an alternative method of estimating the model for managing Structural Equation Modeling (SEM). The PLS design was developed to overcome the limitations of the SEM method. The SEM method requires large data sets with no missing values, that are normally distributed and that do not exhibit multicollinearity (Ghozali, 2017).

The PLS was used based on the fact that in this research, three latent variables were formed from several indicators, which were intervening variables. PLS is the most powerful method for analyzing data using intervening variables. In contrast, PLS applies a distribution-free approach where data can have a specific distribution. PLS can also be used for small sample sizes. PLS model formulation and variable description can be seen in Figure 1 and Table 1.

The hypotheses in this study are: H1: SMEs’ dairy product performance has a significant effect on the use of e-commerce; H2: External factors have a significant effect on the use of e-commerce; H3: Technology factors have a significant effect on the use of e-commerce; H4: Organizational readiness has a significant effect on the use of e-commerce.

### Table 1. Operational definition of variables

| Latent variable          | Symbol | Explanation                               |
|--------------------------|--------|-------------------------------------------|
| SME’s performance        | FK     |                                           |
|                          | FK1    | Coordination                               |
|                          | FK2    | Efficiency                                 |
|                          | FK3    | Trading (market position & sales)          |
| External factors         | FE     |                                           |
|                          | FE1    | Consumer                                  |
|                          | FE2    | Competitor                                 |
| Technology factor        | FT     |                                           |
|                          | FT1    | Perceived benefits                         |
|                          | FT2    | Suitability                                |
|                          | FT3    | Cost                                      |
| Organization readiness   | KO     |                                           |
|                          | KO1    | Technology experience                      |
|                          | KO2    | Management understanding                   |
| Use of e-commerce        | Y      |                                           |
|                          | Y1     | Social media                              |
|                          | Y2     | Marketplace application                   |

![Figure 1. PLS Model](https://example.com/pls_model.png)
RESULTS AND DISCUSSION

Overview of respondents

Based on the calculation results (Table 2), it was discovered that the majority of respondents (52.5%) live in the Muara Bangkahulu Sub-district. This shows that SUSDAGTEL SMEs are domiciled in the areas close to the sources of the raw materials they need. Judging from the gender differences, the majority of SUSDAGTEL SME players are women (61.0%). The majority of the businesses produce beverages such as fresh milk, yogurt, pasteurized milk, packaged milk and other beverage preparations. The majority of SUSDAGTEL SME players (90.4%) have 1 to 7 years of business experience.

Table 2. Overview of respondents

| Criteria                | Percentage (%) |
|------------------------|----------------|
| Residence              |                |
| Ratu Agung             | 12.4%          |
| Singgaran Pati         | 12.8%          |
| Muara Bangkahulu       | 52.5%          |
| Selebar                | 12.3%          |
| Gading Cempaka         | 10.0%          |
| Gender                 |                |
| Male                   | 39.0%          |
| Female                 | 61.0%          |
| Type of business       |                |
| Beverage               | 39.0%          |
| Food and beverage      | 10.0%          |
| Food                   | 35.0%          |
| Pet shop               | 3.0%           |
| Poultry                | 13.0%          |
| Length of time in business |            |
| 1-7 years              | 90.4%          |
| 8-15 years             | 6.2%           |
| ≥ 16 years             | 3.4%           |

Measurement test

Convergent validity

![Figure 2. Path diagram with initial factor loading](image-url)
The loading factor value is an individual reflective measure with a standard of 0.7 (Ghozali, 2017). However, in this study, a standard measurement of 0.6 is considered sufficient (Masruroh and Subekti, 2017). Based on the research results (Figure 2), the loading factor below 0.6, including those of the FK1 and FT1 indicators, must be removed from the model. Since indicators do not meet the standards, the model meets the first requirements as shown in Figure 3 by the path diagram of the final reciprocation model.

Figure 3. The final model path diagram with the loading factor

**Discriminant validity**
Construct validity is assessed based on the Average Variance Extracted (AVE). In this study, the AVE value of each construct was above 0.5. Therefore, there is no convergent validity problem in the model being tested. The entire model is declared valid (Table 3).

| Construct                      | AVE Value | Information |
|-------------------------------|-----------|-------------|
| SME’s performance             | 0.801     | Valid       |
| External factors              | 0.667     | Valid       |
| Technology factor             | 0.707     | Valid       |
| Organization readiness        | 0.682     | Valid       |
| Using e-commerce              | 0.686     | Valid       |

Table 3. AVE value

Construct reliability is assessed based on Composite Reliability to measure internal consistency and the value must be above 0.6. Table 4 demonstrates that the overall composite reliability measurement results were above 0.6 or the real value. This means that the data are consistent and can explain the model.

| Construct                      | Composite reliability | Information |
|-------------------------------|-----------------------|-------------|
| SME performance               | 0.889                 | Reliable    |
| External factors              | 0.797                 | Reliable    |
| Technology factor             | 0.828                 | Reliable    |
| Organization readiness        | 0.811                 | Reliable    |
| Using e-commerce              | 0.813                 | Reliable    |

Table 4. Value of composite reliability
**Inner model evaluation and hypothesis testing**

The goodness of fit value obtained is 0.775, which falls into the large category, indicating that the model is fit and suitable for use. Based on the results of hypothesis testing, the external and technological factors do not affect the use of e-commerce in SMEs. In contrast, the SME’s performance and orientation readiness have a significant affect the use of e-commerce in SMEs (Table 5).

| Description                                                | Original sample | T Statistics | P-values | Information   |
|-------------------------------------------------------------|-----------------|--------------|----------|---------------|
| SME performance → Use of e-commerce                        | -0.057          | 0.457        | 0.648    | Not significant |
| External factors → Use of e-commerce                       | 0.727           | 6.649        | 0.000    | Significant   |
| Technology factor → Use of e-commerce                      | 0.037           | 0.276        | 0.782    | Not significant |
| Organization readiness → Use of e-commerce                 | 0.322           | 2.616        | 0.009    | Significant   |

**Analysis of measurement results**

With a P-value of 0.000, the SME’s performance factor has a significant effect on the use of e-commerce. The efficiency and trade indicators reflect the performance indicators. Based on the results of the analysis using PLS, the trading position factor has the highest loading factor value, which is 0.906. This shows that the trading position has a dominant influence on the use of e-commerce. In contrast, efficiency comes in second place with a loading factor value of 0.692.

Consumers and competitors are inextricably linked to the trading position. The trading position has a very high value and is ranked first as the most influential factor influencing the use of e-commerce. Consumers, as the final actors in marketing, have a significant impact on the use of e-commerce. Consumers are dissatisfied with the supply chain for fresh agricultural products, according to Yang and Zhang (2015). The reason for this is that the supply chain for fresh agricultural products is inadequate. During the pandemic, consumers are beginning to shift their habits to use e-commerce to avoid the spread of the COVID-19 virus. This is shown by the increasing number of product sales posts in the Bengkulu Facebook marketplace. The food sector is also facing increased demand due to panic-buying and stockpiling of food products (Nicola et al., 2020). The online shopping trend is increasing, accompanied by the use of a wide selection of applications offered by marketplace platform vendors and shopping sites, such as Bukalapak [www.bukalapak.com], Blibli [www.blibli.com], Lazada Group [www.lazada.co.id], Shopee [www.shopee.co.id], Tokopedia [www.tokopedia.com] (Taufik and Ayuningtyas, 2020).

The position of competitors must also be taken into account. Competitors in similar products will find it easier to monitor their promotional activities when doing e-commerce based online business, making it easier to prepare a better sales strategy. Furthermore, competitors who do not use e-commerce have seen a decrease in sales due to a lack of practical access. With so many customers turning to online shops or buying and selling online, there will be a significant decrease in turnover, affecting the viability of offline businesses. Because social networks are becoming more sophisticated, causing consumers to shift to online businesses, offline businesses must inevitably use social media networks to compete with existing online businesses (Sudaryono et al., 2020).

The next factor, marketing efficiency, is one of the factors that influence the use of e-commerce. Marketing efficiency has an essential role in increasing the use of e-commerce. The use of e-commerce in marketing agricultural products is very beneficial in the development of the dairy product home industry business. By utilizing e-commerce, the products can be marketed with a wide range and do not require enormous costs, resulting in the efficiency in the distribution process (Ho, 2017).

The organizational readiness factor has a significant effect on the use of e-commerce with a P-value of 0.009. The organizational readiness facilitator is reflected in the indicators of technology user experience and management experience level. Based on the results of the analysis using PLS, the experience factor of using technology has the highest loading.
factor value, which is 0.839. This depicts that the experience of using technology has a dominant influence on the use of e-commerce. The level of management understanding is second with a loading factor of 0.813. 

Organizational readiness is part of the e-commerce adoption stage to determine the condition of SMEs in areas such as human resources, finance and infrastructure to make the right decisions. The success of adopting new technology in an organization is mostly determined by the readiness factor (Handarkho et al., 2017). The readiness of SMEs' dairy products to face changes in people's lives during the pandemic must be implemented immediately.

Experience with technology is significant in applying e-commerce. E-commerce technology facilitates the process of distributing goods, services and information to consumers quickly and effectively (Lu and Liu, 2015). The majority of respondents stated that they had difficulty using technology because of their experience in social media. This happened to respondents over 50 years old. Older respondents did not have much experience using social media for e-commerce. Meanwhile, respondents who could use social media and had experience in using social media admit that they were easy to promote products and sell products. The use of digital technology-based marketing concepts provides hope for SMEs to develop into centers of economic strength. SMEs can use social media as a means of digital marketing. In addition to being low-cost and requiring no special expertise in the early stages, social media is thought to be capable of directly reaching consumers (Purwana et al., 2017).

The low utilization of information technology in SMEs is caused by three factors: 1) a common understanding of the benefits of information technology; 2) a lack of investment ability; and 3) a lack of support from government agencies (Lubis and Junaidi, 2016). E-commerce to increase consumer participation, SMEs must develop a customer relationship management system. Customer value and customer happiness are the two main components of a customer relationship management system. Customer delivery value is an important notion in customer value since it relates to the difference between the two. Between the overall worth of a customer and the total expense of a customer, the significance of enhancing transfer value can’t be overstated. The product with the highest transfer value will be purchased by the consumer (Huo & Mu, 2017).

SMEs management is another factor that affects the use of e-commerce. The most fundamental problem with the ability of SMEs to utilize information technology as a means of supporting business management is a lack of knowledge and skills, as well as infrastructure issues. However, the problem of IT infrastructure can be overcome by the increasing use of smartphones among SMEs. Management of SMEs that is comfortable with using technology is very supportive of business progress with electronic-based marketing. However, if the management does not understand technology, it becomes increasingly harder to use.

CONCLUSIONS

SMEs' performance and organizational readiness factors have significant effects on the use of e-commerce. SMEs’ dairy products have an essential role in advancing the use of e-commerce. The lack of expertise and skills, as well as infrastructure, is the most fundamental issue with SMEs' ability to use information technology to support business management. The limited IT infrastructure, on the other hand, can be solved by SMEs' increasing use of smartphones. SME management that is comfortable with technology is very supportive of business development through electronic-based marketing.

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