

DAFTAR PUSTAKA

- Abdillah, W., & Jogiyanto, H. M. (2015). *Partial Least Square (PLS): Alternatif Structural Equation Modeling (SEM) Dalam Penelitian Bisnis*. Andi. Yogyakarta. 266 p.
- Achjari, D., Abdillah, W., Suryaningsum, S., & Suratman. (2021). KESIAPAN USAHA MIKRO, KECIL DAN MENENGAH INDUSTRI KREATIF UNTUK MENGADOPSI TEKNOLOGI INFORMASI. *JAAI*, 15.
- Adiyarta, K., Napitupulu, D., Nurdianto, H., Rahim, R., & Ahmar, A. (2018). User acceptance of E-Government Services Based on TRAM model. *IOP Conference Series: Materials Science and Engineering*, 352(1). <https://doi.org/10.1088/1757-899X/352/1/012057>
- Anay. (2024). How Has The Rise Of E-Commerce Platforms Affected Traditional Retail Markets And Consumer Shopping Behavior. *IOSR Journal of Business and Management*, 26(10), 48–65. <https://doi.org/10.9790/487X-2610134865>
- Andayani, S. (2020). Analisis Kesiapan Penerimaan Pengguna Terhadap E-Learning Menggunakan Model TRAM. *Jurnal Sistem Dan Teknologi Informasi Komunikasi*, 3(2). <https://forms.gle/gNfzXFVGqxdND14q9>
- Armah, A. K., & Li, J. (2023). Generational cohorts' social media acceptance as a delivery tool in sub-Saharan Africa motorcycle industry: The role of cohort technical know-how in technology acceptance. *Technology in Society*, 75. <https://doi.org/10.1016/j.techsoc.2023.102390>
- Ashari, B. H., Wibawa, B. M., & Persada, S. F. (2017). Analisis Deskriptif dan Tabulasi Silang pada Konsumen Online shop di Instagram (Studi Kasus 6 Universitas di Kota Surabaya). *Jurnal Sains Dan Seni ITS*, 6(1).
- Astiti, N. P. Y., Prayoga, I. M. S., & Imbayani, I. A. (2023). Technology Readiness Index Dalam Pengadopsian Sistem Pembayaran QRIS. *Warmadewa Management and Business Journal (WMBJ)*, 5(1), 51–57. <https://ejournal.warmadewa.ac.id/index.php/wmbj>
- Atriani, A., Permadi, L. A., & Rinuastuti, B. H. (2020). Pengaruh Persepsi Manfaat dan Kemudahan Penggunaan Terhadap Minat Menggunakan Dompot Digital OVO. *JURNAL SOSIAL EKONOMI DAN HUMANIORA*, 6(1), 54–61. <https://doi.org/10.29303/jseh.v6i1.78>
- Buyle, R., Van Compernelle, M., Vlassenroot, E., Vanlishout, Z., Mechant, P., & Mannens, E. (2018). "Technology readiness and acceptance model" as a predictor for the use intention of data standards in smart cities. *Media and Communication*, 6(4Theoretical Reflections and Case Studies), 127–139. <https://doi.org/10.17645/mac.v6i4.1679>
- Candra Astuti, N., & Nasution, R. A. (2014). Technology Readiness and E-Commerce Adoption among Entrepreneurs of SMEs in Bandung City, Indonesia. *Gadjah Mada International Journal of Business*, 16(1), 69–88. <http://www.gamaijb.mmugm.ac.id/>
- Davis, F. D. (1986). A Technology Acceptance Model for Empirically Testing New end user information systems. *Sloan School of Management, Massachusetts Institute of Technology*.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *Management Information Systems Research Center, University of Minnesota*, 13(3), 319–340.
- Erumi-Esin, R., & Heeks, R. (2015). E-Business Adoption and Use among African Women-Owned SMEs: An Analytical Study in Nigeria. *ACM International Conference Proceeding Series*, 15. <https://doi.org/10.1145/2737856.2738015>

- Ghozali, I., & Latan, H. (2015). *Partial Least Square : Konsep, Teknik dan Aplikasi Menggunakan SmartPLS 3.0. Edisi 2* (2nd ed.). Badan Penerbit Universitas Diponegoro.
- Hair, Hult, T., Christian, R., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Second Edition*. (2nd ed.). Sage Publication.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019a). *MULTIVARIATE DATA ANALYSIS EIGHTH EDITION* (Eight Edition). Annabel Ainscow. www.cengage.com/highered
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019b). *MULTIVARIATE DATA ANALYSIS EIGHTH EDITION*. www.cengage.com/highered
- Herdianto, O. S., & Deden, S. H. (2018). ANALISIS NIAT PENGGUNA TOKOPEDIA DENGAN PENDEKATAN TECHNOLOGY ACCEPTANCE MODEL (STUDI KASUS MAHASISWA FAKULTAS EKONOMI DAN BISNIS TELKOM UNIVERSITY) ANALYSIS USAGE INTENTION OF TOKOPEDIA USING TECHNOLOGY ACCAPTANCE MODEL (STUDY ON STUDENTS OF ECONOMIC FACULTY AND BUSINESS UNIVERSITY TELKOM). *E-Proceeding of Management*, 5(3).
- Herdianto, O. S., & Hidayatullah, D. S. (2018). ANALISIS NIAT PENGGUNA TOKOPEDIA DENGAN PENDEKATAN TECHNOLOGY ACCEPTANCE MODEL (STUDI KASUS MAHASISWA FAKULTAS EKONOMI DAN BISNIS TELKOM UNIVERSITY) ANALYSIS USAGE INTENTION OF TOKOPEDIA USING TECHNOLOGY ACCAPTANCE MODEL (STUDY ON STUDENTS OF ECONOMIC FACULTY AND BUSINESS UNIVERSITY TELKOM). *E-Proceeding of Management*, 5(3).
- Ilyas, M., ud din, A., Haleem, M., & Ahmad, I. (2023). Digital entrepreneurial acceptance: an examination of technology acceptance model and do-it-yourself behavior. *Journal of Innovation and Entrepreneurship*, 12(1). <https://doi.org/10.1186/s13731-023-00268-1>
- Jabawidhiartha, M. Y., Setiawan, E. A., Sarwoedi, A. G., Fadhilah, M., Manajemen, M., Ekonomi, F., & Bisnis, D. (2024). Peran Market Hub "Sibaku Jogja" Dalam Membangkitkan UMKM Selama Masa Pemulihan Pasca Pandemi COVID-19. *Jurnal Teknologi Dan Manajemen Industri Terapan (JTMIT)*, 3(2), 230–237.
- Jahanshahi, A. A., Zhang, S. X., & Brem, A. (2013). E-commerce for SMEs: Empirical insights from three countries. *Journal of Small Business and Enterprise Development*, 20(4), 849–865. <https://doi.org/10.1108/JSBED-03-2012-0039>
- Janti, S. (2014). ANALISIS VALIDITAS DAN RELIABILITAS DENGAN SKALA LIKERT TERHADAP PENGEMBANGAN SI/TI DALAM PENENTUAN PENGAMBILAN KEPUTUSAN PENERAPAN STRATEGIC PLANNING PADA INDUSTRI GARMEN. *Prosiding Seminar Nasional Aplikadi Sains & Teknologi (SNAST)*.
- Javaria, K., Masood, O., & Garcia, F. (2020). STRATEGIES TO MANAGE THE RISKS FACED BY CONSUMERS IN DEVELOPING E-COMMERCE. *Insight Into Regional Regional Development*, 2(4), 774–783. [https://doi.org/10.9770/ird.2020.2.4\(4\)ii](https://doi.org/10.9770/ird.2020.2.4(4)ii)
- Kampa, R. K. (2023). Combining technology readiness and acceptance model for investigating the acceptance of m-learning in higher education in India. *Asian Association of Open Universities Journal*, 18(2), 105–120. <https://doi.org/10.1108/AAOUJ-10-2022-0149>
- Kemenkop UKM. (2024). *KUMKM, Gambaran UMKM Indonesia*. Kementerian Koperasi Dan Usaha Kecil Menengah Indonesia.

<https://www.kemendikbud.go.id/kumkm-dalam-angka/?type=indikator-umkm&sub=0>

- Larasati, N. (2017). Technology Readiness and Technology Acceptance Model in New Technology Implementation Process in Low Technology SMEs. *International Journal of Innovation, Management and Technology*, 113–117. <https://doi.org/10.18178/ijimt.2017.8.2.713>
- Liljander, V., Gillberg, F., Gummerus, J., & van Riel, A. (2006). Technology readiness and the evaluation and adoption of self-service technologies. *Journal of Retailing and Consumer Services*, 13(3), 177–191. <https://doi.org/10.1016/j.jretconser.2005.08.004>
- Lim, S. C., Ying Pan, X., Lim, S. P., Kang Lee, C., Tan, J. S., & Theam Lim, J. (2021). Factors Influencing Continuance Intention of Ecommerce among SMEs in Northern Region of Malaysia. *Proceedings - International Conference on Computer and Information Sciences: Sustaining Tomorrow with Digital Innovation, ICCOINS 2021*, 53–58. <https://doi.org/10.1109/ICCOINS49721.2021.9497163>
- Lin, C. H., Shih, H. Y., & Sher, P. J. (2007). Integrating technology readiness into technology acceptance: The TRAM model. *Psychology and Marketing*, 24(7), 641–657. <https://doi.org/10.1002/mar.20177>
- Maheswari, H., & Siregar, R. K. D. (2021). Penggunaan Technology Acceptance Model Dalam Mengukur Kualitas Layanan Platform E-Commerce Technology Acceptance Model Application for Measuring E-Commerce Platform Service Quality. *Maranatha Journal*.
- Martens, M., Roll, O., & Elliott, R. (2017a). Testing the Technology Readiness and Acceptance Model for Mobile Payments Across Germany and South Africa. *International Journal of Innovation and Technology Management*, 14(6). <https://doi.org/10.1142/S021987701750033X>
- Martens, M., Roll, O., & Elliott, R. (2017b). Testing the Technology Readiness and Acceptance Model for Mobile Payments Across Germany and South Africa. *International Journal of Innovation and Technology Management*, 14(6). <https://doi.org/10.1142/S021987701750033X>
- Nasir, M. (2005). *Metode Penelitian*. PT. Gramedia Pustaka Utama.
- Nugraha, M. H. S., Antari, N. K. A. J., & Saraswati, N. L. P. G. K. (2019). PARK NECK PAIN QUESTIONNAIRE VERSI INDONESIA PADA MECHANICAL NECK PAIN VALIDITY AND RELIABILITY OF THE MODIFICATION OF NORTHWICK PARK NECK PAIN QUESTIONNAIRE IN INDONESIAN VERSION FOLLOWING CROSS-CULTURAL ADAPTATION IN MECHANICAL NECK PAIN. *Majalah Ilmiah Indonesia*, 7(3).
- Panday, R., Komariah, N. S., Lubis, I., Woestho, C., & Jakarta, B. (2021). Technology Readiness and Acceptance Model Analysis on Academic Information System Operations at UBJ University. *PSYCHOLOGY AND EDUCATION*, 58(5), 5114–5127. www.psychologyandeducation.net
- Parasuraman, A. (2000a). Technology Readiness Index (TRI) A Multiple-Item Scale to Measure Readiness to Embrace New Technologies. *Journal of Service Research*, 2(4), 307–320.
- Parasuraman, A. (2000b). Technology Readiness Index (TRI) A Multiple-Item Scale to Measure Readiness to Embrace New Technologies. *Journal of Service Research*, 2(4), 307–320.
- Pertiwi, A. I., & Darumurti, A. (2021). Collaborative Governance in Empowering Micro, Small, and Medium Enterprises through SiBakul Jogja Free-Ongkir during Covid-19 (Case Study: Department of Cooperatives and Small and Medium Enterprises of the Special Region of Yogyakarta). In *Jurnal Studi Sosial dan Politik* (Vol. 5, Issue 1).

- PP No.7 Tahun. (2021). *Peraturan Pemerintah Republik Indonesia Nomor 7 Tahun 2021 Tentang Kemudahan, Pelindungan, Dan Pemberdayaan Koperasi dan Usaha Mikro, Kecil, Dan Menengah*.
- Primasari, D., & Abriani, N. (2019). The Implementation of E-Commerce System by the Theoretical Approach of Technology Acceptance Model: an Empirical Study in Banyumas, Indonesia. *Economy Transdisciplinarity Cognition*, 22(1), 89–94. www.ugb.ro/etc
- Putri Vidiastuti, D., Darwin, M., & Ikhwan, H. (2023). Difusi dan Adopsi Inovasi SiBakul Markethub Free Ongkir DIY di Era Pandemi Covid-19. *Matra Pembaruan*, 7(1), 49–60. <https://doi.org/10.21787/imp.7.1.2023.49-60>
- Rezkia, D. P. (2024). Analisis Penggunaan E-Commerce Bagi UMKM di Era Digital. *Seminar Nasional Prosiding Ilmu Manajemen Kewirausahaan Dan Bisnis*, 1(1), 151–163.
- Riduwan. (2004). *Metode Riset*. Penerbit Rineka Cipta.
- Riswandi, R., & Permadi, I. (2022). Business Sustainability Through Technology Adoption: Readiness and Acceptance of E-commerce Technology in MSMEs. *KnE Social Sciences*. <https://doi.org/10.18502/kss.v7i14.11973>
- Riswandi, R., Permadi, I., & Zainnudin Hamidi, D. (2021). KESIAPAN TEKNOLOGI PELAKU UMKM DALAM ADOPSI E-COMMERCE : KARATERISTIK DEMOGRAFI. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 5(3), 2021.
- Rizky Wicaksono, S. (2022). *Teori Dasar Technology Acceptance Model* (1st ed.). CV. Seribu Bintang. <https://doi.org/10.5281/zenodo.7754254>
- Rojas-Méndez, J. I., Parasuraman, A., & Papadopoulos, N. (2017). Demographics, attitudes, and technology readiness: A cross-cultural analysis and model validation. *Marketing Intelligence and Planning*, 35(1), 18–39. <https://doi.org/10.1108/MIP-08-2015-0163>
- Rokhim, R., Wulandari, P., & Paramadina, U. (2018). SMALL MEDIUM ENTERPRISES TECHNOLOGY ACCEPTANCE MODEL: A CONCEPTUAL REVIEW lin Mayasari. In *International Journal of Business and Society* (Vol. 19, Issue 4).
- Romero, I., & Martínez-Román, J. A. (2015). Determinants of Technology Adoption In The Retail Trade Industry - The Case of SMES in Spain. *Amfiteatru Economic*, 17(39), 646–660.
- SibakulJogja. (2025). *Panduan Sibakul Jogja*. <https://sibakuljogja.jogjaprovo.go.id/blog/literasi/#main>
- Silva, G. M., Dias, Á., & Rodrigues, M. S. (2022). Continuity of Use of Food Delivery Apps: An Integrated Approach to the Health Belief Model and the Technology Readiness and Acceptance Model. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3). <https://doi.org/10.3390/joitmc8030114>
- Silvia, I., & Sebayang, A. F. B. R. (2024). Technology Acceptance Model (TAM) pada UMKM dalam Program Desa Mart di Desa Ciburuy Kabupaten Bandung Barat. *Dinamika Ekonomi*, 24–30. <https://doi.org/10.29313/jde.v15i1.3079>
- Sugiyono. (2004). *Metode Penelitian*. Penerbit Alfabet.
- Syafiqurrohman, A., & Atmojo, M. E. (2023). Mengarusutamakan Pemerintahan Cergas melalui Aplikasi SiBakul Jogja Selama Masa Pandemi COVID-19. *Jurnal Ilmu Pemerintahan*, 22(01), 33–46. <https://doi.org/10.35967/njip.v22i1.395>
- Venkatesh, V., & Davis, F. D. (1996). A Model of the Antecedents of Perceived Ease of Use: Development and Test. *Decision Sciences*, 27(3).
- Vera Maria, Linda Nurkhalida, & S. Ulfa. AB. AL. (2024). Analisis Faktor-Faktor Yang Dapat Mempengaruhi Inovasi Umkm Dalam Meningkatkan Daya Saing Produk

Lokal. *MASMAN : Master Manajemen*, 2(2), 01–07.

<https://doi.org/10.59603/masman.v2i2.378>

Wijaya, L. I., Zunairoh, Z., Izharuddin, M., & Rianawati, A. (2024). SCOPE OF E-COMMERCE USE, INNOVATION CAPABILITY, AND PERFORMANCE:FOOD SECTOR MSMEs IN INDONESIA. *Journal of Open Innovation: Technology, Market, and Complexity*, 100459. <https://doi.org/10.1016/j.joitmc.2024.100459>

Yusuf, F., Syamfithriani, T. S., & Mirantika, N. (2020). Analisis Tingkat Kesiapan Pengguna E-Learning Universitas Kuningan Dengan Menggunakan Model Technology Readiness Index. *Jurnal Nuansa Informatika*, 14(2).