ABSTRACT

The Covid-19 pandemic has affected most business activities from operations to marketing. People's behavior has also changed in the era of COVID-19. The use of technology, which had previously been mostly used as a secondary work support or even for recreation, has turned into a primary work facility. The use of e-marketplaces as an e-commerce media is increasing and become one of the ways for MSMEs to conduct business activities during the Covid-19 pandemic in Bandung city. Therefore, this study aims to measure the factors that influence the behavioral intention of using e-marketplaces by MSME during the Covid-19 pandemic. This study uses four main UTAUT construct, namely, performance expectancy, effort expectancy, social influence, and facilitating conditions as the research model. The researcher extends the UTAUT model by adding three more construct, namely risk-taking propensity, perceived lack of alternatives and government support as a predictors of behavioral intention. This research was conducted using online survey data collection techniques and analyze using SmartPLS 3.3.3. The results of this study found that performance expectancy, effort expectancy, and social influence insignificant on behavior intention. Meanwhile, facilitating condition, perceived lack of alternatives, risk-taking propensity, and government Support have a significant effect on behavioral intention in utilizing E-marketplace. Then the Behavioral Intention has a significant effect on use behavior e-marketplace.

Keywords: UTAUT, MSMEs, Covid-19, Perceived Lack of alternatives, Risk-Taking Propensity, Government support

I. INTRODUCTION

In Indonesia, there are more than 65 million MSMEs in 2019. Meanwhile, MSMEs sector contribution to GDP was 60.51%, and the remaining 39.49% was contributed by large business(http://www.kemenkopukm.go.id). MSMEs are clearly very important for Indonesia, which will depend more on MSMEs as a driving force for the economy.

The economic crisis in 1997-1998 which hit Indonesia has made the nation's economy seem to have slumped. MSMEs are considered to be economic heroes who saved the nation's economy from adversity. MSMEs are also proven to absorb a larger workforce in the nation's economy, which increased from 96.99% to 97.22% in the same period (2012 - 2017). With the large number of absorbed workers, the UMKM sector is capable of increasing the income of people. This can be shown by the number of MSME actors after the economic crisis which continues to increase from year to year. In terms of growth, in 2012 the growth of MSMEs increased by 4.17% from 34.64% to 38.81% while large businesses actually experienced a decrease of 0.26% from 9.94% to 9.68%. This shows that MSMEs were able to survive after the 1998 crisis (Gunartin, 2017).

In 2008, Indonesia was dragged down by a global financial crisis triggered by subprime mortgages that began in the United States. Once again, MSMEs have a big role in maintaining the people's economy. Based on BPS data, the number of job absorption actually increased by 3.9% to 90.49 million compared to the previous year (Katadata: 2020). Unlike the crisis conditions in 1998 and 2008, the Indonesian MSME was strongly influenced by the Pandemic Covid-19. Pandemics have made people's purchasing power falling, plus the imposition of large-scale social restrictions if the level of Covid-19 infection increases which can inhibit space for MSMEs. During this period, emergency control measures have been implemented by the government, schools were closed,
shopping areas had their operating hours restricted, entertainment venues were closed and traffic was restricted. MSMEs have made various ways to survive the Covid-19 pandemic in digitalization era. One of them is to accelerate the transition of the MSME business to the digital world through e-commerce. The business transformation in the industrial revolution 4.0 towards digitization has not been fully achieved. Despite the fact that change has been generally carried out in huge scope organizations, things are different for MSMEs that still operate conventionally (Adjeng Mariana Febrianti et al., 2018). Due to the limited movement during the new normal, one alternative so that businesses can continue to run is by adopting e-commerce.

Based on the e-commerce survey from the Central Bureau of Statistics (BPS) in 2019 and 2020, it shows that the Coronavirus pandemic has an effect on business revenues that do e-commerce, even though the number of business actors doing e-commerce has increased dramatically from 15.08% in 2019 to 90.18% in 2020. Based on a survey as many as 85.83% of e-commerce businesses experienced a decline in revenue due to coronavirus pandemic, 9.59% did not feel changes in income and only 4.58% of MSMEs experienced an increased revenue during the pandemic.

Based on the data the Central Bureau of Statistics (BPS) above, almost all businesses make sales online through the Instant Message application, which is as much as 90.56 percent of the business and 65.14 business actors selling online through Social Media. Furthermore, only 25.72 percent of businesses in this survey had sales accounts on the e-Marketplace and only 4.96 percent owned a Website. In the city of Bandung, around 6,000 MSMEs were also affected by the Covid-19 pandemic. The fashion sector experienced an average decline in turnover of 79 percent from the turnover before the pandemic. Meanwhile, the culinary sector is at 65 percent (https://humas.bandung.go.id/).

Entrepreneurs must be actively involved in e-marketplaces in order for MSMEs to continue to thrive and survive, because many customers now choose to make online purchases or transactions because they are more convenient (Subawa & Mimaki, 2019). The extent to which MSME entrepreneurs understand and accept the use of e-marketplaces is what determines the quality of their successful use. For that we need an evaluation approach as a solution.

The unified theory of acceptance and use technology (UTAUT) developed by Venkatesh et al. (2003) examines the behavioral intention of technology acceptance in an organizational context. Furthermore, there are various UTAUT extension models carried out by various researchers by adding four main constructs, namely: performance expectancy (PE), effort expectancy (EE), and social influence (SI) predicting behavioral intention (BI). Meanwhile, facilitating conditions (FC) and behavioral intention (BI) predict the behavior of technology use (Venkatesh et al., 2016).

Previously published research has shown that the extension of the UTAUT model is empirically proven to be able to explain the acceptance of e-marketplace technology (Faroqi, 2017; Sri Subawa & Angellina Imaki, 2020). For this reason, it is hoped that the UTAUT model extension can provide an overview of how MSMEs adopt the e-marketplace. For this reason, in this study, researchers extended the UTAUT basic model with the hope that the UTAUT model extension could increase the predictive factor for e-marketplace use in Bandung City.

Furthermore, in a study conducted by Salem and Md Nor (2020), there are several factors that influence behavioral intention to use e-commerce in the coronavirus pandemic era. These factors include perceived usefulness (PU), perceived behavioral control (PBC), government support (GS), perceived lack of alternatives (PLA), and risk-taking propensity (RTP).
For this reason, the purpose of this research is to learn more about the behavioral intention of e-marketplace adoption is carried out by MSMEs in the city of Bandung. Analyzing MSME players who adopt e-marketplaces in carrying out their business activities during the Covid-19 pandemic. Researchers extended the UTAUT model by adding three variable perceived lack of alternatives, risk-taking propensity and government support as predictive factors for behavioral intention of using e-marketplaces.

II. LITERATURE REVIEW

E-Marketplace

An e-marketplace is a commercial mechanism (usually an application or a website) that links multiple vendors and buyers in one centralized point to share product and service information, perform transactions, and conduct business (Alazab et al., 2020).

E-marketplace can be termed as an e-commerce model that provides business interactions and transaction between buyers and sellers who act as third parties, who can mediate demand and supply between sellers and buyers (Sri Subawa & Angellina Imaki, 2020).

E-marketplace is a commercial online system that acts as a third party between buyers and sellers in carrying out business transaction activities using applications or websites. In this research, the e-marketplace is intended as Tokopedia, Bukalapak, Lazada, and Shoppe. Because it is an e-marketplace that has many users in Indonesia.

The Unified Theory of Acceptance and Use of Technology

There is the unified theory of acceptance and use of technology (UTAUT) is one of the technology acceptance models developed by Venkatesh et al. (2003). The UTAUT model variable is formulated by comparing the similarities and differences between the eight models in the context of information technology use and adoption behavior, all of which are based on sociology, psychology and communication. Empirically validate the integrated model.

UTAUT identifies four main factors in predicting behavioral intention and actual technology use or use behavior, especially in an organizational context (Venkatesh et al., 2016).

The definition of each variable in the UTAUT model in this study:

- Performance Expectancy as “the degree to which using a technology will provide benefits to consumers in performing certain activities” (Venkatesh et al., 2012).
- Effort expectancy as “the degree of ease associated with consumers’ use of the technology” (Venkatesh et al., 2012).
- Social influence is “the extent to which consumers’ perceive that important other (e.g., family and friend) believe they should use particular technology” (Venkatesh et al., 2012).
- Facilitating conditions refer to “consumers’ perception of the resources and support available to perform a behavior” (Venkatesh et al., 2012).
- Behavioral Intention explains how much the desire to use technology in the future (Dzulfqar & Ariyanti, 2020).
- Use Behavior is used to describe the intensity in using technology (Dzulfqar & Ariyanti, 2020).

Based on Figure 2, explains how the researchers expand the UTAUT variable with its 4 main constructs. In this study, facilitating conditions are used as a construct that affects behavioral intention.
Perceived Lack of Alternatives (PLA)

Perceived lack of alternatives is described as the customers’ perceptions of the market situation from the few available options (Storbacka et al., 1994). Meanwhile, based on Salem and Md Nor (2020), it was discovered that the perception of a lack of alternatives has an effect on the behavioral intention to use technology during the pandemic and encourage individuals to switch to using e-commerce. And explained that the perceived lack of alternatives is the extent to which alternatives are available and feasible to use because of the lack of choices.

The availability of several alternatives will cause the individual to choose one of the available options. With the COVID-19 pandemic, restrictions and store closings have meant that fewer options are available. Thus, the perceived lack of alternatives will significantly influence the behavioral intentions of using e-marketplaces due to the limited options available.

Risk-Taking Propensity (RTP)

Risk-taking propensity is the courage to take risks in connection with risks by always measuring the amount of risk, so that individuals can make decisions not to take risks that are too high or low (Herdjiono et al., 2017).

Research conducted by Salem and Md Nor (2020), risk-taking propensity reflects the spirit behind the tendency to visit outlets or malls to buy or just take a walk, being alert to the risk of getting COVID-19. In this study, risk taking propensity is the risk taken to open a shop by violating social norms and rules made by the government during the Covid-19 pandemic.

Government Support (GS)

Government support refers to government agendas and actions that influence the decisions and behavior of local companies and international business (Rahman et al., 2017). While, research conducted by Salem and Md Nor (2020), government support shows that assistance is provided by the authorities to empower the implementation of technology e-commerce. Meanwhile, in this research, government support is the encouragement and assistance carried out by the relevant authorities by encouraging MSME to use e-marketplaces during a pandemic.

Research Model and Hypothesis

As a research model, this research utilizes the UTAUT extension model. The researcher extends the UTAUT model by adding three constructs perceived lack of alternatives (PLA) risk-taking propensity variables (RTP), and government support (GS) as predictors of behavioral intention based on research (Salem & Md Nor, 2020) that these three variables influence interest in behavioral intention.
According to the research model, the hypothesis of this study is:

H1: There is a positive and significant effect of performance expectancy on behavioral intention.

H2: There is a positive and significant effect of Effort expectancy on behavioral intention.

H3: There is a positive and significant effect of Social influence on behavioral intention.

H4: There is a positive and significant effect of Facilitating condition on behavior intention

H5: There is a positive and significant effect of Perceived lack of alternatives on behavioral intention.

H6: There is a negative and significant effect of Risk-taking propensity on behavioral intention.

H7: There is a positive and significant effect of Government Support on behavioral intention.

H8: There is a positive and significant effect of Behavioral intention on the use behavior.

III. METHODOLOGY

Population and Sample

This research was conducted on users of the e-marketplace application among MSMEs in the city of Bandung. Considering that the population is relatively large and does not allow it to be studied as a whole, a sampling technique is used. Collecting data in this study using a non-probability sampling method, namely convenience sampling which is considered suitable as a data source used as a sample according to the criteria determined by the researcher. Resource persons are business people who know or have conducted marketing activities through e-marketplaces. Determination of the sample size (Barclay, Higgins, & Thompson, 1995) in (Joe F. Hair et al., 2014), which suggests that the sample size should be the same as the larger one. 10 times the greatest number of formative indicators used to measure a single construction, or 10 times the largest number of structural paths directed at a particular construction in a structural model. In this study, there are 7 structural paths that lead to one construct so the minimum sample size is 70.

Research Method
This research is an exploratory research that describes the phenomenon regarding the model of acceptance and use of e-marketplaces by MSMEs in the city of Bandung. The method used in this research is quantitative method. Data was collected using an online survey approach in the form of a questionnaire using Google form. All questionnaire items were measured using a five-point Likert scale starting with 'strongly disagree (1)' to 'strongly agree (5)' to assess the measured variables.

**Data Analysis Technique**

The partial least square structural equation model (PLS-SEM) technique is used to process the data. The PLS-SEM analysis is divided into two assessments, one based on the measurement model (outer model) and the other based on the structural model (inner model) by evaluating the results of the assessment (Joe F. Hair et al., 2014).

The software used is Smart-PLS 3.3.3 (Ringle et al., 2015) in order to clearly show the visualization model of variable relationships.

**IV. RESULTS AND DISCUSSION**

**Demographics**

The number of respondents in this study were 100 MSME respondents in the city of Bandung. The survey was carried out by distributing questionnaires online during April 2021.

Table 1. Characteristics respondent

<table>
<thead>
<tr>
<th>Demography</th>
<th>Category</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Men</td>
<td>46</td>
<td>46%</td>
</tr>
<tr>
<td></td>
<td>Woman</td>
<td>54</td>
<td>54%</td>
</tr>
<tr>
<td>age</td>
<td>Less than or equal to 20 years</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>21 – 30 years</td>
<td>47</td>
<td>47%</td>
</tr>
<tr>
<td></td>
<td>31 – 40 years</td>
<td>40</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>More than or equal to 40 years</td>
<td>11</td>
<td>11%</td>
</tr>
<tr>
<td>experience using e-marketplace</td>
<td>less than 1 year</td>
<td>26</td>
<td>26%</td>
</tr>
<tr>
<td></td>
<td>2 – 3 years</td>
<td>47</td>
<td>47%</td>
</tr>
<tr>
<td></td>
<td>4 – 5 years</td>
<td>13</td>
<td>13%</td>
</tr>
<tr>
<td></td>
<td>more than 5 years</td>
<td>14</td>
<td>14%</td>
</tr>
</tbody>
</table>

**Measurement Models Evaluation**

The reflective construction has good internal reliability, as shown in Table 2, with a composite reliability (CR) value of more than 0.70 and an outer loading factor of 0.778 to 0.946, both of which are important. The table displays measurements for all variables, such as outer loading and composite reliability (CR) for the reflective predictor, as well as the average variance extracted (AVE) for variables of the study with a value greater than 0.50.

Table 2. Statistics Measurement Model.

<table>
<thead>
<tr>
<th>Code</th>
<th>Indicator</th>
<th>Outer Loading</th>
<th>Composite Reliability</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>PE1</td>
<td>Performance Expectancy</td>
<td>0.877</td>
<td>0.935</td>
<td>0.829</td>
</tr>
<tr>
<td>PE2</td>
<td></td>
<td>0.940</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PE3</td>
<td></td>
<td>0.913</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE1</td>
<td>Effort Expectancy</td>
<td>0.946</td>
<td>0.938</td>
<td>0.835</td>
</tr>
<tr>
<td>EE2</td>
<td></td>
<td>0.924</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE3</td>
<td></td>
<td>0.870</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SI1</td>
<td>Social Influence</td>
<td>0.810</td>
<td>0.920</td>
<td>0.793</td>
</tr>
<tr>
<td>SI2</td>
<td></td>
<td>0.934</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SI3</td>
<td></td>
<td>0.923</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Facilitating Conditions</td>
<td></td>
<td>0.910</td>
<td>0.771</td>
</tr>
</tbody>
</table>
It is also important to perform research on the construct's validity in addition to testing the measurement model's internal reliability. Discriminant validity in this approach is using the Fornell-Larcker criterion where the AVE square root value of a construct must be greater than its correlation value with other constructs (Fornell & Larcker, 1981).

In Table 3, shows that the value of square root AVE (Bold number) for each construct is greater than the correlation value so that the construct in this research model can still be said to have good discriminant validity.

### Table 3. Discriminant Validity

<table>
<thead>
<tr>
<th>BI</th>
<th>EE</th>
<th>FC</th>
<th>GS</th>
<th>PE</th>
<th>PLA</th>
<th>RTP</th>
<th>SI</th>
<th>UB</th>
</tr>
</thead>
<tbody>
<tr>
<td>BI</td>
<td>0.938</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EE</td>
<td>0.476</td>
<td>0.914</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FC</td>
<td>0.578</td>
<td>0.744</td>
<td>0.878</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GS</td>
<td>0.674</td>
<td>0.477</td>
<td>0.492</td>
<td>0.835</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PE</td>
<td>0.551</td>
<td>0.555</td>
<td>0.551</td>
<td>0.455</td>
<td>0.910</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PLA</td>
<td>0.570</td>
<td>0.367</td>
<td>0.448</td>
<td>0.574</td>
<td>0.496</td>
<td>0.884</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RTP</td>
<td>0.264</td>
<td>0.340</td>
<td>0.378</td>
<td>0.568</td>
<td>0.245</td>
<td>0.475</td>
<td>0.878</td>
<td></td>
</tr>
<tr>
<td>SI</td>
<td>0.572</td>
<td>0.491</td>
<td>0.591</td>
<td>0.572</td>
<td>0.625</td>
<td>0.548</td>
<td>0.470</td>
<td>0.891</td>
</tr>
<tr>
<td>UB</td>
<td>0.737</td>
<td>0.610</td>
<td>0.597</td>
<td>0.547</td>
<td>0.638</td>
<td>0.646</td>
<td>0.379</td>
<td>0.643</td>
</tr>
</tbody>
</table>

### Structural Models

The coefficient determination (R-Squares) value for each latent variable endogenous as the predictive power of structural models can be used to evaluate the structural model. Significant, moderate, and weak R-squares values are 0.75, 0.50, and 0.25, respectively (Joseph F. Hair et al., 2019). As can be seen from the R-square values of the two variables BI and UB, they have moderate predictive power.

### Table 4. Predictability

<table>
<thead>
<tr>
<th></th>
<th>R²</th>
<th>Adjusted R²</th>
</tr>
</thead>
<tbody>
<tr>
<td>UB</td>
<td>0.543</td>
<td>0.538</td>
</tr>
<tr>
<td>BI</td>
<td>0.628</td>
<td>0.599</td>
</tr>
</tbody>
</table>
Furthermore, in testing this hypothesis is set with a significance level of 0.05 (P < 0.05) and one-tailed. The hypothesis can be accepted if the T statistical value is greater than 1.64.

Table 5. Path Significance of Inner Model.

| From | To  | Original Sample | T Statistics (|O/STDEV|) | P Values | Hypothesis Support |
|------|-----|-----------------|----------------|---------|-------------------|
| PE   | BI  | 0.107           | 0.978          | 0.164   | No                |
| EE   | BI  | -0.047          | 0.427          | 0.335   | No                |
| SI   | BI  | 0.108           | 0.768          | 0.221   | No                |
| FC   | BI  | 0.256           | 1.723          | 0.042   | Yes               |
| PLA  | BI  | 0.205           | 1.704          | 0.044   | Yes               |
| RTP  | BI  | -0.275          | 3.356          | 0.000   | Yes               |
| GS   | BI  | 0.499           | 4.971          | 0.000   | Yes               |
| BI   | UB  | 0.737           | 10.680         | 0.000   | Yes               |

Referring to the table above, it is known that PE, EE, and SI have no significant effect on BI using e-marketplace. Meanwhile, FC, PLA, RTP, and GS have a significant effect on BI. Then, the BI has a significant effect on UB e-marketplace.

H1: The influence of performance expectancy on behavioral intention

The results of the hypothesis test state that the variable performance expectancy is not significant for behavioral intention, which means that H1 is rejected. The same result was obtained by Piarna and Fathurohman (2020). The Covid-19 pandemic that occurred in Indonesia began in March 2020 and since then the lockdown has been enforced so that many activities have stopped, many businesses and work activities have finally switched to digital. The marketplace is one of the goals for MSMEs to move offline to online business activities. Marketplace is an alternative to increase sales. But this Performance Expectancy has no effect on Behavioral intention because on average the respondents are new users who have just started since the Pandemic Era, where the use of the marketplace has not been able to provide maximum results compared to the offline sales system, users are still new and still need adaptation in using the e-marketplace, there needs to be optimization in using the marketplace, because there are many new marketplace users. The advertising factor, the display optimization factor, and the few follower factors are one of the things that must be considered to improve selling performance in the marketplace, especially for new users.

H2: The influence of effort expectancy on behavioral intention

The results of the hypothesis test state that the effort expectancy variable is not significant towards the behavioral intention, which means that H2 is rejected. The same result was obtained by Piarna and Fathurohman (2020). Effort Expectancy has no effect on Behavioral intention. The Marketplace is designed with features that are constantly being updated. At the time of the pandemic, MSME who were accustomed to selling offline for the initial stage thought this was something that was not easy, because they had to download products into each marketplace catalog provided. For example, the average product item sold is 100 models, it has not been further divided into sizes and colors. The many variants and items that must be downloaded into the marketplace are new jobs that are not easy to do, offline display systems are moved to online display systems that take time and need to optimize product displays so that these products look attractive and can attract interest. Application features that are designed to be easy but need a little adjustment in their use for new marketplace users, which causes this to have no effect on behavioral intention using e-marketplace.

H3: The influence of social influence on behavioral intention

The result of hypothesis testing states that the social influence is not significant to the behavioral intention, which means that H3 is rejected. The same result was obtained by Sri Subawa and Angellina Imaki (2020). Social Influence has no effect on behavioral intention. The number of testimonials from online buyers and advertisements about the marketplace is a reference for suggestions that many respondents receive, starting from relatives, users who have used it before are one of the things that must be considered when using the marketplace during the covid-19 pandemic at that time. It's just that this has no effect. Users can also rely on their own
principles rather than the opinions of others, and they can determine their intended usage based on their own direct personal experience with the system. In other words, MSME have high independence so they are not easily influenced.

**H4: The influence of facilitating condition on behavioral intention**

The results of the hypothesis test state that the facilitating condition has a positive and significant effect on behavioral intention, which means that H4 is accepted. The same result was obtained by Rachmawati et al. (2020), Wijaya and Handriyantini (2020). MSME with high levels of facilitating conditions will have high behavioral intention to use e-marketplace. Respondents feel that they have sufficient resources to use the e-marketplace and they can get help when they have trouble using the e-marketplace.

**H5: The influence of perceived lack of alternatives on behavioral intention**

The results of hypothesis testing state that the perceived lack of alternatives variable has a positive and significant effect on behavioral intention, which means that H5 is accepted. The same result was obtained by Salem and Md Nor (2020) and Rodrigues (2020). This can be explained by the restrictions imposed by the government such as reducing operating hours and closing offline shops which resulted in MSMEs looking for other alternatives to be able to continue doing business activities. This has resulted in an interest in using an e-marketplace because it is considered an alternative to be able to do business due to the Covid-19 pandemic.

**H6: The influence of risk-taking propensity on behavioral intention**

The results of hypothesis testing indicate that the variable risk-taking propensity has a negative and significant effect on behavioral intention, which means that H6 is accepted. The same result was obtained by Salem and Md Nor (2020). Which means that the low level of risk-taking propensity carried out by MSME entrepreneurs means that the behavioral intention to use the e-marketplace will be higher and vice versa. This can be explained by the rules implemented by the government and the widespread spread of covid-19, MSME entrepreneurs prefer to avoid and minimize the risk of contracting the covid-19 virus and avoid sanctions imposed by the government and then affect the interest in using e-marketplaces if MSME entrepreneurs are included in low-risk taking categories.

**H7: The influence of government support on behavioral intention**

The results of hypothesis testing state that the government support variable has a positive and significant effect on behavioral intention, which means that H7 is accepted. The same result was obtained by Salem and Md Nor (2020) and Acharya et al. (2019). This can be explained that during the Covid-19 pandemic it is very important for the government to support MSMEs using the e-marketplace, especially for those who have never used this technology. The government is also aggressively promoting through various social media and news to go digital, which is the government's strategy for MSMEs in the era of the Covid-19 pandemic.

**H8: The influence of behavioral intention (BI) on use behavior (UB)**

The results of hypothesis testing state that behavioral intention has a positive and significant effect on use behavior e-marketplace, which means that H8 is accepted. The same result was obtained by Azis and Kamal (2016), Piarna and Fathurohman (2019). MSMEs that have high behavioral intention to use e-marketplace are likely to continue to use these technologies.

**V. CONCLUSION**

The results of this study found that the performance expectancy, effort expectancy, and social influence had no significant effect on behavioral intention during the covid-19 pandemic. Meanwhile, facilitating condition, perceived lack of alternatives, risk-taking propensity and government support have a positive and significant effect on behavioral intention. Then the Behavioral Intention variable has a significant effect on Use Behavior.

The Covid-19 pandemic can directly affect the behavior of human life and almost all business sectors are affected, including MSMEs. With the government's strategy to encourage MSMEs "go digital" which is highly expected as an effort to revive the current economy in the MSME sector. However, the increasing number of MSMEs using e-marketplaces makes competition in the digital world tighter and requires qualified skills to be successful. Basically, UMKM activities really depend on the competence of the owner. The condition of MSMEs in the city of Bandung already supports adequate facilities to use e-marketplaces, which the government encourages, also affects the behavioral intention to use e-marketplace technology. The behavior of MSMEs in...
using the e-marketplace is expected to provide an overview of the conditions that occurred during the Covid-19 pandemic.

REFERENCES


