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Integration The UTAUT2 Model: Adoption of E-Commerce as Solution for Fashion Industry in Bandung Facing the Covid-19 Pandemic

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Abstract: The growth of the fashion industry in Bandung, which is increasing every year, if it is not balanced with the application of digitalization and the use of the latest technology, it would be very unfortunate. Apart from the increase in the number of internet users, the online shopping style by the community is also one of the driving forces for the growth of e-commerce, especially in the midst of the current Covid pandemic situation. This study will examine the adoption of e-commerce technology to sell online in the midst of the Covid pandemic to fashion industry players in Bandung using these variables: effort expectancy, performance expectancy, facilitating conditions, social influence, existing habits, hedonic motivation, and also the price value in the UTAUT2 model. So that it can show how the contribution of the adoption of e-commerce technology to the behavioural intention and use behaviour of the fashion industry consumers in Bandung. Our research use quantitative approach, causal research/study with Structural Equation Modeling (SEM) analysis technique using the SMARTPLS 3.2.9 software. Researchers chose the accidental sampling with a total of 400 respondents. All exogenous variables affect behavioural intention by 80.9% and 54.9% on use behaviour.

Keywords: e-commerce adoption; UTAUT2; fashion industry; digital marketing; covid pandemic.

1. Introduction

The Indonesian domestic market is a very large market, according to 2019 BPS data, the population of Indonesia is 267 people. Then the domestic market can develop and encourage in a big way the hard competition for foreign markets and local products. The size of the domestic market will encourage local entrepreneurs and marketers to promote local brand products. Technological developments that occur in the field of ICT (Information and Communication Technology) have a major impact on human life. The role of ICT in the business world is getting stronger, advances in generation, computer systems and telecommunications assist the development of net technology [1],[2]. Using the net in enterprise itself has changed from a function as a device for electronic information a device for business strategy applications, such as marketing, sales and customer service [3]. The industrial revolution and technological advances require humans to apply aspects of digitization in every aspect of their lives, including business people [4]. The implementation of digitalization in business lines can be started by adopting e-commerce. E-commerce is a marketplace that is most attractive to business people when they want to enter online business [5]. In recent years, e-commerce in Indonesia has shown very significant growth.

In 2018, it was recorded that e-commerce customers in Indonesia reached 154.1 million, an increase of 10.8% from 2017, which was 139 million users. This year, e-

trade customers are anticipated to reach 163 million users and will continue to increase the reach 212.3 million users in 2023 [6]. This significant growth of e-commerce is certainly not without reason. One of the drivers is the increment in the amount of Internet users in Indonesia, which has surpassed 100 million. Apart from the increase in the number of Internet users, the online shopping style by the community is also one of the driving forces for the expansion of e-commerce, especially in the midst of the current situation of the Covid pandemic [7]. The phenomenon of online shopping has increased and will continue to increase in line with technological developments and the ease of internet access.

Fashion or clothing products are categories of products and services most in demand among Indonesians while purchasing online in the country in 2018. This category's sales were $2.47 billion, or around Rp. 32 trillion [8]. The types of products that fall into this category are clothing, shoes, and other complementary displays. One of the high sales transactions for these products is because the prices of goods such as clothes, pants and shoes are affordable when compared to other types of products, so that the daily purchase transactions are also the highest.

Slowly but surely, Indonesians are starting to make the transition from traditional buying techniques to online shopping systems as an alternative to buying the goods they want. Because online shopping is considered very efficient, it saves time, money and effort [9]. On the other hand, consumers can also make transactions anywhere and anytime, especially in the midst of a pandemic situation like now. The Covid-19 pandemic forces people to stay more at home. This condition encourages them to try various ways to access and get products and services. After the Covid-19 outbreak, shopping on mobile or digital shows an increasing trend [9]. Over the past three months, Indonesians have been shopping more online for clothing, clothes and accessories. Beauty, cosmetics, and health goods were the second most popular online purchases, accounting for 62% of all purchases. Take-away food ranks third, with 55% of the market. The survey was conducted by databoks.katadata.co.id, which respondents of this survey were 3,500 online customers are spread across Indonesia, Malaysia, Singapore, Thailand, India, Japan, and Taiwan. Each nation had 500 respondents in March and April 2020 [10].

So, it's no wonder the fashion industry is experiencing very rapid development, which has been shown by BPS in the creative economy sector that contributes 7.38% to the total national economy and 18.5% is the fashion sector. Fashion is one of the industrial sectors that has progressed quite rapidly. Based on data from the 2015-2019 Creative Economy Development Action Plan [11], fashion is the beginning of lifestyle changes in one period and is also a pioneer of the development of life history, human culture, and increasingly rapid technological advances. Thus fashion can put forward something new with great enthusiasm continuously. In the development of the creative economy, fashion is transformed. The definition of the mode is then explained by 3 key words, namely lifestyle, appearance and self or group identity [12]. The fashion enterprise in Indonesia is presently developing rapidly, this situation is in line with the developing public awareness of fashion which has caused the success of way of life in apparel, so it can be said that the need to dress today isn't always most effective covering the body, but also a means of communication that can display lifestyle [11].

Bandung is the largest metropolitan area in West Java Province. Geographically, Bandung is positioned withinside the coronary heart of West Java, consequently because the provincial capital, Bandung has strategically important to the encircling areas. Bandung become the second position as the city with the largest population in the Greater Bandung area, and the sixth largest in the West Java region with a population of 2,497,938 people [13]. Its strategic location and supported by way of a large population make Bandung a strategic place to build a business and start a commercial enterprise. The nicknames of the city of fashion, tourist city and culinary city are proof that in Bandung a lot of creativity has been developed and utilized by its people as a source of livelihood. The industrial potential that is very developing in the Bandung area is the clothing industry, the food industry, the shoe industry, the doll industry, the tourism industry, and many more [14].

One of the creative enterprise sectors in Bandung that suggests the most significant boom is the fashion quarter industry. Refer to the data from Central Statistics Agency in 2019 [13], the fashion sector industry gave the highest contribution, which was around 43.71%. It can be seen that the fashion sector contributes greatly to the regional income of Bandung City. This is supported by the high interest of business actors in the fashion sector which has led to the emergence of many boutiques, distributions, clothing and factory outlets. The development of the fashion industry plays an important role in today's economic growth so as to spur a person's enthusiasm for entrepreneurship [15]. It is undeniable that Bandung is currently one of the areas that has the potential for a growing fashion industry. In fact, there are not a few business actors who are currently deliberately choosing the Clothing Company (CC), Factory Outlet (FO), and Distribution Store (Distro) business to bring in big profits every month. In Bandung, Dago area is the center of fashion business in the area, there are at least 20 fashion outlet places that are ready to pamper consumers both from within the city and outside the region.

The growth of the fashion industry in Bandung, which is increasing every year, if it is not balanced with the application of digitalization and the usage of the latest generation, it would be very unfortunate. One of the most significant discussions that encourage socio-economic change is the application of information technology [16]. The accelerated and sustainable growth of information technology in an organization triggers a lot of research on technology adoption [17]. Researchers have studied whether organizational processes generate or facilitate innovation adoption and why some firms can adopt or generate more innovations than others. The results of the study are only aimed at the business sector studied (cannot be generalized), this question is not fully answered and it is recommended to conduct further research [16]. This causes researchers to be curious, especially to discover the elements that have an impact on the success or failure of the application of e-commerce as an online marketing medium in the midst of the Covid pandemic situation for fashion products in the Bandung area through the use of information technology with different theories, as well as models for studying technology acceptance and use in different contexts.

This study will examine the adoption of e-commerce technology to sell online during the Covid pandemic to fashion industry players in Bandung by using the variable effort expectancy, performance expectancy, facilitating conditions, social influence, existing habits, hedonic motivation, and also the price value in the UTAUT 2 framework. So that it is possible to see how the contribution of the adoption of e-commerce technology to the behavioural intention and use behaviour of the fashion industry consumers in Bandung. Based on this phenomenon, researchers conducted a research entitled "Integration of the UTAUT2 Model: Adoption of E-Commerce as a Solution for the Fashion Industry in Bandung in Facing the Covid-19 Pandemic". Through this research, it is hoped that an overview of the use of information technology for fashion industry players will be obtained in the form of e-commerce.

2. Materials and Methods

One of the maximum complete and definitive theoretical models in information technology is UTAUT 2 or Unified Theory of Acceptance and Use of Technology within a consumer-context introduced by adding three new predictor variables, namely hedonic motivation, habits, and the price value in it that focus on the adoption accepted by consumers [18]. In UTAUT, there are four initial predictor variables, namely effort expectancy, performance expectancy, social influence, and facilitating condition. Then the endogent variable in UTAUT 2 with UTAUT is no different, namely use behaviour and the intermediary variable (mediator), namely behavioural intention. Age, gender and experience are moderating variables. By using the variables in the UTAUT 2 method, it is expected to show how big is the adoption of internet technologies at this period.

Performance expectancy (anticipateancy) is the amount that a person feels that the usage of the system will assist him to gain an advantage in activity carry outance. Carry

outance is described the degree to which an individual feels that using the device will help them achieve productivity benefits [19]. Meanwhile, performance expectancy count onations are an individual's perception that using a product / service will help improve performance in their activities on this take a look at [20], performance expectancy assumeancy explains the client's trust in accessing the internet that the usage of the internet affords mathe big apple advantages and enables purchasers in doing their work, especially in on line shopping activities. Preceding research explains that performance expectancy is a robust variable that influences behaviour interest [18],[21],[22],[23].

H$_1$: Performance expectancy for e-commerce has a beneficiant and significant effect on consumer behavioural intention of fashion industry in Bandung.

The degree of convenience associated with the usage of the equipment is referred as effort expectancy. Effort assumeancy was describe as the degree of simplicity associated with using a gadget that can make it easier for individuals to complete their work [19]. effort assumeancy in this take a look at explains that consumers do no longer discover substantial challenges in operating internet generation in online purchasing. Previous studies [23],[24],[25] found that effort anticipateancy has an impact on behavioural goal.

H$_2$: Effort expectancy for e-commerce has a beneficiant and significant impact on consumer behavioural intention of fashion industry in Bandung.

The amount to which an individual believes that another important character believes he needs to utilize the new method is referred to as social influence. Social have an impact on is described as the volume to which an individual considers other humans important and believes he need to use the brand new system [19]. In this study, social have an affect on comprises of social factors that influence purchasers to apply net era to store online, which comes from people closest to consumers. Preceding research [24],[26] also explained that social influence have an impact on behavioural intention.

H$_3$: Social influence for e-commerce has a positive and significant effect on consumer behavioural intention of fashion industry in Bandung.

The extent to which a population feels that the organizational and technical systems infrastructure exists to make things easier in the usage of the gadget is referred to as the facilitating condition. The extent to which an individual feels that the technology and organizational infrastructure exists to aid in system utilization is referred to as a facilitating circumstance [19]. In this look at, facilitating circumstances explain various items that are able to facilitate internet usage, like net connections, supporting equipment or devices, experience and capacities, and other things wanted by customers while buying online. Previous research also explained that facilitating conditions have a relationship on behavioural intention and also affect on behavioural goal and have a relationship too on use behaviour [22],[27].

H$_4$: Facilitating conditions for e-commerce has a beneficiant and significant impact on consumer behavioural intention of fashion industry in Bandung.

H$_8$: Facilitating conditions for e-commerce has a beneficiant and significant impact on consumer use behaviour of fashion industry in Bandung.

Hedonic motivation called as the enjoyment or satisfaction that comes from the use of technology, and has demonstrated its ability to play an important position in shaping acceptance and usage of era. Hedonic motivation refers to pleasure or enjoyment motivation achieved via the use of a system or device generation [28]. This enhances the ability of customers to govern their purchase motivation for the satisfaction obtained from using generation, and has been demonstrated to have an important influence in deciding acceptance and utilization of technology. Hedonic motivation also increases agree with among human beings in the use of certain information technologies. while individuals are particularly motivated by means of hedonic factors, they foster consider in the use of era [29]. Hedonic motivation on this observe explains using net generation can provide

amusing or entertainment for clients in purchasing on-line thru interactions or procedures that arise on online purchasing sites. Preceding research says that hedonic motivation has an impact on behavioural intention [30].

H5: Hedonic motivation for e-commerce has a beneficiant and significant impact on consumer behavioural intention of fashion industry in Bandung.

Price value, charge is an important factor because unlike technology in the workplace, clients must bear the expenses associated with purchasing devices and services. on this take a look at, fee value explains the suitability of fees incurred with the advantages obtained by clients in using internet technology to keep online. Preceding research explained that rate value has a relationship on behavioural intention [31],[32].

H6: Price value for e-commerce has a positive and significant effect on consumer behavioural intention of fashion industry in Bandung.

The volume to which individuals typically incline to do behaviours automatically as a result of learning is referred to as habit. On this study, habit is shown to decide purchaser habits in the use of the internet to keep online in everyday existence. previous research [28],[31] explained that habit has an impact on behavioural goals and also has an affect on behavioural intention. Habits have been modeled differently in previous studies [33]. It is hypothesized to have a direct influence on system use, to moderate the impact of behavioural intentions on use behaviour, and to have an indirect impact on usage behaviour via behavioural intentions and other factors.

H7: Habit for e-commerce has a beneficiant and significant impact on consumer behavioural intention of fashion industry in Bandung.

H9: Habit for e-commerce has a beneficiant and significant impact on consumer use behaviour of fashion industry in Bandung.

The degree to which a person will employ his or her behaviour with a certain technology inside the future is shown by behavioural intention. Behavioural intention is described as individual's assessed likelihood of doing something that he will do something [19]. The quantity to which a person will apply a generation in the future is indicated by usage behavioural [20]. In this examine, behavioural goal is used to explain how a lot customers want to use net generation for shopping, whilst utilize behaviour is used to demonstrate the intensity with which people use the internet era for his or her daily shopping. Preceding research describes a direct relationship among behavioural interest and use behaviour [31],[34].

H10: Behavioural intention for e-commerce has a beneficiant and significant impact on consumer use behaviour of fashion industry in Bandung.

The UTAUT2 model developed used in our research to test the adoption of e-commerce technology to sell online in the midst of the covid pandemic among fashion industry players in Bandung by incorporating the variables of effort expectancy, performance expectancy, facilitating conditions, social influence, existing habits, hedonic motivation, and also the price value [18]. In the UTAUT 2 model to show how the implementation of e-commerce technologies influences the behavioural intention and use behaviour of fashion industry customers in Bandung. Based on before preceding, the conceptual research framework may be characterized or summarized as follows.
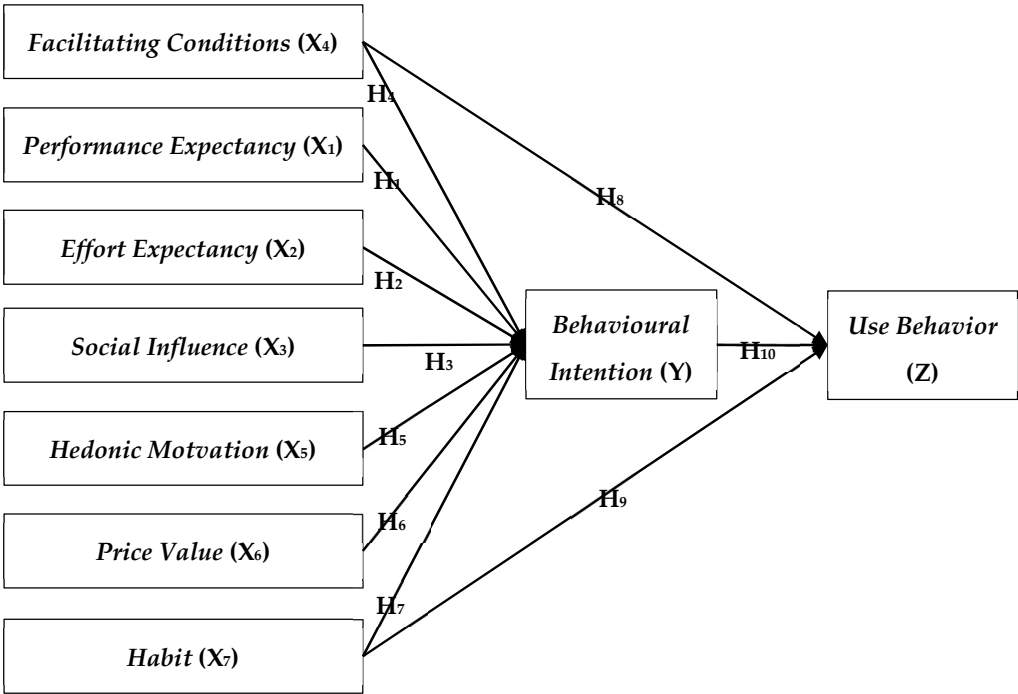
Figure 1. Research Model Framework

This study employs quantitative research with causal implications approaches. This study employs quantitative research procedures since it employs numbers and statistical calculations, and the research aims to examine the hypotheses that have been developed. The causality relationship is the relationship among variables wherein changes in a single variable causing a transformation in different variables with out opportunity of the alternative effect. The goal of associative or causal research is to investigate the link among action and reaction to discover the linkage or relationship among those variables. The Likert scale employed in our research has 5 measurement points and is thought to give an accurate results. With the help of the Likert scale, the measured parameters are transformed into various indicators. The indication is then used as a starting point for arranging instrument elements, which might take the form of assertions.

The sample on this examine is a few or a number of the fashion industry clients in the Bandung area (both metropolis and district) who have used e-trade era to shop for fashion merchandise. The number of the population in this take a look at is unknown. Therefore, a way to ascertain the magnitude of a group of unknown population is to use the Lemeshow formula. Given a confidence level of 95% and a rate of error with 5%, the Lemeshow formula calculation for this view uses 385 responses are required as a minimum sample size, but the author surveyed based on 400 respondents rounded up to minimize errors when filling out. The sampling technique used on this have a look at is nonprobability sampling with accidental sampling, which is a sample series tech-nique if it's miles considered that a person who happens to be met is fitable as a data source.

This take a look at uses the PLS-SEM (Partial Least Square with Structural Equation Model) analysis approach. The usage of SEM is because research focuses extra on exploratory research. The PLS approach is a analytical technique that has several advantages in processing since it isn't necessarily based on a lot of assumptions. Although PLS may be used to support a theory, it can also be utilized to explain whether or not there is a relationship between latent variables.

Table 1. Operational Variable

Variable	Indicator Symbol		Indicators Measurement Statement
Performance Expectancy (X₁)	X1.1	1.	Using the internet to shop on-line is useful for my each day existence.
	X1.2	2.	Using the internet to shop online allows me to purchase items more quickly.
Effort Expectancy (X₂)	X2.1	3.	It became simple for me to understand how to utilize the internet for online shopping.
	X2.2	4.	I really understand the interaction process while the usage of the net to store on-line.
	X2.3	5.	It is simple for me to utilize the internet when purchasing on the internet.
Social Influence (X₃)	X3.1	6.	Human beings near me suggest to me to apply the internet in purchasing.
	X3.2	7.	Human beings in my neighborhood say that they opt for it once I store the usage of the net.
	X3.3	8.	Human beings in my neighborhood assume that I have to use the net whilst shopping.
Facilitating Conditions (X₄)	X4.1	9.	I'm knowledgeable enough to use the internet to make online purchases.
	X4.2	10.	I've a chum or group this is inclined to assist with on-line purchasing.
Hedonic Motivation (X₅)	X5.1	11.	Using the net for shopping offers me pride.
	X5.2	12.	The usage of the net for buying could be very unique to me.
	X5.3	13.	I sincerely revel in buying the usage of the net.
Price Value (X₆)	X6.1	14.	For my part, the price of using the internet in online shopping sports is quite less expensive.
	X6.2	15.	For my part, the fee I spend to apply the net in shopping is proportional to the blessings i am getting.
Habit (X₇)	X7	16.	The usage of the net for shopping has turn out to be a addiction for me.
Behavioural Intention (Y)	Y1	17.	I aim to utilize the internet for purchasing in the near destiny.
	Y2	18.	I've the intention to preserve to apply the internet in purchasing sports inside the destiny.
	Y3	19.	I intend to continue using the internet for shopping.
	Y4	20.	I will constantly utilize the net for buying in my each day lifestyles.
Use Behaviour (Z)	Z	21.	I regularly use the net to keep on-line.

3. Results

In this study, primary data were collected to test the adoption of e-commerce technology to sell online during the Covid pandemic on fashion industry players in Bandung using variables of effort expectancy, performance expectancy, facilitating conditions, social influence, existing habits, hedonic motivation, and also the price value on the UTAUT 2 model. So that it may be seen how the contribution of the adoption of e-commerce technology to the behavioural intention and use behaviour of fashion industry consumers in Bandung.

3.1. Results of the Measurement Model's Outcomes (Outer Model)

An outer model became used to decide how every indicator pertains to a variable. When checking the measurement model's outcomes (external model), it's miles vital to check the accuracy and the dependability of the indicators employed. SmartPLS 3.2.9 software was used for testing the measurement model's. An external model in Figure 2 depicts the results of the investigation.
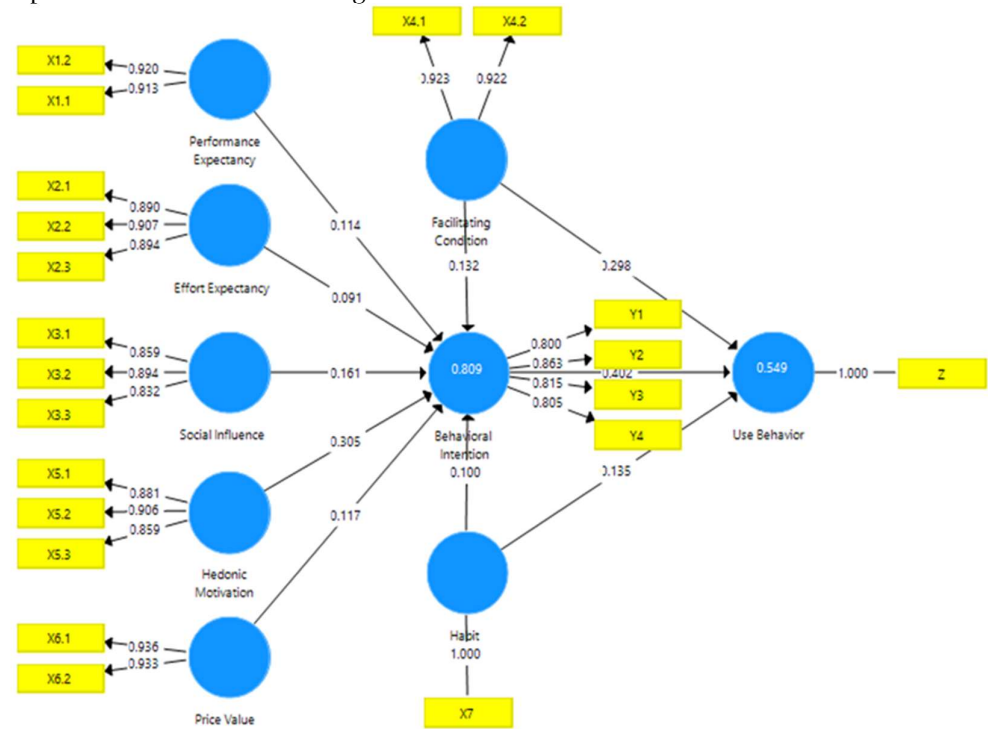

Figure 2. Structural Equation Modelling's Outer Model

To test the validity, there are varieties of testing, namely convergent validity and discriminant validity. Convergent validity is confirmed validity if the rating obtained via in-struments measuring the concept, or measuring the concept with one of a kind methods has a high correlation. The correlation among the indicator score and the variable score is a measurement of the convergent validity of the measurement version. The indicator is considered to be valid if the Average Variance Extracted (AVE) value is bigger than 0.5, indicating that the measurement meets the criterion for convergent validity. [35]. The following are the outcomes of convergent validity checking out using the SmartPLS version 3.2.9 software.

Table 2. Convergent Validity Result (Outer Loading)

Variable	Indicator	Test Result (AVE)	Critical Value	Information
Performance Expectancy (X_1)	X1.1	0.913	0.5	Valid
	X1.2	0.920	0.5	Valid
Effort Expectancy (X_2)	X2.1	0.890	0.5	Valid
	X2.2	0.907	0.5	Valid
	X2.3	0.894	0.5	Valid
Social Influence (X_3)	X3.1	0.859	0.5	Valid
	X3.2	0.894	0.5	Valid
	X3.3	0.832	0.5	Valid
Facilitating Conditions (X_4)	X4.1	0.923	0.5	Valid

Variable	Indicator	Test Result (AVE)	Critical Value	Information
	X4.2	0.922	0.5	Valid
	X5.1	0.881	0.5	Valid
Hedonic Motivation (X₅)	X5.2	0.906	0.5	Valid
	X5.3	0.859	0.5	Valid
Price Value (X₆)	X6.1	0.936	0.5	Valid
	X6.2	0.933	0.5	Valid
Habit (X₇)	X7	1.000	0.5	Valid
	Y1	0.800	0.5	Valid
Behavioural Intention (Y)	Y2	0.863	0.5	Valid
	Y3	0.815	0.5	Valid
	Y4	0.805	0.5	Valid
Use Behaviour (Z)	Z	1.000	0.5	Valid

Table 2 reveals how 21 items out of a set of 21 states were declared valid even though they should have a loading factor or AVE value > 0.50. Therefore, it can be concluded that the 21 valuable statement objects can be employed as research tools because they meet the convergent validity requirements.

Discriminant validity is visible by using measuring the move loading factor with the AVE comparison and the correlation between variables in a look at. Discriminant validity can represent the quantity to which constructs empirically differ from other constructs [35]. If the data shows the construct correlation every indicators has a greater value obligations the value of the other constructs, then the variable has a high cross loading factor. The following is the outcome of cross loading factors using SmartPLS version 3.2.9 software:

Table 3. Discriminant Validity Result (Cross Loading)

	X1	X2	X3	X4	X5	X6	X7	Y	Z
X1.1	**0.913**	0.646	0.711	0.613	0.719	0.693	0.619	0.726	0.557
X1.2	**0.920**	0.793	0.784	0.662	0.723	0.851	0.509	0.756	0.572
X2.1	0.693	**0.890**	0.670	0.670	0.670	0.802	0.437	0.694	0.596
X2.2	0.690	**0.907**	0.713	0.594	0.672	0.826	0.444	0.713	0.596
X2.3	0.734	**0.894**	0.784	0.582	0.644	0.769	0.468	0.691	0.552
X3.1	0.679	0.596	**0.859**	0.596	0.739	0.633	0.606	0.716	0.625
X3.2	0.731	0.702	**0.894**	0.632	0.787	0.714	0.485	0.749	0.560
X3.3	0.701	0.791	**0.832**	0.631	0.646	0.756	0.403	0.685	0.547
X4.1	0.607	0.594	0.622	**0.923**	0.622	0.619	0.409	0.644	0.649
X4.2	0.677	0.672	0.703	**0.922**	0.711	0.654	0.435	0.713	0.559
X5.1	0.715	0.625	0.747	0.606	**0.881**	0.693	0.631	0.723	0.571
X5.2	0.741	0.683	0.746	0.651	**0.906**	0.732	0.636	0.797	0.629
X5.3	0.621	0.643	0.736	0.654	**0.859**	0.628	0.446	0.723	0.582
X6.1	0.840	0.820	0.780	0.716	0.731	**0.936**	0.461	0.759	0.704
X6.2	0.735	0.845	0.737	0.572	0.720	**0.933**	0.491	0.742	0.609
X7	0.614	0.501	0.579	0.457	0.650	0.509	**1.000**	0.627	0.523
Y1	0.625	0.635	0.690	0.514	0.672	0.657	0.506	**0.800**	0.563
Y2	0.707	0.586	0.662	0.587	0.647	0.634	0.485	**0.863**	0.544

	X1	X2	X3	X4	X5	X6	X7	Y	Z
Y3	0.667	0.712	0.690	0.746	0.736	0.679	0.456	**0.815**	0.591
Y4	0.654	0.621	0.685	0.559	0.722	0.665	0.608	**0.805**	0.614
Z	0.616	0.649	0.669	0.655	0.674	0.703	0.523	0.706	**1.000**

Based at the facts in table 3, it's far clean if the worth of pass loading-factor on every indicator was greater than the value in another constructions. As a result, it can be stated that the indicators employed in this study satisfied the requirements. It can be concluded that 21 state objects can be used as research tools based on the effects of the two validity evaluations performed previously, namely convergent and discriminative validity.

In addition to the plausibility check for testing the validity, a reliability check was also performed for each current. The reliability check is how far a measurement result is on the same object however can produce the same data (Sugiyono, 2017: 130). In Partial-Least-Square (PLS), the reliability take a look at can use techniques, namely Composite Realibility and Cronbach's Alpha. The values that ought to be met for every variable to be declared dependable are > 0.70 for the composite confidence fee and > 0.60 for the cronbach's alpha fee [35]. The subsequent were the consequences of the reliability check test, usage the software of SmartPLS model 3.2.9:

Table 4. Reliability Test Result

Laten Variable	Composite Reliability	Critical Value	Cronbachs Alpha	Critical Value
Performance Expectancy	0.913	>0,70	0.811	>0,60
Effort Expectancy	0.925	>0,70	0.878	>0,60
Social Influence	0.897	>0,70	0.827	>0,60
Facilitating Condition	0.920	>0,70	0.825	>0,60
Hedonic Motivation	0.913	>0,70	0.857	>0,60
Price Value	0.932	>0,70	0.854	>0,60
Habit	1.000	>0,70	1.000	>0,60
Behavioural Intention	0.892	>0,70	0.839	>0,60
Use Behaviour	1.000	>0,70	1.000	>0,60

The Composite Reality and Cronbach Alpha values for each parameter in Table 4 above are more than 0.70 and 0.60, respectively, indicating that the data is overly dependable. It is possible to infer that all of the elements of this study questionnaire are credible or consistent. Then all indicators and variables within the have a look at can be used to test the inner model.

3.2. Results of the Structural Model's Outcomes (Inner Model)

The structural's measurement or can be said as internal model aims to put the test for affect of existing latent variables. The inner version take a look at was conducted to decide the link between constructs, the value is assumed, as well as the research model's R-square carried out. That is done by way of paying attention to the value of R-square's endogenous latent variables and the number of values of each extrinsic potential that can be changed in endogenous depends on the outcome of the initial load. The next step is to determine if the fair variable and the structured variable have a relevant and intimate relationship. The internal structure of research's model is as follows.
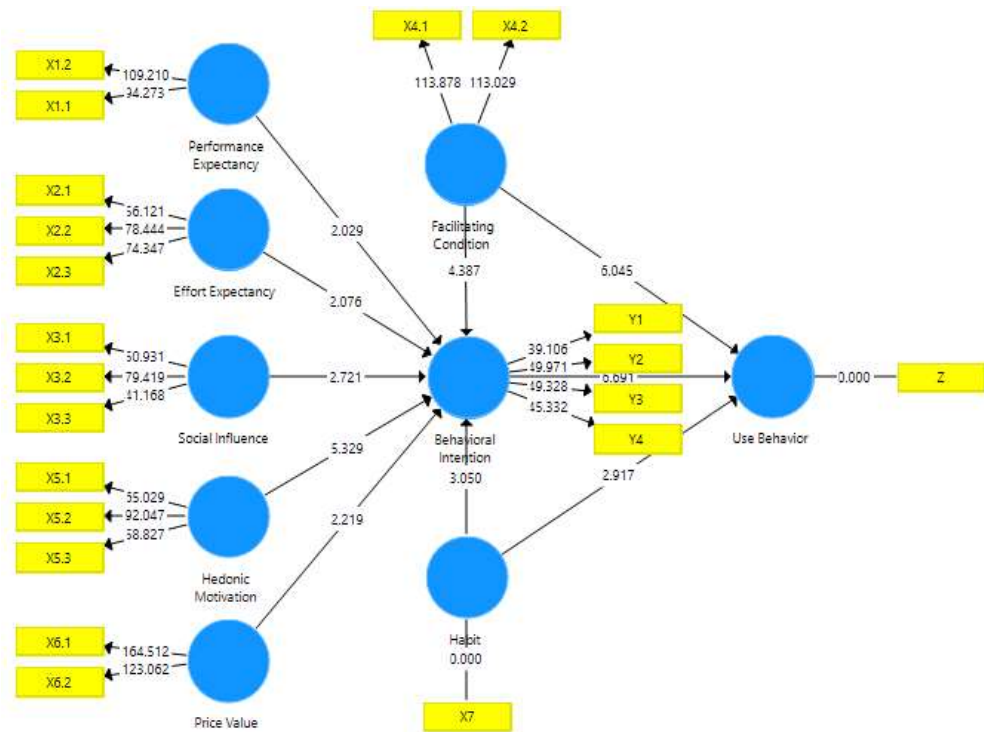
Figure 3. Structural Equation Modelling's Inner Model

Figure 3 depicts that the exogenous potential of a variable and the endogenous potential of a variable are stored respectively. Two-tailed testing with a 5% failure rate were used to test the hypothesis. Then the threshold to consider when considering this hypothesis is 1.9659 [35]. If the amount exceeds the threshold of 1.9659, then there is a substantial influence among the exogenous and endogenous extension variable. A check on the internal model is run against the second value to see if an effect can be shown from the t-statistical value. T-statistical values can be obtained during bootstrap with SmartPLS. In order to evaluate the significance of the predicted version when testing the structural model, it can be known as a statistical value among the predictor variables and the reference variable within the SmartPLS output ratio table in Table 5 below.

Table 5. Hypothesis Test Result (t-Test)

Variable Relationship	Path Coefficient	t Count	Critical Value	P Values	Conclusion
$X_1 \rightarrow Y$	0.114	2.029	1,966	0.043	H1 accepted
$X_2 \rightarrow Y$	0.091	2.076	1,966	0.039	H2 accepted
$X_3 \rightarrow Y$	0.161	2.721	1,966	0.007	H3 accepted
$X_4 \rightarrow Y$	0.132	4.387	1,966	0.000	H4 accepted
$X_5 \rightarrow Y$	0.305	5.329	1,966	0.000	H5 accepted
$X_6 \rightarrow Y$	0.117	2.219	1,966	0.027	H6 accepted
$X_7 \rightarrow Y$	0.100	3.050	1,966	0.002	H7 accepted
$X_4 \rightarrow Z$	0.298	6.045	1,966	0.000	H8 accepted
$X_7 \rightarrow Z$	0.135	2.917	1,966	0.004	H9 accepted
$Y \rightarrow Z$	0.402	6.691	1,966	0.000	H10 accepted

4. Discussion

The connection among performance expectation and behavioural interest shows that H0 is rejected, which means H1 is accepted. This is because the t value of 2.029 is greater than 1.966, then performance expectancy has a significant influence on behavioural interest. The parameter coefficient value is positive, namely 0.114, which indicates that the relationship between the two variables is particular. In addition, the P value of 0.043 that's less than 0.05 implies the relationship between these variables is significant. This means that the performance expectancy of good e-commerce technology can affect the behavioural interest of fashion industry consumers in the Bandung area. In this research, performance expectation has a favorable and substantial relationship on behavioural interest. This means that MSMEs' performance and productivity will increase as they gain confidence in adopting e-commerce. MSMEs continue to adopt the e-commerce to improve their performance or commercial operations, which will result in larger earnings in the future. Conversely, if SMEs do not include E-Commerce into their company operations, it is anticipated that MSMEs' performance and activities would suffer, influencing the profits to be received. These findings are pertinent and corroborate past studies which explains that performance expectation was a robust variable that influences behavioural interest [18],[21],[22],[23].

The connection among effort expectation and behavioural interest shows that H0 is rejected, which means H2 is accepted. This is because the t value of 2.076 is greater than 1.966, so effort expectation has a substantial relationship on behavioural interest. The parameter coefficient value is positive, which is 0.091, which indicates that that the relationship between the two variables is particular. In addition, the P value of 0.039 that's less than 0.05 implies the relationship between these variables is significant. This means that the effort expectancy of good e-commerce technology can affect the behavioural interest of fashion industry consumers in the Bandung area. Effort expectancy has a strong and favorable influence on behavioural intention. Positively, the simplicity of use of e-commerce drives the desire to use it in the future, resulting in a rise in earnings for MSMEs. These findings are relevant and support previous studies [23],[24],[25] effort anticipateancy has an impact on behavioural interest.

The connection among social influence and behavioural interest shows that H0 is rejected, which means H3 is accepted. This is because the t value of 2.721 is greater than 1.966, so social influence has a substantial relationship on behavioural interest. The parameter coefficient value is positive, namely 0.161 which indicates that that the relationship arround the two variables is particular. In addition, the P value of 0.007 that's less than 0.05 implies the relationship between these variables is significant. This means that a good social influence on e-commerce technology can affect the behavioural interest of consumers in the fashion industry in the Bandung area. Social influence have a favorable and substantial relationship on behavioural intention in this study. This indicates that the closest persons and parties to the MSME players have a favorable impact that stimulates MSMEs to continue using E-commerce, so that the use of E-commerce may continually grow the profits that MSMEs will obtain. MSMEs will continue to use e-commerce in the future as people around them (both MSMEs and customers) use technology for business and personal purposes. These findings are pertinent and corroborate preceding research [24],[26] also explained that social influence has an effect on behavioural interest.

The relationship between facilitating condition and behavioural interest shows that H0 is rejected, which means H4 is accepted. This is because the t value of 4.387 is greater than 1.966, so facilitating condition has a substantial relationship on behavioural interest. The parameter coefficient value is positive, namely 0.132 which indicates that the relationship between the two variables is particular. In addition, the P value of 0.000 that's less than 0.05 implies the relationship between these variables is significant. This means that good facilitating conditions of e-commerce technology can affect the behavioural interest of fashion industry consumers in the Bandung area. If users have enough facilities for using e-commerce, facilitating settings can have a favorable influence on behavioural intention. In our research, the supporting conditions were seen from multiple

perspectives, including management of the e-commerce utilized and resources connected to the usage of internet data. Someone who already has facilities in the form of a smartphone, internet data, and adequate settings will boost their behavioural intention. This is consistent with prior research findings that enabling facilitating conditions environments have a favorable and substantial influence on behavioural intention [22],[27].

The connection among hedonic motivation and behavioural interest shows that H0 is rejected, which means H5 is accepted. This is because the t value of 5.329 is greater than 1.966, so hedonic motivation have a substantial relationship on behavioural interest. The parameter coefficient value is positive, which is equal to 0.305, which indicates that the relationship between the two variables is particular. In addition, the P value of 0.000 that's less than 0.05 implies the relationship between these variables is significant. This means that good e-commerce technology hedonic motivation can affected the behavioural interest of fashion industry consumers in the Bandung area. In this study, hedonic motivation is defined as well as the joy that people get derive from utilizing e-commerce services. This study's rationale is that if someone finds e-commerce to be an engaging, exciting, and entertaining technology for completing financial transactions, it will increase consumers' willingness to utilize e-commerce. The greater the degree of pleasure experienced by e-commerce customers, the greater a person's desire to utilize the service, indicating that hedonic incentive has a positive impact on behavioural intention. Previous research about hedonic motivation influences behavioural interest and is one of the most important predictions [28],[29],[30].

The relationship between price value and behavioural interest shows that H0 is rejected, which means H6 is accepted. This is because the t value is 2,219 which is greater than 1,966, so the price value have a substantial relationship on behavioural interest. The parameter coefficient value is positive, namely 0.117 which indicates that the relationship between the two variables is particular. In addition, the P value of 0.027 that's less than 0.05 implies the relationship between these variables is significant. This means that good price value of e-commerce technology can affect the behavioural interest of fashion industry consumers in the Bandung area. This study defines price value as the price of using e-commerce services. E-commerce users will compare the amount of these costs with the benefits derived from using e-commerce activities. Individuals can compare the price that must be spent with the benefits both in terms of function and the promos offered. When e-commerce users feel that the functions and promos offered are greater than the costs incurred, the behavioural intention to use e-commerce will increase. A person's intention to use e-commerce will be higher if the service has greater benefits than the price that must be issued by an individual who makes the value of price have a a favorable impact on behavioural intention. This is in line with previous research which states that technology users need to bear the costs of using a technology, so the pricing structure and cost of utilizing technology have a considerable influence on consumer tech use [31],[32].

The relationship between habit and behavioural interest shows that H0 is rejected, which means H7 is accepted. This is because the t value of 3.050 is greater than 1.966, so habit have a substantial relationship on behavioural interest. The parameter coefficient value is positive, namely 0.100, which indicates that the relationship between the two variables is particular. In addition, the P value of 0.002 that's less than 0.05 implies the relationship between these variables is significant. This means that good e-commerce technology habits can affect the behavioural interest of fashion industry consumers in the Bandung area. Habit is measured by the level of individual habits, a sense of individual dependence in using e-commerce, the necessity that arises in individuals to use e-commerce and automatic or natural behaviour that arises in individuals to use e-commerce. The more accustomed a person is to e-commerce services in their daily life, the higher the intention that arises to use the service or habit has a positive effect on behavioural intention. Habit is also a major predictor in the UTAUT model. These results

are also supported by previous research which also states that habit has a positive effect on behavioural interest [28],[31].

The relationship between facilitating condition and use behaviour shows that H0 is rejected, which means H8 is accepted. This is because the t value of 6,045 is greater than 1,966, then facilitating condition have a substantial impact on usage behaviour. The parameter coefficient value is positive, namely 0.298 which indicates that the relationship between the two variables is particular. In addition, the P value of 0.000 that's less than 0.05 implies the relationship between these variables is significant. This means that good facilitating conditions of e-commerce technology can affect the use behaviour of fashion industry consumers in the Bandung area. This results support the previous research whish facilitating condition have a favorable and considerable impact on the usage of behaviour [22],[27]. Indicate that the presence of facilities to enable E-commerce have a beneficial impact on behaviour of MSMEs when use an E-commerce. The more comprehensive the amenities employed, the more frequently Ecommerce will be used. Lack of adequate and supportive infrastructure is no longer an excuse for MSMEs to avoid adopting E-commerce. The usage of E-commerce is thought to improve the advantages acquired, therefore if the frequency of use of E-commerce is high, the benefits obtained will also grow.

The relationship between habit and use behaviour shows that H0 is rejected, which means H9 is accepted. This is because the t value of 2.917 is greater than 1.966, so habit have a substantial impact on usage behaviour. The parameter coefficient value is positive, namely 0.135 which indicates that the relationship between the two variables is particular. In addition, the P value of 0.004 that's less than 0.05 implies the relationship between these variables is significant. This means that good e-commerce technology habits can affect the use behaviour of fashion industry consumers in the Bandung area. This study defines habit as behaviour or habits that are automatically carried out by individuals in using e-commerce services. According to previous study [33], habit has a favorable impact on behavioural intention and is the key predictor. Habit or habit is another component that have a substantial impact on the interest to continue utilizing e-commerce in the Bandung fashion business.

The connection among behavioural interest and usage behaviour shows that H0 is rejected, which means H10 is accepted. This is because the t value of 6.691 is greater than 1.966, so behavioural interest have a substantial impact on usage behaviour. The parameter coefficient value is positive which is equal to 0.402 which indicates that the relationship between the two variables is particular. In addition, the P value of 0.000 that's less than 0.05 implies the relationship between these variables is significant. This means that good behavioural interest can influence the use behaviour of fashion industry consumers in the Bandung area. Previous study founded that behavioural interests have a large and favorable influence on usage behaviour which support this research's founding [31],[34]. The higher the frequency of e-commerce usage, the greater the desire to utilize e-commerce in the fashion sector MSMEs in Bandung. The rising frequency of utilizing e-commerce has helped to boost the income obtained by MSMEs. As a result, criminals are predicted to continue to use e-commerce to raise income at MSMEs in the future. The motivation to utilize e-commerce is great, and it is backed by trust, convenience, and social circumstances. So, if all of these conditions are satisfied, it is clear that the use of e-commerce will continue to rise.

5. Conclusions

The hobby in the use of e-trade technology (behavioural goal) to keep on line by way of fashion enterprise consumers inside the Bandung area is encouraged through the variables of in step with effort expectancy, performance expectancy, facilitating conditions, social influence, existing habits, hedonic motivation, and also the price value. Then the habit (use behaviour) of the use of e-commerce generation to save on-line by using fashion enterprise customers in the Bandung area is influenced by means of the

variable facilitating conditions, habits, and behavioural purpose. the biggest affect at the hobby in using e-trade technology (behavioural intention) is that it is motivated through the hedonic motivation variable. Furthermore, from this interest, it has the greacheck impact in generating the halittle bit of the usage of e-trade generation for purchasing (use behaviour).

The magnitude of the R-square value on the behavioural purpose variable means that all exogenous variables affect the endogenous behavioural purpose variable by way of 0.809 or 80.9% and the relaxation is encouraged by way of different factors now not examined. The R-square value at the usage behaviour defines that the exogenous varability facilitating circumstance, habit and behaviour aim mediator variables affect the endogenous use behaviour variable by using 0.549 or 54.9% and the relaxation is stimulated by means of different factors now not examined.

This study finds empirical evidence that the variable effort expectancy, performance expectancy, facilitating conditions, social influence, existing habits, hedonic motivation, and also the price value are factors that encourage interest in using e-commerce technology (behavioural intention) and habits (use behaviour) to shop online by fashion industry consumers in the Bandung area. The suggestions or input that can be given by researchers for fashion business people in Bandung are derived on the findings of this study, which are presented in the manner of: (1) conducting internet training to enhance knowledge and mastery of information technology; (2) help advertise and boost a promotion of fashion goods on e-commerce, marketplaces and other digital marketing platforms; (3) as well as collaborating with a variety of parties that provide electronic sales support facilities in order to support the electronic sales process can be carried out easily by producers.

This study also gives an know-how approximately the adoption of e-trade with the aid of using SMEs in growing countries, in particular in Indonesia. This examine suggests that the adoption of e-trade with the aid of using SMEs in a growing country, in particular in Indonesia, continues to be at a mild degree. Most of them are email and internet site adopters (each static and interactive internet site). Comparing to SMEs in evolved countries, the extent of e-trade adoption with the aid of using the Indonesian SMEs lags some distance behind. This circumstance simply has implications for the authorities to similarly growth their efforts via selling powerful programmes and projects to inspire the extent of e-trade adoption with the aid of using Indonesian SMEs. This examine additionally gives empirical help that the e-trade gives many advantages for SMEs. The pinnacle six advantages suggested with the aid of using Indonesian SMEs are extending their marketplace reach, accelerated sales, upgrades outside communication, agency image, velocity of statistics processing, and worker productivity. This end result should increase the know-how of SME proprietors approximately the capability advantages of e-trade. A more know-how approximately this can growth their opportunity to allocate a few assets toward adopting e-trade. In addition, this examine additionally suggests that the advantages found out with the aid of using SMEs have a tendency to be accelerated with the aid of using the growth withinside the degree of e-trade adoption. This circumstance simply may be a attention for SME proprietors in adopting e-trade and this additionally could be beneficial for SME proprietor in identifying whether or not to transport ahead to the subsequent level or not.

The limitation in this research is that the data collected is not too large and only in one area, namely Bandung. In addition, this study is only limited to the fashion industry category that has implemented the use of e-commerce only, wherein the effects and conclusions of this take a look at may now not be generalizable to many industrial attempts. As a result, it is preferable that more other countries should conduct study on this issue businesses.

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