

## **Analysis of Technology Acceptance Model for Using Social Media Apps in Cooperatives**

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### **ABSTRACT**

Cooperatives play a significant role in the economy, but they remain behind State-Owned Enterprises (BUMN) and Private-Owned Enterprises (BUMS) in terms of their contribution. The cooperatives have faced challenges in adapting to the changing business environment, which has resulted in a negative image, particularly among the younger generation, as being outdated, conventional, small-scale, and located in underprivileged areas. The emergence of technology-based alternative marketing mediums, such as Social Media Marketing, has provided new opportunities for cooperatives in recent years. While some cooperatives have embraced this technology as a means of marketing, others have chosen not to due to various reasons. Therefore, this study aims to analyze the factors that influence cooperatives in utilizing technology-based Social Media Marketing as an alternative. The Technology Acceptance Model (TAM) by Davis was adopted in this study with random purposive sampling. The results of hypothesis testing show that the Ability to Use Social Media (ASM) positively affects Perceived Ease of Use (PEU) on Social Media. ASM has no positive effect on the Perceived Usefulness (PU) of Social Media. Furthermore, PEU positively influences the PU of Social Media Marketing as well as Attitude Toward Using (ATU) on Behavioral Intention to Use (BIU); Actual System Use (ASU) of Social Media is not affected by marketing BIU, and; PEU positively affects ATU Social Media. ATU positively affects BIU.

Keywords: Social Media Marketing, Technology Acceptance Model, Cooperative.

### **1. INTRODUCTION**

Cooperatives play a crucial role in supporting households and micro and small enterprises in Indonesia to overcome financial constraints and thus have a significant impact on economic development (Saepudin, 2014). Despite the widespread recognition of cooperatives as a driving force in the Indonesian economy, statistics indicate that they remain behind State-Owned Enterprises (BUMN) and Private-Owned Enterprises (BUMS) in terms of their contribution. However, statistics show that cooperatives are still far behind BUMN and BUMS in

contribution. Due to the low value of cooperative income, these institutions are regarded as a marginal section of the national economy, and their existence requires attention (Al Idrus, 2011).

Cooperatives have faced challenges in adapting to changes in the business environment, leading to a negative image, particularly among the younger generation, as being outdated, conventional, small-scale, and located in underprivileged areas (Purnadi *et al.*, 2022). Motivating young people to join cooperatives will support their revitalization and enable to continue to grow, thereby reviving the industry. The study shows that the younger generation is particularly less interested in cooperatives. The data from Bandung City Micro, Small, and Medium Enterprises Cooperative Office (2021), noted that there are fewer functioning cooperatives in the city of Bandung. Only 735 were operating in the city in 2020, and around 400 are actively reporting. Despite the fact that Bandung has 2,456 legal cooperatives (DPRD Bandung, 2021), this situation exists because cooperatives must target the largest market in Indonesia, particularly Generation Z and Millennials.

The results of the 2020 Population Census show that Indonesia's population is dominated by Generation Z, accounting for 74.93 million or 27.94%. Generation Z is currently estimated to be between 8 and 23 years old. Currently, not all Generation Z are of productive age, but they will be in approximately seven years. The next largest population composition is in productive age, namely millennials and Generation X, accounting for 69.38 million or 25.87% and 58.65 million or 21.88%, respectively (Jays, 2021).

The millennial generation was born during a time of significant advancements in digital technology and now relies on technology for almost every aspect of their daily lives. Online search technology has greatly impacted people's behavior and the way they complete tasks (Bughin *et al.*, 2011). The use of consumer information technology also has a significant influence on product sales, with directional search positively affecting promoted product sales (De *et al.*, 2010). However, cooperatives have yet to fully utilize these technological advancements to support their marketing activities.

Search and recommendation technology has become an integral part of a business (Business Ware, 2007). These technologies can generate significantly higher revenues and profits for companies leveraging Internet use (Siwicki, 2007). Moreover, the target market has an attachment to internet technology. This suggests that firms must adopt the channels most frequently utilized by their target audience. The millennial generation, who grew up in the digital era, is known to be comfortable with technology and social media (Main, 2021). Therefore, the target market for cooperatives, in general, is ready to adopt technology in the decision-making process for purchasing the required goods and services.

Technological developments require all lifelines to adapt to the use of Information and Communication Technology (ICT) (Princess, 2022). New marketing trends are being driven by technological disruption, particularly in business digitalization. The rate of adapting to the business sector influences success in dominating the market and reaching targeted consumers, while digital marketing strategies significantly influence sales volume. Furthermore, digital marketing plays a significant role for business people in providing information, facilitating interactions with consumers directly, and expanding market reach nationally and internationally in order to increase brand awareness and establish customer loyalty.

Social media are increasingly popular in various circles and are often used in everyday life. The majority of today's business sector activities utilize ICT by building consumer networks through social media. According to Kaplan & Haenlein, (2010), businesses can interact using their consumer network through social media. The increasing number of competitors and the tight business competition requires cooperatives to be more innovative and keep up with the times, able to survive, and determine wider market opportunities. ICT encourages cooperatives to develop and compete in this digital era. It must also be adapted to the nature of

the business and its requirements to enable cooperatives to reach the right consumers and apply the right strategy.

Based on this, social media marketing can be the right tool for cooperative managers to deal with the swift flow of digitalization. According to Nijssen & Ordanini (2020), social media can be used for innovation and to improve services. Only a few cooperatives have begun the transition from conventional to more efficient and effective digital marketing strategies. Social media marketing is a promotional activity and a search strategy through online digital media using various means. Social media helps cooperative managers reach all people worldwide without recognizing space and time limitations. MSME actors can easily monitor, provide, and fulfill the wishes of their potential customers with this digital marketing strategy. On the other hand, it is easier for consumers to search for information by simply exploring the virtual world using social media marketing,

This study is essential to identify cooperatives' readiness to apply social media marketing in implementing their business marketing. Many businesses lack the understanding required to utilize social media for innovation and fail to adopt essential organizational changes (Nijssen & Ordanini, 2020). The cause of the slow progress of cooperatives to adjust to the latest marketing trends needs to be determined immediately. This study was only measured through 23 cooperatives of various types in the city of Bandung, hence, it cannot be generalized to all cooperatives in Indonesia.

## **2. LITERATURE REVIEW**

### **2.1 Concept of Technology Acceptance Model**

Technology Acceptance Model (TAM) is based on user sentiment and aims to measure the acceptance of new technology. This concept states that the successful adoption of new technology is based on a positive attitude towards two measures, namely Perceived Usefulness (PU) and Perceived Ease of Use (PEU) (FD Davis, 1985). It is based on Davis and the thoughts of Ajzen and Fishbein (1980) when developing 'the Theory of Reasoned Action'. However, Davis desired an easier-to-use model to demonstrate the technology in action.

TAM is recognized as the leading model in explaining user behavior towards technology. Consequently, many studies have developed and expanded on this model, creating more complicated versions. According to Allen (2020), the original model is still widely used and recognized. This model was the forerunner to assessing user experience, and the questions applied in the original study remain valid today

"Ability system of use" helps identify an organization's ASM. Operating a system that delivers high performance without causing problems will give employees the perception that the system is user-friendly.

PU is defined as the extent to which a person feels that using a particular system will improve or increase job performance (F. Davis, 1989). This relates to the respondent's confidence that social media will be useful for improving organizational performance, which is the main precursor of technology adoption (Alnemer, 2022). An individual will continue to use technology when there is a belief that it can improve work performance.

PEU is defined as the degree to which a user feels that he or she will be trouble-free when using a particular system (F. Davis, 1989). This dimension relates to the degree to which respondents believe that using social media is easy or effort-free. This indicates that social media does not require complex efforts. The usefulness of technology will only be worthwhile when it can be operated by the user. Therefore, the PEU will become a reference for users in using the technology.

Attitudes towards the use of technology can also be interpreted as positive or negative feelings felt by individuals in carrying out behavior (Jogiyanto, 2007). It relates to respondents'

positive and negative attitudes or feelings about social media. A person's positive attitude will determine the use of technology.

The BIU is a behavioral tendency to continue to apply technology (F. Davis, 1989). It relates to behavioral interests that reflect a person's desire to use social media. This attitude is formed from the benefits and conveniences obtained from using technology.

ASU relates to the real conditions of the application of social media systems. According to Tange (2004), it is reflected in user satisfaction when the system is perceived as intuitive and allows increased productivity. An individual feels happy or satisfied using a system when it is user-friendly and increases their productivity or performance.

All of these dimensions are measured through the following questions:

**Table 1. Dimensions of TAM Measurement**

<b>Dimensions</b>	<b>Question</b>
<b>Ability to Use Social Media (ASM)</b>	The organization understands how to use Social Media apps.
	The Social Media application runs according to the procedure.
	The organization already uses social media for its marketing activities.
	Social Media applications are easy to use
<b>PU</b>	Social Media applications provide interesting features
	Social Media applications provide marketing tools.
	Social Media applications answer the needs for marketing problems.
	By using Social Media Applications, life becomes easier
	Social Media Apps are very important to the organization.
	Social Media applications are more efficient than conventional marketing.
	Social Media applications make marketing activities easy for the organization.
<b>PEU</b>	The use of Social Media Applications is easy to understand
	Social Media apps are easy to remember.
	There are instructions for using the Social Media Application.
	Social Media applications are easy to access
<b>Attitude Towards Using (ATU)</b>	The organization loves using Social Media Applications
	The organization needs to use Social Media apps for its Marketing activities
	Using Social Media Apps is a great idea for The organization.
	The organization is satisfied with using Social Media Apps.
	The organization is comfortable using Social Media apps.
<b>Behavioral Intention to Use (BIU)</b>	The organization will continue to use Social Media Apps regularly
	There is a program in the Social Media App that motivates The organization to stick with it.
	Social Media applications provide a forum to accommodate input from organizations.
	The organization wants to use the Social Media Apps app for its marketing.
	The organization is interested in using Social Media Applications to do marketing regularly.
<b>Actual System Use (ASU)</b>	The organization will suggest that others use Social Media Apps in their marketing.
	Using the Social Media Application, The organization has to sacrifice costs.

Dimensions	Question
	The organization believes Social Media Apps will deliver the features promised
	Sure, data security will be maintained when using social media applications.
	The organization believes that marketing using Social Media Applications can be trusted for its safety.
	Believe the features of the Social Media Application will always be updated according to user needs

## 2.2 The Concept of Social Media Marketing

Social media is high on the agenda for many businesses today. Decision makers and consultants try to identify how companies can benefit from profitable applications such as Wikipedia, YouTube, Facebook, Second Life, and Twitter (Kaplan & Haenlein, 2010). With the development of internet technology, social media has changed the manner in which millions of people communicate. Internet and mobile technologies have met the needs of the industry because social media allow for more interaction between organizations, businesses, and individuals (Zhou & Wang, 2014). In recent years, more and more businesses have adopted social media, a phenomenon that can change organizational practices and relationships (Obermayer *et al.*, 2022). Furthermore, social media has participatory, interactive, dynamic, and transparent qualities, hence it is ideal for improving the quality of business marketing (Kaplan & Haenlein, 2010; Mangold & Faulds, 2009).

The term “social media” was first developed in the 1990s, along with the advances in computer and internet technology, and its popularity has been growing globally since 2008 (Bolin, 2011). Levinson, (2012) categorizes social media into two, as new and old. Television, newspapers, and magazines exemplify what Levinson calls “old media.” This media displays a top-down management strategy because experts create and execute it. The second category, known as “new media”, includes chat rooms, websites, email, and other online forums. Internet technology has enabled new media to be superior to old media in terms of time and place (Zhou & Wang, 2014). All information and resources from social media are free for consumers because the users are not media professionals (Bolin, 2011; Levinson, 2012). In addition, social media continues to be an affordable brand promotion tool. However, it cannot completely replace traditional media because all information is available free of charge (Wigmo & Wikström, 2010). Social media marketing that distributes digital word of mouth has a significant impact on consumer behavior (Chen, 2012). It also significantly influences awareness, information gathering, opinions, attitudes, buying behavior, post-purchase communication, and evaluation (Mangold & Faulds, 2009)

The categories of tools in marketing through social media by Vuori (2011) include five components, namely communication, collaboration, connecting, completing, and combining.

1. Communication is about sharing, storing, publishing content, discussing opinions, and influencing others (Pekkala & van Zoonen, 2022).
2. Collaboration tools allow group content creation and editing without the restriction of location and time (Galati *et al.*, 2019)
3. Connecting contains technology that binds people with similar interests, around which communities are created (Obermayer *et al.*, 2022).
4. The Completing category involves describing, adding, or selecting information, marking, and showing relationships between content.
5. Combining is a tool that allows combining, mixing, and matching content.

Social media enables organizations to communicate with end-users quickly and directly at a relatively cheap cost and with higher efficiency than traditional communication methods. Therefore, social media is now relevant for small and medium-sized businesses, charitable and government organizations, as well as large international companies. Utilizing social media is not easy and may require new ways of thinking, but the potential benefits are by no means insignificant (Kaplan & Haenlein, 2010).

### 3. STUDY METHOD

The Structural Equation Model-Partial Least Square (SEM-PLS) analysis method is used to evaluate the inner model and test the hypotheses. The Outer model is a variable assessment to determine the relationship between constructs or latent variables. Questionnaire responses will be examined to provide data supporting or refuting the hypothesis.

Previous studies were interested in examining the variable factors that influence Cooperatives in utilizing Digital Social Media Technology using the TAM model from Davis *et al.* (1989). The following hypothesis was considered:

#### **Relationship of ASM with PU and PEU.**

ASM refers to the perception of Cooperative managers about their ability to complete tasks with the applications, such as using social media for marketing activities. Additionally, the ability to operate devices on this variable enables individuals to provide feedback on the usability of existing devices. Working with an easy-to-understand device can result in good performance.

H1: The ASM has a positive effect on PU on the application devices.

H2: The ASM has a positive effect on PEU on the application devices.

#### **Relationship between ATU and BIU**

Attitude reflects feelings of like or dislike regarding the performance of the target behavior that has been carried out, as well as a BIU as a tendency for user behavior to continue using a technology. Attitudes in the form of favorable or unfavorable feelings can be employed as factors that affect a person's Interest or motivation to achieve something.

H3: ATU FinTech software positively affects BIU.

Behavioral Interest can accurately predict ASU According to Venkatesh *et al.* (2003), intention is defined as a person's desire to perform a certain behavior.

H4: BIU has a positive effect on ASU of FinTech software.

#### **Relationship PEU and PU and ATU.**

PEU is the belief that using certain variables requires minimal effort, generally to avoid rejection from users of social media applications. Social media applications must be user-friendly without requiring heavy effort. Therefore, the next hypothesis is:

H5: PEU has a positive effect on ATU social media application devices

H6: PEU has a positive effect on the PU of social media application devices

#### **Relationship between PU and ATU**

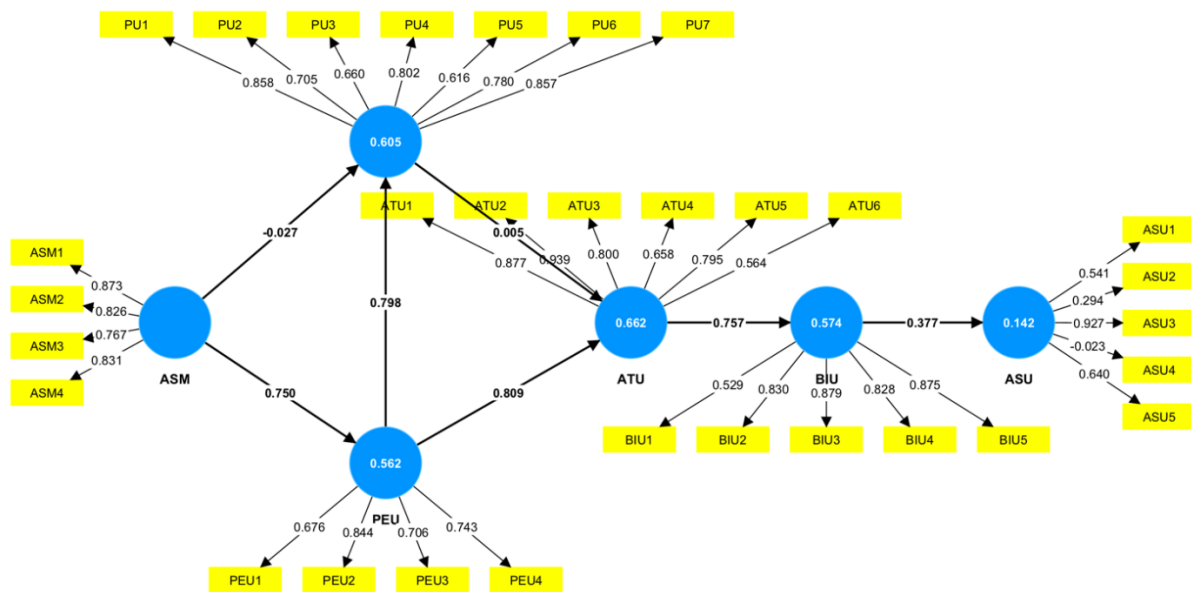
PU is the degree to which an individual believes technology will improve his performance. An individual will use technology if it is found useful. Conversely, someone who believes technology is less useful will not use it.

H7: PU positively affects the ATU of FinTech software.

### 4. RESULTS AND DISCUSSION

This study aims to analyze the factors that influence the level of trust in using Social Media Applications in Cooperatives using the TAM. The variables studied include the ASM, PU, PEU, ATU, BIU, and ASU. Table 2 shows the descriptive statistics of each study variable.

Figure 1 Study Model Path Diagram



Based on Figure 1, the ASM variable can be explained by four reflective indicators, namely ASM1, ASM2, ASM3, and ASM 4. Similarly, the PEU variable can be explained by all reflective variables, namely PU1, PU2, PU3, and PU4. It can also be explained by 7 reflective indicators, namely PEU1, PEU2, PEU3, PEU4, PEU5, PEU6, and PEU7. The ATU variable can be explained by six reflective indicators, namely ATU1, ATU2, ATU3, ATU4, ATU5, and ATU6. The BIU variable can be explained by five reflective indicators, namely BIU1, BIU2, BIU3, BIU4, and BIU5. The ASU variable can be explained by five reflective indicators, namely ASU1, ASU2, ASU3, ASU4, and ASU5. Overall, most variables can explain the variance of each indicator.

Table 2. Descriptive Statistics

Variable	Min Value	Max Value	Means	Std. Deviation
ASM	2	5	4,013	0.774
PU	3	5	4,481	0.585
PEU	3	5	4,131	0.718
ATU	2	5	4,237	0.695
BIU	2	5	4,189	0.719
ASU	1	5	3,631	0.863

The descriptive statistical calculations show that the ASM variable has minimum, maximum, and mean values of 2, 5, and 4,013, respectively, with a standard deviation of 0.774. In the case of the PU variable, the values are 3, 5, 4,481, and 0,585, respectively. The PEU variable has a minimum value of 3, a maximum of 5, a mean of 4.131, and a standard deviation of 0.718. Similarly, the ATU variable has a minimum value of 2, a maximum of 5, a mean of

4,237, and a standard deviation of 0.695. The descriptive statistical values of other variables are shown in the table above.

**Table 3 Calculation Results of Inner Weights**

	<b>Original Sample</b>	<b>Sample Means</b>	<b>Standard Deviations</b>	<b>T Statistics</b>	<b>P-value</b>
ASM→PEU	0.750	0.794	0.175	4.297	0.000
ASM→PU	-0.027	-0.021	0.370	0.072	0.943
ATU→BIU	0.757	0.781	0.144	5.242	0.000
BIU→ASU	0.377	0.342	0.485	0.777	0.437
PEU→ATU	0.809	0.801	0.277	2.927	0.003
PEU→PU	0.798	0.778	0.305	2.617	0.009
PU→ATU	0.005	0.031	0.359	0.015	0.968

The hypothesis test in this study was carried out with the parameter coefficient values, the T-statistic value (t table) must be greater than 1.960, and the P-value must be less than 5% (Ghozali & Latan, 2015). The following results can be obtained from table 3:

1. The ASM T-statistic test results show a positive and significant effect on PEU, with a T-statistic of 4.297 and a P-value of 0.000 (less than 5%). The original value of the ASM sample is positive, which supports the hypothesis that ASM positively affects PEU. The influence of ASM on PEU is estimated to be 75%.
2. The ASM T-statistics test indicates no positive and significant effect for PU, with a T-statistic of -0.027 and a P-value of 0.953 (greater than 5%). The original ASM sample value is variable, which supports the rejection of the hypothesis that ASM affects PU. The magnitude of ASM's influence on PU is 2.7%.
3. The ATU T-statistic test results against BIU are 5.242 or greater than 1.96, with a P-value of 0.000, less than 5%. Therefore, the ATU variable has a positive and significant effect on BIU. The original value of the ATU sample is positive, indicating that ATU is positive for BIU. The magnitude of ATU's influence on BIU is 75.7%, hence, the third hypothesis that ATU affects BIU is accepted.
4. The result of BIU's T-statistic test against ASU is 0.777 or less than 1.96, with a P-value of 0.437, less than 5%, indicating that the BIU variable has no positive or significant effect on ASU. The original value of the BIU sample is positive, indicating that BIU has a positive value to ASU but does not meet the minimum T-statistic requirements. Therefore, the fourth hypothesis that BIU affects ASU is rejected.
5. The results of the PEU T-statistic test against ATU is 2.927, which is greater than 1.96, with a P-value of 0.003, less than 5%. Therefore, the PEU variable has a positive and significant effect on ATU. The original value of the PEU sample is positive, indicating that the PEU is positive to ATU. The magnitude of PEU's influence on ATU is 80.9%, hence, the fifth hypothesis that PEU affects ATU is accepted.
6. The result of PEU's T-statistic test for PU is 2.617, which is greater than 1.96, with a P-value of 0.009, less than 5%, indicating that PEU has a significant positive effect on PU. The magnitude of PEU's influence on PU is 79.8%, hence, the sixth hypothesis that PEU affects PU is accepted.
7. The results of the T-statistic test for PU against ATU is 0.015 or less than 1.96, with a P-value of 0.968, greater than 5%, indicating that PU has no significant effect on ATU. The original value of the ASM sample is positive, indicating that ASM is positive concerning PU but does not meet the minimum requirements for T-statistic and P-value. The magnitude



of PU's influence on ATU is 0.5%, hence, the seventh hypothesis that PU affects ATU is rejected.

The results of this study show that ASM positively affects PEU. These results are consistent with a study conducted in 2015 by Farokhah & Afiyah, which found a relationship between the two variables. The phenomenon shows that an individual will find it easier to complete a task when he perceives he is capable of completing it. Adapting social media application technology to cooperatives is similar. When social media is perceived to be user-friendly, the adoption process will run smoothly. Any problem encountered will not obstruct its use but rather focus on finding solutions. However, Hermanto & Patmawati (2017) show that the capacity to use a technological device is separate from PU and PEU. The ability to use a technological device in the organization and its relation to the perception of utility depends on the type of technology used and its image.

The result of this study shows that the ASM does not affect PU. In cooperatives, the use of social media is limited to simple content publications that have yet to be managed professionally. According to Awa & Inyang (2010), perceived expectations of the importance of technology influence the adoption of IT in many organizations (Awa & Inyang, 2010). Furthermore, managerial perceptions and interpretations of the environment can influence technology adoption and investment. Rogers (2003) assesses the relative advantage used to evaluate innovation in the decision-making process to adopt or reject technology. Rogers (2003) defines relative advantage as one of the reasons for technological adaptation. It expresses the appropriateness of a personal point of view consistent with ideas, values, and experience. It further indicates complexity as the personal perception that innovation can be easy or difficult. In addition, relative advantage temporarily encourages an individual's trial ability to experiment with innovations (Effendi *et al.*, 2020). One's perception of the usefulness of technology increases the likelihood of its adoption. According to Alexander (2006), the PU of technology is the perception of potential users that adopting a particular application system will increase their job performance. Whereas PEU is the extent to which potential users perceive the application as effortless. The TAM approach has been the most commonly tested and applied model (Pearson & Grandon, 2006)

Another result of this study is that attitude toward use influences BIU. PEU influences the use of attribute. Furthermore, the beliefs about electronic privacy and trust influence perceived behavioral control (Ajzen, 1991). Users will have a unique experience when using a new device they are unfamiliar with. They will be more likely to use it again in the future as they find the technology enhances their task. However, when the technology does not help them achieve their goals, then the intention to reuse the device again will be a difficult consideration.

These results indicate that behavioral tendencies to continue using social media has no significant influence on actual system usage. Currently, the use of social media in cooperatives is still based on the encouragement of needs from within the organization. There is no specific encouragement from social media application service providers to adopt this technology. Its use is currently limited to meeting the changing needs of global marketing patterns that organizations face. Therefore, the application of social media as the latest technology in the marketing field has yet to be optimally implemented, even though the intention to develop it already exists.

The phenomenon in this study shows that the PEU influences the PU of the organization. By overcoming the difficulties in using technology, users can explore more features provided by the developers. This way, organizations can more easily obtain more functionality that technology has to offer. On the other hand, a previous study shows that PU does not affect attitudes toward use. Most cooperative managers realize that social media can

enhance marketing performance for many business organizations. However, no case studies from cooperatives demonstrate the positive impact of using social media applications.

## 5. CONCLUSIONS & RECOMMENDATIONS

### Conclusions

The following results were obtained from this study:

- The result of hypothesis test 1 indicates that the ASM affects PEU. Cooperative managers perceive social media as useful due to their ability to effectively use it in their daily lives
- The result of hypothesis test 2 shows that the ASM has no significant effect on PU. The proficiency of cooperative managers with social media does not guarantee that they can effectively use it as a marketing tool.
- The result of hypothesis test 3 shows that ATU affects BIU. In this case, cooperative managers believed that by utilizing social media applications, they can adapt their habits or behavior through advancements in marketing technology to remain relevant to the times.
- The results of hypothesis test 4 show that BIU has no significant effect on ASU. This result shows that although cooperative managers are interested in using social media applications, they are still reluctant to use them as marketing media. This is due to the limited human resources and social media management procedures they need to understand fully.
- The result of hypothesis test 5 shows that PEU affects ATU. This indicates the perception of cooperative managers that the use of social media, which they consider to have benefits, will influence their attitudes.
- The result of hypothesis test 6 shows that PEU affects the PU of social media applications. This result shows that Cooperative managers view user-friendly social media applications as useful or beneficial to their organization.
- The result of hypothesis test 7 shows that PU has no significant effect on attitude ATU. The result suggests that cooperative managers who see the benefits of social media for their organization have not *yet altered* their attitudes towards using it due to the constraint of limited resources, which hinder their ability to adapt.

### Recommendations

This study shows that cooperative managers have a favorable perception of social media applications, which are now seen as alternative digital marketing media for business organizations in general. However, cooperative managers, especially in the city of Bandung, have not utilized social media optimally. This is due to a lack of resources focusing on managing social media or their lack of knowledge about its benefits, features, and management. The results of this study support training from related agencies to improve the ability of cooperative managers to use social media as an alternative marketing tool in the digital era.

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