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The digitalization of photography art management at MSMEs in Sleman Yogyakarta will use a technology acceptance model.

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ABSTRACT

This study aims to analyze and discuss what variables influence MSME actors in Sleman to use the technology acceptance model associated with digitalizingdigitalizing photography art management. The results of this study are believed to help MSME management in the Sleman area formulate strategic policies related to mobile phone marketing. This study reviews the variables of usability, convenience, security, and privacy in attitudes that influence the intention to use mobile phone users. The data analysis method used in this study is the Structural Equation Modeling (SEM) program, which has 250 respondents from MSMEs in Sleman who actively use mobile phones. The analysis tool used is Google Forms. The results of the study found that usability, convenience, security and privacy, which are the structure of the Technology Acceptance Model, influence users to continue using mobile phones for their MSME business transactions, which in their marketing practices use social media, namely Instagram, which has a touch of photography art.

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INTRODUCTION

The main Social media marketing can be seen as a new field and business practice. With the marketing of goods, services, information, and ideas through online social med i a (Hidayah et al., 2021), Companies are increasingly adopting social media (Cumhur et al., 2019) because it is a new phenomenon that has revolutionized online communication (Purnama, 2011). Efforts Micro, Small and Medium Enterprises (from now on abbreviated as UMKM) are also inseparable from the media. As a marketing medium to support organizational performance, social media can even be used to increase income (Prajarini & Sayogo, 2021). The era of globalization that has enteredthe digital world of technology makes consumers want to be included in the times of using social media as a medium for communication and socialization. That's why MSMEs must use social media. Using media in

MSMEs provides a lot of benefits as a means of personal contact between the company and consumers, a means of promotional data collection of consumer needs, a means of conveying responses to consumers and a means of making decision-making business (Al Karimah et al., 2022). Based on previous research, this study aims to examine the level of readiness of creative industry MSMEs to adopt IT using the Technology Acceptance Model (TAM), whose original construct was developed by Parasuraman, 2004).

Unlike previous studies that already exist, this study discusses how MSMEs adopt new technology in the form of social media. Based on the explanation of the TAM study in Indonesia, it can be concluded that most previous studies only link the TAM model with information technology in organizations other than MSMEs. Meanwhile, research that tests the relationship between the TAM model and social media in MSMEs is still rare (Lai, 2017). This revision is based on the argument (Gunawan et al., 2023), which states that there is inconsistency in the findings of previous studies using TAM. This is because the measurement of individual readiness generally is not yet suitable for specific applications or organizations. Therefore, this study is interesting because it can provide a different discussion. In addition, this study links MSMEs with photography art management (Jaya et al., 2020). This study replicates by modifying the research conducted (Irawati & Sebayang, 2024), which previously examined the influence of individual readiness for technology on the acceptance of technology carried out by employees of financial service providers. The measure of technology acceptance in this study is on perceived ease of use and perceived usefulness. In addition, social media is also helpful as an online discussion forum, monitoring customers online, customer surveys, and displaying product galleries (Alviano et al., 2023). MSMEs are very important for the economy of a country (Diyanti & Fathihani, 2023) because they represent the most significant business sector in many countries and play an essential role in most world economies because of their flexibility, capacity to generate income and their ability to innovate (Agustin & Kurniawati, 2022). Therefore, their growth rate is relatively fast, and some have become large companies with high incomes (Cumhur et al., 2019).

Theoretically, technology acceptance models such as the Technology Acceptance Model (TAM) have been widely used to understand user behaviour in adopting technology, including MSMEs. However, additional factors need to be considered in its context, such as perceptions of product halalness and compliance with existing principles. In addition, transaction security and ease of use are crucial factors in MSME business actors' decision-making regarding the use of mobile phone applications (Jaya et al., 2020). The reality shows that most previous studies need to consider these factors in depth in their context. Therefore, by exploring these factors more specifically and testing their influence on mobile phone usage intentions, this study will provide new contributions to the literature on technology acceptance and consumer behaviour in the MSME sector by harmonizing photography art management, its technology, and its business actors. Thus, this research gap offers an opportunity to develop a more holistic and contextual understanding of the factors influencing business actors' attitudes and intentions to use mobile phone applications (Chuangjian et al., 2020).

This is because MSME marketing is simple, efficient, intuitive, and in line with the company's unique internal culture (M Miles, MB, & Huberman, 2009), as well as MSME planning. Thus, MSMEs face many challenges, including economic changes, market globalization, declining product life cycles, changing consumer needs, rapid technological developments and increasing competition. To overcome these challenges, MSMEs must be more stable and innovative in all areas of operation, including planning, production, finance, marketing, and human resource management (HR) (Khan et al., 2020). In addition, many MSMEs still have limitations when

adopting technology. MSMEs' lack of interest in adopting technology results in a less-than-optimal marketing process. This study will discuss how MSMEs should embrace technology to support and facilitate MSME activities themselves. Research conducted by (Chuangjian et al., 2020) abroad raised the topic of the extended TAM model to identify the underlying factors and causal relationships that influence behavioural intentions to use social media. In addition, research on TAM factors influencing consumer purchasing intentions has also been conducted in developed countries (Wong Leung, 2019).Meanwhile, previous research on TAM in Indonesia that examines the adoption of social media with the TAM model is still rare. For example (Akbar et al., 2022; Putri et al., 2021) discuss the inhibiting factors for adopting information systems in MSMEs. Research (Budiman et al., 2020) also examines the use of the TAM model to measure the success of the implementation of information system applications has also been conducted (Davis, 1989).

RESEARCH METHOD

This research was conducted at UMKM in Sleman. The operational definition of the Technology Acceptance Model Research Variable consists of the intention to Use (Y) variable. The indicators used to measure this variable include frequency of use, desire to use, and application usage plan. The dimensions of this variable include the intensity of use, trust in the application, perception of benefits obtained, and social influence from the surrounding environment—furthermore, the Accepted Usefulness variable (X1). Next, the Acceptable Ease of Use variable (X2). And the Acceptable Privacy and Security Variable (X3). Moreover, there is the Actual Use (Z) variable.

Population and Sample

Population refers to the entire collection of individuals, objects, or events that are the subject of a study or research (Saptutyningsih & Setyaningrum, 2019). The population in this study is the total number of Mobile Phone users related to MSMEs in Sleman, which is 37,500 people.A sample is a subset or part of a population selected for analysis in a study (Fischler, 2019). Samples are chosen to represent the characteristics or properties of the population as a whole (Abulela & Harwell, 2020). So, the sample size in this study is 250 UMKM actors in Sleman who use Mobile phones. The determination of this sample uses convenience sampling. Convenience sampling often helps overcome many limitations associated with research. Firmansyah, D. (2022). Convenience sampling was conducted to collect data using a questionnaire via Google Forms and was allocated to 250 business actors who actively use mobile phone applications every month to help them.

Types and Techniques of Data Collection

This study uses a quantitative approach, a research method that prioritizes collecting and analyzing numerical and statistical data to explain phenomena or answer research questions (Fischler, 2019). According to the classification, this type of research is included in the category of associative research (Ngulube et al., 2022). Associative research aims to identify the relationship or relationship between two or more variables (Oshagbemi, 2017). In the context of this study, the main objective is to determine the relationship between the Attitude variable (X) and the Intention to Use variable (Y) (Sugiyono, 2019). By using quantitative methods and statistical analysis, this study aims to evaluate and measure how strong the relationship is between respondents' attitudes and intentions to use a particular product, service, or technology(Ngulube et al., 2022)

RESULTS AND DISCUSSIONS

This study used simple random sampling as a sampling technique. Simple random sampling is one of the methods used to select samples from a population randomly and relatively (Ngulube et al.,

2022). The selection process is carried out without considering the characteristics of individuals in the population. The number of respondents studied is 250 respondents. The results distribution questionnaire can seen in Table 1.

Table 1. Distribution Questionnaire

Information	Amount	%
Distribution of Questionnaires	250	100
Distribution of incomplete questionnaires	(0)	0%
Distribution of questionnaires that are suitable for processing	250	100%

Source: processed data, 2024

Respondent Characteristics Based on Gender

The results of the analysis of respondent characteristics based on gender can be seen in Table 2.

Table 2 Types of Sex

Category	Description	n	%
Gender	Man	76	30.4%
	Woman	174	69.6%
Amount		250	100

Source: processed data, 2024

The results of the analysis of the gender of respondents consist of 2 gender characteristics, namely male and female. Based on Table 4.2, it can be concluded that the majority of respondents are female, with a total of 174 (69.6%) respondents, while the rest are male, with a total of 76 (30.4%) respondents.

Respondent Characteristics Based on Respondent Age

The results of the analysis of respondent characteristics based on respondent age can be seen in Table 3.

Table 3 Age Respondents

Category	Description	N	%
Respondent Age	< 20 years	23	9.2%
	20-30 years	45	18%
	31-40 years	55	22%
	41-50 years	81	32.4%
	>50 years	46	18.4%
Amount		250	100

Source: processed data, 2024

The analysis of respondent characteristics consists of 5 characteristics of respondent age, namely <20 years, 20-30 years, 31-40 years, 41-50 years and above 50 years. Based on table 3, it can be concluded that the majority of respondents are respondents aged 41-50 years with a total of 81 respondents (32.4%), respondents aged 31-40 years with a total of 55 respondents (22%), respondents aged> 50 years with a total of 46 respondents (18.4%), respondents aged 20-30 years with a total of 45 respondents (18%), while the remaining 23 (9.2%) respondents are respondents aged <20 years.

Measurement Model Testing (Outer Model)

The outer model (the outer relation or measurement model) defines How every indicator relates to a variable. It is it is latent. Test This consists of test validity And test reliability.Validity tests were conducted using convergent validity tests and discriminant validity tests. Convergent

validity is one of the topics related to construct validity. Convergent validity states that tests with the same or similar constructs should be highly correlated. Two methods are often applied to test convergent validity. The first is to correlate scores between two assessment tools or sub-domains of tools that are considered to measure the same construct. In intelligence research, two intelligence tests should share some common parts of intelligence and be at least moderately correlated. Then, moderate to high correlations indicate evidence of convergent validity. Convergent validity uses the loading factor value with a critical value of 0.5 and AVE. The instrument items are declared valid if the loading factor is> 0.5 and the AVE value is> 0.5. The results of the convergent validity test are as follows.

Table 4 Results Test Validity Convergent

	Loading Factor	AVE
X1.1 <- X1	0.807	0.786
X1.2 <- X1	0.855	
X1.3 <- X1	0.865	
X1.4 <- X1	0.877	
X2.1 <- X2	0.877	0.689
X2.2 <- X2	0.893	
X2.3 <- X2	0.855	
X2.4 <- X2	0.891	
X3.1 <- X3	0.883	0.835
X3.2 <- X3	0.904	
X3.3 <- X3	0.945	
X3.4 <- X3	0.920	
Z1.1 <- Z1	0.855	0.760
Z1.2 <- Z1	0.882	
Z1.3 <- Z1	0.879	
Z1.4 <- Z1	0.871	
Z2.1 <- Z2	0.855	0.722
Z2.2 <- Z2	0.882	
Z2.3 <- Z2	0.879	
Z2.4 <- Z2	0.871	
Y1 <- Y	0.901	0.731
Y2 <- Y	0.876	
Y3 <- Y	0.783	

Source: Processed Data, 2024

Table 4 shows that all variables have met convergent validity due to the loading factor. $\geq$ 0.5 and AVE > 0.5 (Ghozali, 2012). Thus, all indicators in the research variables can be declared valid. The following analysis will be carried out to assess the discriminant validity of this construct. The assessment will be carried out by comparing the square root value of each AVE value of one construct with another. The results in this stage indicate that the model proposed in this study can meet the required discriminant validity criteria. The AVE root of each construct is greater than the correlation between constructs (Fornel & Larcker, 1981). Based on Table 4, the AVE root value is greater than the correlation between constructs, so it can be concluded that it has met the discriminant validity criteria.

Table 5 Results Correlation Between Variables Latent

	Y	Z1	Z2	X1	X2	X3
Y	0.731					
Z1	0.645	0.760				
Z2	0.605	0.698	0.722			
X1	0.640	0.702	0.630	0.786		
X2	0.659	0.650	0.696	0.644	0.689	
X3	0.591	0.633	0.609	0.577	0.577	0.835

Source: Processed Data, 2024

Furthermore, the research will analyze the cross-loading value between each item; cross-loading is an alternative method in assessing discriminant validity other than the Root of Square method.

Table 6 Cross Loading

	Actual use	Attitude	Intention to use	Perceived ease of use	Perceived usefulness	Security and privacy
X1.1	0.576	0.568	0.51	0.588	0.807	0.329
X1.2	0.618	0.694	0.651	0.705	0.855	0.563
X1.3	0.641	0.683	0.609	0.72	0.865	0.454
X1.4	0.566	0.513	0.512	0.57	0.791	0.364
X2.1	0.624	0.705	0.62	0.877	0.685	0.376
X2.2	0.685	0.747	0.712	0.893	0.729	0.513
X2.3	0.663	0.714	0.646	0.885	0.701	0.513
X2.4	0.643	0.724	0.653	0.891	0.667	0.486
X3.1	0.455	0.565	0.606	0.449	0.489	0.883
X3.2	0.505	0.64	0.679	0.513	0.494	0.904
X3.3	0.506	0.651	0.683	0.504	0.496	0.945
X3.4	0.461	0.605	0.695	0.478	0.437	0.92
Y1	0.901	0.74	0.711	0.628	0.677	0.481
Y2	0.876	0.788	0.748	0.737	0.635	0.51
Y3	0.783	0.547	0.506	0.496	0.533	0.337
Z1.1	0.707	0.855	0.637	0.663	0.714	0.467
Z1.2	0.705	0.882	0.69	0.767	0.651	0.664
Z1.3	0.685	0.879	0.736	0.732	0.61	0.632
Z1.4	0.675	0.871	0.709	0.676	0.643	0.579
Z2.1	0.694	0.71	0.882	0.68	0.658	0.651
Z2.2	0.59	0.632	0.821	0.569	0.542	0.643
Z2.3	0.677	0.638	0.828	0.568	0.548	0.549
Z2.4	0.686	0.721	0.866	0.697	0.602	0.637

Source: Processed Primary Data, 2024

The requirements that must be met are that the loading value that forms the targeted latent variable must be greater than the loading value of the item to the latent variable that is not the target. The test results show that each item has the highest loading value for the targeted construct compared to its cross-construct. This shows that this instrument meets the convergent and discriminant validity criteria. Validity testing for reflective indicators uses the correlation between item and construct scores. Measurement with reflective indicators shows a change in an indicator in a construct if other indicators in the exact construct change (or are removed from the model). Reflective indicators are suitable for measuring perceptions, so this study uses them.

If the validity test of all indicators has been carried out in this study, the following analysis is the reliability test on the research model. Reliability testing is carried out in two ways: Cronbach's alpha and Composite Reliability (CR) of ten, referred to as Dillon Goldstein's. This study is confirmatory, so it is still acceptable if the composite reliability value ranges from 0.6 to 0.7 (Ghozali, 2015). Below is a table of the resulting Cronbach's alpha values. Reliability testing is carried out to determine a measuring instrument's stability level. In this study, reliability testing was carried out using the composite reliability approach using the output produced by SmartPLS.

Table 7 Composite Reliability And Correlation Between Construct

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Actual use	0.818	0.846	0.890	0.731
Attitude	0.895	0.897	0.927	0.760
Intention to use	0.871	0.875	0.912	0.722

Perceived ease of use	0.909	0.910	0.936	0.786
Perceived usefulness	0.850	0.863	0.899	0.689
Security and privacy	0.934	0.937	0.953	0.835

Source: Processed Data, 2024

Based on Table 7, Composite reliability shows a satisfactory value; namely, the value of each variable is above the minimum value of 0.7 0. This value shows that the consistency and stability of the instrument used are very high. In other words, it can be concluded that the instrument's reliability is met.

Structural Model Evaluation (Inner Model)

After the accepted model meets discriminant validity, the next step is to test the structural model (Inner Model). Assessing the inner model means seeing the relationship between variables by looking at the path parameter coefficient results and their significance level (Ghozali, 2006). Meanwhile, to find out the extent of the influence of the independent variable on the dependent variable, can be seen from the determination coefficient in Table 8

Table 8 Coefficients Determination

	R-square	R-square adjusted
Actual use	0.609	0.605
Attitude	0.760	0.753
Intention to use	0.634	0.630

Source: Processed Primary Data, 2024

The results coefficient determination (R-square) of variables used show a mark of 0.609, which means that 60.9 % can explained by the independent variable. In contrast, the rest, as big as 28.1 %, explained the other variable. The results coefficient determination (R-square) of the attitude variable shows the mark of 0.760, which means attitude 76 % can explained by an independent variable while the rest, as big as 24%, explained variable others. Results coefficient determination (R-square) of the intention to use the variable mark of 0.634, which means intention 63.4 % can be explained by independent variable while the rest as big as 36.6% explained variable other

Discussion

a. The Influence of Usability Received by MSME Actors on Attitudes in Using Mobile Phones to Support Digitalization of Photography Art Management Marketing

The results of the PLS analysis prove that there is a positive and significant influence on perceived usefulness. Perceived usefulness is a concept that refers to an individual's perception of how effective a technology or application is in improving their performance in achieving specific goals. In the context of mobile banking applications, this concept can be measured by how well the application provides the banking services customers need. Factors that influence perceived usefulness include ease of use, where the more manageable the application is to use, the more likely it is to find it helpful; service quality, where the services provided through the mobile application can influence customer perceptions of the usefulness of the application; and feature relevance, where the features provided must be by customer needs and assist them in making transactions. The influence of perceived usefulness on usage intentions is also considered, where high perceptions of application usefulness tend to increase the intention to continue using the application because they believe that using the application will increase efficiency and effectiveness in making transactions in the future. Therefore, understanding the concept of perceived usefulness and the factors that influence it has important implications for increasing application acceptance and use.

b. The Influence of Convenience Received by MSME Actors on Attitudes in Using Mobile Phones to Support Digitalization of Photography Arts Management Marketing

The PLS analysis results prove a positive and significant influence between perceived ease of use and attitudes towards using the system. Mobile phones support the digitalization of photography and art management marketing. The influence of ease of use on the intention to use is critical in influencing the adoption and use of the application. The application's ease of use, such as an intuitive interface and features that suit their needs, greatly influence their perception of the application. In addition, guaranteed security and privacy, responsive customer support, and effective promotion and education about the benefits also play an essential role in shaping the intention to continue using the application. These factors must be considered holistically in their efforts to increase adoption and strengthen their position in the digital MSME industry. Paying attention to these aspects can improve user experience, build trust, and expand the reach of services.

c. The Influence of Security and Privacy Received by MSMEs on Attitudes in Using Mobile Phones to Support Digitalization of Photography Art Management Marketing

The results of the PLS analysis prove that there is a positive and significant influence between security and privacy received on attitudes toward using mobile phones to support the digitalization of photography art management marketing. Security and privacy are two main aspects that influence intention. Implementing security measures such as two-factor authentication, strong data encryption, and protection against cyber attacks will increase trust in the application. In addition, privacy is also an essential factor that influences intention. They want to ensure their data is not misused or shared without permission. Therefore, they must ensure compliance with applicable data protection regulations and provide transparency regarding the use and processing of their data. Prioritizing security and privacy and increasing understanding can strengthen trust and encourage them to continue using it as the leading choice in digital services.

d. The Influence of Attitude on Intention to Use with Actual Use in Mobile Phones to Support Digitalization of Photography Art Management Marketing

The PLS analysis results prove a positive and significant influence between attitudes towards the intention to use mobile phones to support the digitalization of photography art management marketing. The influence of usability, convenience, security, and privacy received by customers on the intention to use and actual use are critical factors in understanding the adoption and utilization of this digital banking application. High application usability, which offers valuable features and meets needs, tends to increase the intention to use it. Ease of use also plays a vital role because the easier it is to interact with the application, the more likely they are to actively adopt and use the Mobile phone. On the other hand, security and privacy are crucial aspects that affect the level of trust in the application. Guarantees of data security and privacy of personal information will strengthen the intention to use the application and affect actual use.

e. The Influence of Intention to Use on Actual Use in Using Mobile Phones to Support Digitalization of BSI Mobile Photography Arts Management Marketing

The results of the PLS analysis prove that there is a positive and significant influence between the intention to use and actual use. The influence of intention to use on actual use shows the dynamics between initial desire and action taken. Although the intention to use this application may be high, actual use can be influenced by various factors, both internal and external. Internal factors, such as the availability of resources and technological skills, can limit a person's ability to

use the application consistently. At the same time, external factors, such as the influence of the social environment and support from others, also play a role in influencing actual use.

CONCLUSION

The results of the PLS analysis prove that there is a positive and significant influence between the convenience received by UMKM actors and the attitude of using a mobile phone as one of the means of digitalizing the management of UMKM photography art.The results of the PLS analysis prove that there is a positive and significant influence between the security and privacy received by UMKM actors on the attitude toward using a mobile phone as one of the means of digitalizing the management of UMKM photography art. The results of the PLS analysis prove that there is a positive and significant influence between attitudes on intentions and a positive and significant influence between intentions in using a mobile phone as one of the means of digitalizing the management of UMKM photography art. And, for UMKM in Sleman itself, it can have implications for improving the performance of mobile phones to meet perceptions and obtain additional benefits in the form of an increased desire to use mobile phones.

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