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THE INFLUENCE OF DIGITAL MARKETING LITERACY ON DIGITAL MARKETING ADOPTION OF PANGKALPINANG MSME ACTORS

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Abstract. This research uses a survey method that will explain a trend, attitude, or opinion of the population that will be described quantitatively and test the relationship of several variables. Seeing the phenomenon related to digitalization faced by MSME, this study aims to measure the level of digital marketing literacy of MSME towards digital marketing adoption through perceived benefits, perceived ease of use, and intention to use digital marketing. The target population of this research is MSME in Pangkalpinang City who have participated in digital marketing training. This study will use path analysis to test the hypothesis and determine the amount of influence of the independent variable on the dependent variable. The results show that overall digital marketing literacy does not have a significant influence on digital marketing adoption through perceived benefits, ease of use and intention to use digital marketing.

Keywords: digital literacy, digital marketing, MSME's

I. INTRODUCTION

In the current digital era, consumer behavior is described through a saying, "if a company is not found on Google, it means that the company is not considered to exist" Utilizing a digital platform to market a brand is very important for business actors, especially MSME actors. However, according to Gilmore (2007), it seems that there are still many MSME players who do not utilize the existing potential of digital technology or digital media (Taiminen & Karjaluoto, 2015). MSMEs are productive businesses operated individually or in the form of business entities that aim to develop certain businesses to accelerate economic recovery and support priority programs and develop in various sectors. Small businesses focus on increasing community empowerment efforts (Wijoyo et al., 2020).

Micro, Small and Medium Enterprises (MSMEs) play an important role in the economic development of a country and are considered to support the country's economy, especially in developing countries such as Indonesia. The impact of the Covid-19 pandemic is not only felt in the development of the digital economy in Indonesia, but is reflected in the use of digital platforms in daily activities in society. In the current era of the digital revolution, MSME players are required to adopt digital starting from transaction systems, marketing, and other systems in order to continue to survive and compete. (Wijoyo et al., 2020).

The results of the We Are Social Indonesia survey in 2024 show that Indonesians search for brands and business products, 36.2% through advertisements on social media and 34.7% based on comments on media platforms. The survey results illustrate that social media platforms play an important role in business activities. Seeing changes in the behavior of Indonesian people as consumers who rely heavily on digital platforms in searching for a product can be an encouragement and motivation for business actors, especially MSME players, to be able to adopt digital technology in their business activities.

Rogers (1983) defines adoption as a person's decision to implement an innovation (Abbas & Mehmood, 2021). In the context of this research, MSME players hold important decisions in adopting digital marketing. Research by Karabulut (2020) and Maduku (2016) says that businesses without adopting digital technology appropriately cannot achieve competitiveness and profitability. (Smith, 2021). Indonesian MSME players still experience barriers related to digital adoption, caused by the lack of uneven digital infrastructure, lack of digital skills and knowledge among Indonesian MSME players. (Mawarsari, 2023).

The results of a survey conducted by BPS in 2023 showed that as many as 78.12% of business actors have not done eCommerce because they feel comfortable selling offline, then 29.94% stated that they were not interested in selling online and 27.83% of business actors still have limited knowledge and skills related to digital marketing. (Kusumatrisna et al., 2023). Business processes that follow technological developments require digital skills or digital literacy related to knowledge of how to access, search, and critically analyze information. (Firmansyah et al., 2022).

Problems related to the adoption of digital marketing are obstacles faced by MSME players in Pangkalpinang city based on the research results (Ningsih et al., 2024) that the use of digital marketing platforms has not had a significant impact on profits or sales turnover, which is due to the fact that there are still MSME players in Pangkalpinang City who do not

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understand and are not actively using digital platforms such as social media, websites and advertising. The research results are also supported by the findings (Nurwasya et al., 2022) that Pangkalpinang City MSME players still face problems in marketing using digital technology. In addition, the results of the Bangka Belitung Islands digital literacy index are still relatively low, which is in 32nd place with a score of 3.57. (Pramana, 2023).

Seeing the phenomenon of digitalization faced by MSME players, especially in Pangkalpinang City, in this study researchers will examine the effect of the level of digital marketing literacy on digital marketing adoption. This research uses the technology acceptance model (TAM) developed by Davis in 1986. The technology acceptance model (TAM) initially focused on the perceived benefits and ease of use of a technology as the main determining factor in adopting digital technology. (Davis & Granić, 2024). In the development of TAM, Davis together with Bagozzi, and Warshaw found that perceived benefits and ease of use have a direct effect on behavioral intention, which is defined as a measure of the level of willingness of a person to take certain actions (Chuttur, 2009). Based on the background description above, the purpose of this study is to explain the effect of digital marketing literacy on digital marketing adoption through perceived benefits, perceived ease of use and intention to use digital marketing as a mediator.

II. RESEARCH METHOD

Model The technology acceptance model (TAM) used in this study is a model that has been modified from the original model by Davis with Bagozzi and Warshaw which shows that there is a direct effect of perceived benefits and perceived ease of use on intention to use. In addition, there are additional changes, namely the existence of external variables that are predicted to affect a person's belief in a system. (Chuttur, 2009). In the context of this research, digital marketing literacy as an external variable is predicted to influence the beliefs of MSME actors towards digital marketing adoption. Below is a picture of the model used in this study which is a modified model Davis dan Venkatesh (1996) (Chuttur, 2009).

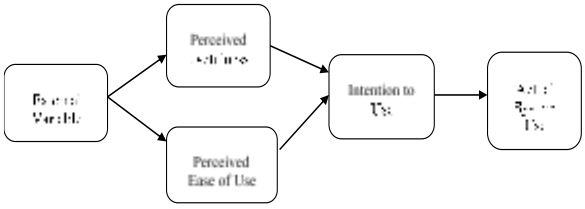

Figure 1.1 Final Version of TAM (Venkatesh & Davis, 1996)
Source: (Chuttur, 2009)

Digital literacy is the awareness, attitudes, and skills of individuals in utilizing digital technology carefully to access information easily and efficiently in various forms in the digital world. (Nikou et al., 2022). Digital marketing is a marketing activity that involves the use of electronic devices or the internet. Digital marketing is also considered the use of various digital methods and platforms to reach consumers. (Moorthy & Sahid, 2022). Zenebe (2017) stated that businesses need to continue to learn and understand the knowledge of digital technology to improve their business activities. (Moorthy & Sahid, 2022). So it can be interpreted that digital marketing literacy is the ability to understand, use, and access digital platforms that aim to market business products effectively.

Research results (Elhajjar & Ouaida, 2020) found that digital literacy has a positive relationship with perceived benefits, perceived ease of use and intention to use. In the context of his research (Elhajjar & Ouaida, 2020) i.e. people who can use financial information via mobile devices can use cell phones and follow all procedures involved in mobile banking without difficulty. Based on this explanation, it produces the following hypotheses, H1: There is a significant effect of digital marketing literacy on perceived benefits, H2: There is a significant effect of digital marketing literacy on perceived ease of use, and H3: There is a significant influence of digital marketing literacy on the intention to use digital marketing.

Perceived usefulness is defined as the level of confidence someone believes that using a particular system will improve their job performance. Davis explained that this comes from the meaning of the word useful, which can be used profitably. Perceived ease of use is defined as the level of confidence a person feels believing that using a certain system will be free from effort, which is based on the meaning of ease, free from difficulty or great effort (Davis & Granić, 2024). Intention to use is defined as a measure of where a person's level of willingness to take certain actions. refers to Ducey's research (2013) that intention to use is positively influenced by perceived benefits and perceived ease of use. (Setiawan & Sulistiowati, 2017). Based on TAM thinking that external variables are mediated by user beliefs and attitudes towards technology acceptance (Erasmus et al., 2015). Based on this explanation, the following hypothesis is obtained, H4: There is a significant effect of perceived benefits on the intention to use digital marketing and H5: There is a significant effect of perceived ease of use on the intention to use digital marketing.

Actual system use is an individual's direct use of the system provided in the context of his work. Use in this case is a repetitive behavior, several actions, and specific criteria related to the target. (Davis & Granić, 2024). In the context of this research, the actual use of the system is that MSME players adopt digital marketing. Research (Erasmus et al., 2015) dan(Mahendra, 2016) proves the actual use of the system has a positive relationship with the intention to use. Then, the results of the study (Burton-Jones & Hubona, 2006) shows that external variables can have a direct influence on usage. So that the following hypotheses are obtained, H6: There is a significant effect of intention to use on the adoption of digital marketing, H7: There is a significant effect of digital marketing literacy on digital marketing adoption, H8: There is a significant effect of digital marketing literacy on digital marketing adoption through perceived benefits, H9: there is a significant effect of digital marketing literacy on digital

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marketing adoption through perceived ease of use, H10: There is a significant effect of digital marketing literacy on digital marketing adoption through intention to use digital marketing, H11: There is a significant influence of digital marketing literacy on the adoption of digital marketing through perceived benefits and intention to use digital marketing, H12: There is a significant influence of digital marketing literacy on digital marketing adoption through perceived ease of use and intention to use digital marketing. Below is a picture of the research hypothesis structure.

This research uses an explanatory survey method. The target population of this research is MSME players in Pangkalpinang City who have participated in formal digital marketing training. Then in determining the sample size of this study, researchers used the Slovin formula due to the known population of 275 MSME players in Pangkalpinang City who had attended digital marketing training. From the sample calculation using the Slovin formula, a sample size of 163 MSME actors was obtained as respondents in this study. Researchers used a simple random sample technique in drawing samples so that each elementary of the population had the same opportunity to be selected as a sample. (Mantra & Kasto, 2020).

This research is included in quantitative research so that data collection uses questionnaires both online and offline. For respondents who filled out the questionnaire offline, the researcher visited the respondent so that the respondent could ask directly when there were terms or statements that were not understood. However, due to obstacles in the field when distributing questionnaires, respondents who stated that they were willing to participate from a sample size of 163 to 114 respondents. For respondents who were not willing due to the following reasons, they were no longer MSME actors, had moved domicile, were busy and did not provide a response. The questionnaire in this study was measured using a Likert scale with a score level of 5 with scale 1 indicating strongly disagree to scale 5 indicating strongly agree. Measurement using a Likert scale aims to measure individual attitudes regarding an attitude object, where the attitude object is a reference in making statements that will be filled in by respondents. (Kriyantono, 2020). In the context of this study, researchers measured the level of digital marketing literacy of MSME players, the perceived benefits, the ease of using digital marketing, the intention of MSME players to use, and the actual use of the system. The research data analysis uses smartPLS and uses path analysis to test the hypothesis and determine the amount of influence of digital marketing literacy through perceived benefits, perceived ease of use, and intention to use digital marketing on digital marketing adoption.

III. RESULT AND DISCUSSION

Outer Model Evaluation

Validity testing using SmartPLS is an outer model evaluation stage which consists of convergent validity testing and discriminant validity testing. Convergent validity test is seen based on the loading factor value which aims to show the magnitude of the correlation between measurement items and their constructs. The loading factor assessment criteria must have a value greater than 0.70. Then the second convergent validity test is seen based on the AVE (Average Variance Inflation Factor) value with a value greater than 0.50, which indicates that the construct can explain 50% of the variance of its items. (Garson, 2016; Hair et al., 2019). The following are the results of the convergent validity test and discriminant validity test.

Table 1 Convergent Validity Test Results

Variables	Dimensions	Item	Loading Factor Value	Value AVE	Decision
X Digital Marketing Literacy	1. Digital marketing literacy knowledge	LDM1	0,707	0,637	Valid
		LDM2	0.781		Valid
	2. Digital skills	LDM3	0.801		Valid
		LDM4	0,836		Valid
		LDM5	0,786		Valid
		LDM7	0,791		Valid
		LDM8	0,849		Valid
		LDM9	0,825		Valid
		LDM10	0,707		Valid
		TK3	0,897		Valid
Z1 Perceived Benefits	1. Benefits 2. Effective	PU1	0,792	0,747	Valid
		PU2	0,859		Valid
		PU3	0,907		Valid
		PU4	0,895		Valid
		PU5	0,856		Valid
		PU6	0,871		Valid
Z2 Perceived Ease of Use	1. Clarity 2. Ease	PEOU1	0,804	0,738	Valid
		PEOU2	0,857		Valid
		PEOU3	0,900		Valid
		PEOU4	0,879		Valid
		PEOU5	0,860		Valid
		PEOU6	0,852		Valid
Z3 Intention to use digital marketing	1. Willpower 2. Desire	INT1	0,862	0,750	Valid
		INT2	0,907		Valid
		INT3	0,812		Valid
		INT4	0,874		Valid
		INT5	0,872		Valid
Y Actual Use (Digital Marketing Adoption)	1. Relative Advantage 2. Complexity3. Ability observed 4. Attitude	ACT1	0,900	0,798	Valid
		ACT2	0,873		Valid
		ACT5	0,904		Valid
		ACT6	0,897		Valid

Source: Researcher's Process (2025)

This study consists of 5 latent variables with 40 items. The initial loading factor value from the Algorithm results found that there were several items that had a value smaller than 0.70, so items below the value of 0.70 had to be removed from the model. Table 1.1 is the result of recalculation in Algorithm and it can be seen that the loading factor value for each item is greater than the value of 0.70 so it can be concluded that the items or indicators in the research model are declared valid. Furthermore, the convergent validity test using the AVE value in this research model is declared valid, because the value of each variable is greater than 0.50. The next stage is testing discriminant validity based on the cross loading value with the assessment must have a value higher than 0.70 compared to the cross loading value on other variables. Table 1.2 below shows that for the numbers printed in bold black, each item has a cross loading value higher than 0.70 compared to other constructs, so it is concluded that each item in the research model has good discriminant validity.

Table 2. Discriminant Validity Test Results

Item	Digital Marketing Literacy	Perceived Benefits	Perceived Ease of Use	Intention to Use Digital Marketing	Actual Usage
LDM1	**0,707**	0,460	0,591	0,486	0,452
LDM2	**0,781**	0,529	0,609	0,584	0,487
LDM3	**0,801**	0,474	0,585	0,546	0,467
LDM4	**0,836**	0,523	0,676	0,540	0,457
LDM5	**0,786**	0,533	0,682	0,540	0,398
LDM7	**0,791**	0,508	0,605	0,587	0,538
LDM8	**0,849**	0,575	0,654	0,600	0,570
LDM9	**0,825**	0,502	0,629	0,479	0,440
LDM10	**0,799**	0,458	0,617	0,491	0,379
PU1	0,489	**0,792**	0,685	0,665	0,642
PU2	0,561	**0,859**	0,732	0,694	0,550
PU3	0,604	**0,907**	0,790	0,716	0,669
PU4	0,541	**0,895**	0,762	0,739	0,698
PU5	0,577	**0,856**	0,746	0,701	0,672
PU6	0,523	**0,871**	0,723	0,767	0,743
PEOU1	0,602	0,793	**0,804**	0,752	0,580
PEOU2	0,661	0752	**0,857**	0,737	0,566
PEOU3	0,733	0,756	**0,900**	0,729	0,607
PEOU4	0,719	0,761	**0,879**	0,747	0,576
PEOU5	0,704	0,719	**0,860**	0,720	0,613
PEOU6	0,655	0,766	**0,852**	0,733	0,658
INT1	0,532	0,718	0,711	**0,862**	0,782
INT2	0,638	0,773	0,751	**0,907**	0,720
INT3	0,596	0,682	0,714	**0,812**	0,669
INT4	0,671	0,727	0,753	**0,874**	0,671
INT5	0,496	0,674	0,658	**0,872**	0,709
ACT1	0,489	0,682	0,659	0,790	**0,901**
ACT2	0,539	0,672	0,646	0,707	**0,874**
ACT5	0,565	0,719	0,628	0,745	**0,903**
ACT6	0,501	0,673	0,562	0,689	**0,896**

Source: Researcher's Process (2025)

Next is the reliability test which is seen based on the Cronbach alpha and composite reliability values. Table 1.3 below shows that both the calculated Cronbach alpha value and composite reliability obtained a value greater than 0.60 so that all of the research variables are declared reliable

Table 3 Reliability Test Results

Variables	*Cronbach Alpha Count*	*Composite Reliability*	Description
X Digital Marketing Literacy	0,928	0,940	Reliable
Z1 Perceived Benefits	0,932	0,946	Reliable
Z2 Perceived Ease of Use	0,929	0,944	Reliable
Z3 Intention to use digital marketing	0,916	0,937	Reliable
Y Actual system usage (digital marketing adoption)	0,916	0,941	Reliable

Source: Researcher's Process (2025)

Inner Model Evaluation

The inner model evaluation stage in smartPLS is evaluated using R Square to measure how much variability in the dependent variable can be explained by the independent variable with criteria values of 0.75, 0.50 and 0.25, which are classified as strong, medium and weak models.

Table 4 R Square Test Results

Variables	R-Square Value
Perceived Benefits (Z1)	0,604
Perceived Ease of Use (Z2)	0,730
Intention to Use Digital Marketing(Z3)	0,750
Actual System Usage (Y)	0,708

Source: Researcher's Process (2025)

Based on table 1.4, the R-Square test results show that the perceived usefulness variable (Z1) obtained a value of 0.604, which means that 60.4% of the perceived usefulness variable (Z1) can be explained by the independent variable, namely digital marketing literacy (X), which is included in the moderate category. The perceived ease of use variable (Z2) obtained a value of 0.730 or 73% was able to be explained by the digital marketing literacy variable (X) which was included in the moderate category. Furthermore, the intention to use variable (Z3) obtained a value of 0.750 or 75% was able to explain the digital marketing literacy variable (X), including in the strong category. For the actual use variable (Y), the value is 0.708 or 70.8% can be explained by the digital marketing literacy variable (X) and is included in the moderate category. Next, Fit Model testing is carried out to validate the overall structural model as measured by looking at the SRMR (The Standardized Root Mean Square Residual) value on the fit model. The results of the fit model test in this study obtained a value of 0.082 less than 0.10 and it can be concluded that the model in this study has a good structural model. The following is a table of model fit test results.

Table 5 Model Fit Test Results

	Saturated Model	Estimation Model
SRMR	0,066	0,082

Source: Researcher's Process (2025)

Path Analysis Results

This study uses path analysis, then to see the amount of direct and indirect influence between independent variables to the dependent variable through the mediator variable seen through the path coefficient value from the bootstrapping process results on smartPLS. Path analysis in the study to determine the amount of influence of digital marketing literacy (X) on digital marketing adoption (Y) through perceived benefits (Z1), perceived ease of use (Z2) and intention to use (Z3). The results of path analysis showing direct and indirect effects are summarized in the following table:

Table 6 Effect Analysis Results

Variables	*Original Sample (O)*	*Mean* (M)	Standard Deviation (STDEV)	T Statistic	*P Value*	Description
X → Z1	0,307	0,308	0,094	3,278	0,001***	H1 accepted
X → Z2	0,554	0,555	0,074	7,505	0,000***	H2 accepted
X → Z3	0,098	0,098	0,084	1,164	0,244	H3 rejected
Z1 → Z3	0,399	0,410	0,130	3,066	0,002***	H4 accepted
Z2 → Z3	0,320	0,304	0,155	2,062	0,039***	H5 accepted
Z3 → Y	0,633	0,632	0,136	4,640	0,000***	H6 accepted
X → Y	0,098	0,091	0,084	1,164	0,245	H7 rejected
X → Z1 → Y	0,121	0,122	0,057	2,113	0,035***	H8 accepted
X → Z2 → Y	-0,119	-0,113	0,084	1,410	0,158	H9 rejected
X → Z3 → Y	0,062	0,061	0,055	1,131	0,258	H10 rejected
X1→Z1→Z3→ Y	0,078	0,082	0,045	1,732	0,083	H11 rejected
X1→Z2→Z3→ Y	0,112	0,108	0,066	1,695	0,090	H12 rejected

Source: Researcher's Process (2025)

Based on table 1.6 above, a path diagram will be made based on the path coefficient value seen from the original sample (O) value as follows.

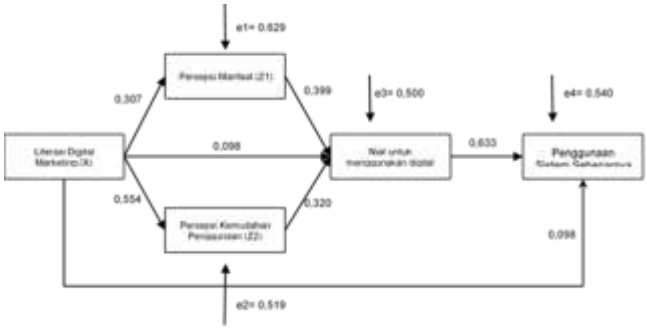

Figure 1.2 Path Diagram
Source: Processed by Researchers (2025)

Hypothesis Test Results

Testing the hypothesis of this study can be seen based on the statistical t value and p value based on table 1.6 with the provisions that the research hypothesis is accepted if the statistical t value> 1.65 and P value <0.05 and is rejected if the statistical t value <1.65 and P value> 0.05. Based on table 1.6, it shows that digital marketing literacy and perceived benefits have a significant direct effect because they get a statistical t value = 3.278 greater than 1.65 with a significance = 0.001 smaller than 0.05. The relationship between digital marketing literacy and perceived ease of use shows a significant direct effect with a statistical t value = 7.505 greater than 1.65 with a significance of 0.000 less than 0.05. Thus, H1 and H2 in this study are accepted. However, digital marketing literacy and intention to use digital marketing do not show a significant direct effect with the acquisition of t statistics = 1.164 smaller than 1.65 with a significance of 0.244 greater than 0.05 so that H3 is rejected.

Then for the relationship of direct influence of perceived benefits and ease of use on the intention to use digital marketing shows a significant positive influence with each t statistical value Z1 = 3.066 and t statistic Z2 = 2.062 greater than 1.65 with both variables obtaining a significance value smaller than 0.05 so that H4 and H5 are accepted. The effect of intention to use digital marketing on digital marketing adoption also shows a positive and significant direct effect with t statistic = 4.640 greater than 0.05 and a significance of 0.000, so H6 is accepted. While the relationship between digital marketing literacy and digital marketing adoption does not show a significant direct effect, with the acquisition of t statistics = 1.164 smaller than 1.65 and a significance of 0.245 more than 0.05, then H7 is rejected.

Hypothesis testing for indirect effects or mediation tests also seen based on table 1.6 above shows that the effect of digital marketing literacy on digital marketing adoption is successfully mediated by perceived benefits with a statistical t value = 2.417 greater than 1.65 and a significance of 0.016 smaller than 0.05 so that H8 is accepted. For H9 and H10, the effect of digital marketing literacy on digital marketing adoption is not successfully mediated through perceived ease of use and intention to use digital marketing. The full mediation test of digital marketing literacy on digital marketing adoption is not successfully mediated either through perceived benefits, perceived ease of use and intention to use digital marketing, which indicates that H11 and H12 are rejected in this study.

The results of the research analysis found that digital marketing literacy has a direct and significant effect on perceived benefits and perceived ease of use. These results are supported by previous research (Elhajjar & Ouaida, 2020), (Feriady et al., 2020), (Nazzal et al., 2021) who found that digital literacy significantly affects perceived benefits and perceived ease of use. Nazzal et al. (2021) In the context of this study, it shows that MSME players in Pangkalpinang City have digital marketing literacy so that they can improve their perceptions of the benefits of digital marketing, and find it easy to learn or understand the features on digital platforms to conduct marketing. In the context of this research, it shows that Pangkalpinang City MSME players already have digital marketing literacy so that they can improve their perceptions of the benefits of digital marketing, and find it easy to learn or understand the features of digital platforms for marketing.

However, in the research analysis, there is no direct positive relationship between digital marketing literacy and intention to use digital marketing and digital marketing adoption, which is supported by previous research (Kabakus et al., 2023) that the lack of significant influence between digital literacy and behavioral intentions can be explained based on the context of the research. As for the finding of no direct effect on the adoption of digital marketing, it is different from research (Burton-Jones & Hubona, 2006) which shows that external variables can have a direct effect on actual use.

The findings of this study prove that perceived benefits and ease of use show a direct relationship to the intention to use digital marketing and the effect of intention to use on digital marketing adoption also shows a direct positive relationship. The findings are supported by the TAM conceptual developed by Davis that the intention to use is directly influenced by two individual beliefs and the intention influences the individual to adopt technology. (Chuttur, 2009; Davis & Granić, 2024).

Then for the perceived ease of use and intention to use digital marketing in this study did not succeed in mediating either partially or fully the relationship between digital marketing literacy and digital marketing adoption, which is in line with the idea of digital marketing. (Davis & Granić, 2024) b That as one's experience in using technology increases, the intention to use will decrease and have an impact on one's decision to use technology fully. However, the influence on perceived benefits will be stronger, which is in line with the findings of this study that digital marketing literacy is successfully mediated through perceived benefits to digital marketing adoption. Meanwhile, it did not succeed by passing through perceived benefits and intention to use digital marketing. In the context of the study, MSME actors who have a good level of digital marketing literacy and feel the benefits of digital marketing, when they do not have a strong desire and determination, will not make business actors to accept or adopt digital marketing.

IV. CONCLUSIONS

The overall research results in this study were able to reveal a complex relationship between external variables and internal TAM factors. Digital marketing literacy is proven to directly influence the belief of Pangkalpinang City MSME players that digital marketing has benefits and is easy to use. However, it is not proven to be the main determining factor directly in encouraging the intention to use and adopt digital marketing in Pangkalpinang City MSME players. Based on the overall mediation results, it shows that digital marketing literacy is not a determining factor for Pangkalpinang City MSME players in adopting digital marketing either through perceived benefits, ease of use and intention to use digital marketing.

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