

From Platform Adoption to Business Performance: Purchase Intention as a Mediating Mechanism among Mbizmarket-Based MSMEs

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Received: 27/06/2026 | Revised: 05/07/2026 | Accepted: 20/08/2026 | Published: 22/08/2026

Abstract : This study examines the effect of Mbizmarket use on MSME business performance in Gorontalo Province, with purchase intention as a mediating variable. The topic is important because MSMEs remain a major pillar of regional economic development, yet their participation in digital procurement platforms remains limited. Although Gorontalo has more than 105,000 MSMEs, only 575 business actors were registered as Mbizmarket providers, indicating a low adoption rate. This condition highlights the need to understand whether B2B/B2G e-procurement platforms can improve MSME performance through MSME users' intention to conduct business-related purchases. This study used a quantitative explanatory design and surveyed 85 MSME actors who had used Mbizmarket. Data were collected through a structured questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Mbizmarket use positively affects business performance ($\beta = 0.330$, $p < 0.001$) and purchase intention ($\beta = 0.526$, $p < 0.001$). Purchase intention also positively affects business performance ($\beta = 0.499$, $p < 0.001$) and significantly mediates the relationship between Mbizmarket use and MSME performance ($\beta = 0.262$, $p < 0.001$). These findings indicate that digital platform use contributes to MSME performance not only through operational benefits but also through transaction intention. The study applies a TAM-informed perspective to digital platform use in a B2B/B2G e-procurement context. It offers practical implications for MSMEs, local governments, and platform managers to strengthen digital procurement participation and regional MSME competitiveness.

Keywords : *Mbizmarket, MSME Business Performance, Purchase Intention, E-Procurement, B2B/B2G Platform*

How to Cite: Isa, R. A., Reztrianti, D., Utami, A. R., & Juanna, A. (2026). From Platform Adoption to Business Performance: Purchase Intention as a Mediating Mechanism among Mbizmarket-Based MSMEs. *Journal of Economics and Management*, 4(3), 883–898. <https://doi.org/10.70716/ecoma.v4i3.699>

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) remain a central pillar of Indonesia's economic structure because they dominate the number of business units, absorb labor, and contribute substantially to national income. However, their strategic role is still constrained by persistent managerial and market-access limitations, particularly in product promotion, transaction efficiency, market expansion, and competitiveness. In many regional economies, MSMEs still depend on conventional selling mechanisms and local market networks, which limit their ability to reach institutional buyers and broader business ecosystems. Digital transformation has therefore become not only a technological option but also a strategic necessity for strengthening MSME



performance in an increasingly competitive economy (Asadi & Sularsih, 2022; Putra et al., 2023). Recent studies confirm that SME e-commerce adoption is shaped by technological readiness, perceived usefulness, security, and organizational capability (Giang et al., 2025). More broadly, digital technology adoption among SMEs is also influenced by organizational resources, managerial support, digital culture, and external business pressures (Faiz et al., 2024).

E-commerce adoption offers MSMEs a practical mechanism to overcome several structural barriers in business development. Through digital platforms, MSMEs can display products, conduct transactions, reduce operational costs, improve service speed, and expand their market beyond geographical boundaries (Huda & Wijaya, 2024). This is particularly relevant for MSMEs in regions where infrastructure, business networks, and administrative capability still limit market access. E-commerce allows MSMEs to shift from informal, localized transactions to more traceable, efficient, and scalable commercial processes. Consequently, e-commerce is increasingly viewed as a driver of business performance because it can improve sales growth, customer reach, operational efficiency, and business sustainability (Ballerini et al., 2023; Fonseka et al., 2022; Martini et al., 2023). In Indonesia, e-commerce and e-payment services have also been shown to improve MSME supply chain performance (Kilay et al., 2022).

Beyond efficiency and market expansion, adopting digital platforms also requires user readiness, transaction security, and stronger digital communication capabilities. In digital commerce ecosystems, MSMEs are expected not only to use online platforms but also to understand transaction risks, data protection, and the credibility requirements of digital business interactions. Cybersecurity awareness is therefore important because secure and reliable transactions can strengthen user trust and support more active MSME participation in digital markets (Isa et al., 2025). At the same time, digital promotion through visual and platform-based content can improve business visibility and product communication, which are essential for attracting buyer attention in digital markets (Juanna et al., 2024).

In Gorontalo Province, MSME digitalization has become an important policy and business issue. The number of MSMEs in Gorontalo reportedly increased from 82,732 to 105,509 units in 2024, reflecting the sector's growing importance in regional economic development (Ismail, 2024). However, MSME expansion does not automatically indicate successful digital transformation. Fluctuations in the number of MSMEs during 2018–2024 suggest that digital adaptation remains uneven, with some business actors benefiting from technology while others struggle to adjust to new digital systems (Solihin, 2024). This condition indicates that the main issue is not merely the availability of MSMEs, but their readiness and capability to use digital platforms as productive business instruments.

One digital platform introduced to support MSMEs in Gorontalo is Mbizmarket, which is linked to the regional online market initiative known as POTALI. Unlike general consumer-oriented e-commerce, Mbizmarket operates within business-to-business (B2B) and business-to-government (B2G) transaction models. This distinction matters because MSMEs are encouraged not only to sell to individual consumers but also to participate in institutional procurement markets involving companies and government agencies. Mbizmarket provides a digital procurement ecosystem that enables product listing, vendor selection, price comparison, transaction monitoring, and more transparent procurement processes (Ibtisamah, 2025; Mbizmarket, 2024). Therefore, the platform

has strategic potential to connect local MSMEs with more formal, structured, and higher-value markets. In B2B e-commerce, government support and organizational readiness can strengthen SME adoption and business outcomes (Ocloo et al., 2025).

Despite this potential, the utilization of Mbizmarket among MSMEs in Gorontalo remains limited. Out of approximately 105,509 MSMEs in the province, only 575 business actors were registered as Mbizmarket providers, indicating a participation rate of about 0.54%. This low adoption rate shows a clear gap between the availability of a digital procurement platform and MSMEs' actual participation in the system. For example, although Kota Gorontalo recorded the highest number of Mbizmarket providers, several other districts such as Boalemo, Pohuwato, and Gorontalo Utara still showed very low participation. This pattern implies that digital procurement adoption is uneven across regions and that institutional platform use still requires stronger literacy, trust, and business capability among MSMEs.

The transaction data also demonstrate that Mbizmarket has economic relevance but still faces consistency challenges. Total transactions through Mbizmarket increased from Rp7.87 billion in 2023 to Rp13.97 billion in 2024. The highest transaction value occurred in November 2024, reaching Rp2.05 billion, but early 2025 showed a lower transaction level in January (Perindagkop Gorontalo, 2025). This pattern indicates that Mbizmarket can generate significant business activity for MSMEs. Nevertheless, transaction continuity may depend on platform use intensity, institutional demand, seller readiness, and buyer interest. In this context, digital platform adoption should be examined not only as a technical process but also as a market-response mechanism that can influence MSME performance.

Theoretically, this study draws on the Technology Acceptance Model (TAM) as a theoretical lens for understanding digital platform use, where technology acceptance is shaped by perceived usefulness and perceived ease of use (Davis, 1989). In the context of MSMEs, business actors are more likely to adopt a digital platform when they perceive that it improves operational effectiveness, simplifies transactions, reduces effort, and contributes to business outcomes. TAM is relevant because Mbizmarket requires MSMEs to shift from conventional selling practices to digital procurement-based transactions. Recent research also shows that TAM can be combined with contextual adoption factors to explain intentions to adopt digital technology in specific business environments (Mujahed et al., 2024). When the platform is perceived as useful and easy to operate, MSMEs are more likely to use it actively, and such use can strengthen market visibility, transaction opportunities, and business performance (Davis, 1989; Nonis et al., 2024). In this study, perceived usefulness and perceived ease of use are not operationalized as separate constructs; instead, the E-commerce Use construct represents a contextual adaptation of TAM to Mbizmarket's functional and transactional characteristics. Accordingly, TAM provides the underlying theoretical logic for understanding platform use rather than being tested through its original constructs as a separate empirical model.

However, the relationship between e-commerce use and business performance may also operate through MSME users' purchase intention. In this study, purchase intention refers to respondents' own intention to purchase business inputs, products, or services through Mbizmarket. It does not represent institutional buyers' intentions or sellers' perceptions of external buyer demand. Purchase intention is therefore positioned as a mechanism through which platform use can support MSME business activities and performance (Andrina et al., 2022; Reztrianti, 2025; Suastiari & Mahyuni, 2022; Utami &

Widiati, 2026). This explains why purchase intention is positioned as a mediating mechanism between Mbizmarket use and MSME performance, as it reflects respondents' intention to evaluate and conduct business-related purchases through the platform.

Previous studies have shown that e-commerce adoption can improve business performance by increasing market reach, service efficiency, and transaction effectiveness (Ballerini et al., 2023; Fonseka et al., 2022; Martini et al., 2023). E-commerce adoption has also been associated with stronger marketing performance among SMEs, indicating that digital adoption can generate market-related outcomes beyond the technological adoption process itself (Salah & Ayyash, 2024). Other studies also indicate that purchase intention can function as a behavioral mechanism linking digital platform use to business outcomes because MSME users' transaction intention may support repeat purchases, operational continuity, and improved business performance (Reztrianti, 2025; Utami & Widiati, 2026). Nevertheless, most prior studies have examined e-commerce in general B2C contexts, while limited attention has been given to B2B and B2G procurement platforms used by MSMEs in regional economies. This creates a theoretical and empirical gap because institutional digital procurement involves different purchasing logic, decision criteria, transaction procedures, and market relationships compared with ordinary consumer e-commerce. When MSMEs act as business buyers, seller trust and flexible buyer-seller interaction may also influence their transaction intention (Wu et al., 2024).

This study addresses that gap by examining the role of purchase intention as a mediating variable in the relationship between Mbizmarket use and MSME business performance in Gorontalo Province. The study focuses on MSMEs that have used Mbizmarket, allowing analysis of the platform not as an abstract digital innovation but as an actual business tool within a regional procurement ecosystem. The novelty of this study lies in its emphasis on B2B/B2G e-procurement adoption among MSMEs, where digital platform use is expected to influence performance through the formation of purchase intention. This perspective applies the broader theoretical logic of TAM to platform use within an institutional digital market context without treating its original constructs as separate empirical variables.

Accordingly, this study aims to analyze: first, the effect of Mbizmarket use on MSME business performance; second, the effect of Mbizmarket use on purchase intention; third, the effect of purchase intention on MSME business performance; and fourth, the mediating role of purchase intention in the relationship between Mbizmarket use and business performance. The findings are expected to contribute theoretically to the literature on digital platform adoption, purchase intention, and MSME performance, particularly in the context of B2B/B2G e-procurement. Practically, this study offers implications for local governments, platform managers, and MSME actors to strengthen digital literacy, platform utilization, and institutional market access to improve regional MSME competitiveness.

RESEARCH METHODS

This study applied a quantitative explanatory research design to examine the effect of Mbizmarket use on MSME business performance through purchase intention. The explanatory design was appropriate because the study did not merely describe the level of platform utilization but tested causal relationships among latent variables. Through this design, the study evaluated whether using a digital procurement platform directly

improves business performance and whether purchase intention serves as a behavioral mechanism explaining the relationship.

Empirically, the research was conducted in Gorontalo Province, focusing on MSMEs that had used Mbizmarket in their business activities. Mbizmarket was selected because it represents a digital platform that supports business-to-business and business-to-government transactions, not only ordinary consumer-based e-commerce. This context is important because MSMEs using Mbizmarket are positioned as providers of goods and services for institutional buyers, including government agencies and business entities. Therefore, the research setting reflects a more specific digital procurement ecosystem in which platform use, transaction interest, and business performance are closely connected.

Respondents were MSME actors registered as Mbizmarket users in Gorontalo Province. The population consisted of 575 registered providers. Respondents were recruited through a non-probability criterion-based procedure involving providers who were actively using Mbizmarket and completed the questionnaire. We obtained 85 valid responses. The adequacy of the final sample for PLS-SEM was assessed retrospectively using the inverse square root method. Based on the smallest structural path coefficient in the model ($\beta = 0.330$), a 5% significance level, and 80% statistical power, the minimum required sample was 57 respondents; therefore, the final sample of 85 respondents was considered adequate (Kock & Hadaya, 2018). Because the respondents were not randomly selected, potential self-selection bias cannot be excluded, and the findings should be generalized with caution.

A structured questionnaire was used as the main research instrument. The questionnaire measured three constructs: e-commerce use, purchase intention, and MSME business performance. E-commerce use was measured through indicators related to ease of access, ease of transaction, cost efficiency, transaction security, and service speed (Wildani, 2022). Purchase intention was measured through transactional intention, referential intention, preferential intention, and exploratory intention (Rohali & Paludi, 2024). Business performance was measured through sales growth, customer growth, and profit growth (Siswanti, 2020). All items were rated on a five-point Likert scale, ranging from strongly disagree to agree strongly.

Each construct was adapted to the Mbizmarket context to ensure conceptual relevance. E-commerce use referred to the extent to which MSME actors perceived Mbizmarket as accessible, efficient, secure, and useful for supporting digital transactions. Consistent with the study's theoretical positioning, this construct represents a contextual adaptation of TAM for Mbizmarket use rather than separate empirical measures of perceived usefulness and perceived ease of use. Purchase intention referred to respondents' own intention to purchase business-related products or services through Mbizmarket. It was measured through transactional, referential, preferential, and exploratory intention, including repeat purchase intention, platform recommendation, platform preference, and product-information search.

Before the main analysis, the collected data were screened to ensure that the responses were complete and suitable for statistical testing. Descriptive analysis summarised respondent characteristics and provided an initial overview of the research data. The measurement items were then evaluated to determine whether each indicator adequately represented its latent construct. This stage was necessary because the quality of the structural model depends on the measurement model's validity and reliability.

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM was selected because the model involved latent variables, direct effects, and a mediation effect. This technique is also suitable for predictive research models and can be applied to relatively small samples when the model structure is not overly complex (Hair et al., 2021). SmartPLS version 4.1.16 was used to estimate the measurement model, structural model, and indirect effect. The measurement model was assessed using outer loading, Average Variance Extracted (AVE), discriminant validity, Cronbach's alpha, and composite reliability. Discriminant validity was evaluated using the Fornell-Larcker criterion and the Heterotrait-Monotrait ratio (HTMT). The square root of each construct's AVE was required to exceed its correlations with other constructs, while HTMT values below 0.90 indicated adequate discriminant validity (Hair et al., 2021). Because all constructs were collected from the same respondents through a self-administered cross-sectional questionnaire, common method bias was assessed using full-collinearity VIF. Values below 3.30 indicate that common method variance is unlikely to affect the model estimates (Kock, 2015) substantially. The structural model was then evaluated using path coefficients, t-statistics, p-values, R-square, Q-square, and f-square. The f^2 values of 0.02, 0.15, and 0.35 indicate small, medium, and large effect sizes, respectively (Hair et al., 2021). Path coefficients were used to identify the direction and strength of the relationships among variables. A nonparametric bootstrapping procedure was applied to assess the statistical significance of the direct and indirect effects. This procedure was appropriate because significance testing in PLS-SEM does not require normally distributed parameter estimates and can be based on empirical resampling. The resulting t-statistics and p-values were used to evaluate the hypothesized relationships at the 5% significance level. The coefficient of determination assessed the model's explanatory power, while predictive relevance was evaluated to determine whether the model had sufficient predictive capability.

To test mediation, the indirect effect of e-commerce use on business performance through purchase intention was analyzed. This procedure allowed the study to determine whether purchase intention functioned as a mechanism that transmitted the effect of Mbizmarket use to MSME performance. If the indirect effect was significant, it indicated that platform use improved business performance not only through direct operational benefits but also by strengthening respondents' intention to conduct business-related transactions. In this sense, purchase intention was treated as a key behavioral bridge between digital platform adoption and business outcomes.

Overall, the methodological design provides a systematic basis for examining how using a B2B/B2G e-procurement platform contributes to MSME performance in a regional digital economy context. By combining survey-based primary data, platform-related contextual data, and PLS-SEM analysis, this study offers an empirical explanation of how Mbizmarket utilization can support MSME competitiveness through purchase intention and improved business performance.

RESULTS AND DISCUSSION

The analysis used Partial Least Squares Structural Equation Modeling (PLS-SEM). The results are organized into four main parts: measurement model evaluation, structural model evaluation, hypothesis testing, and interpretation of the direct and mediating effects. The discussion then connects the statistical findings with the Technology

Acceptance Model and prior studies on e-commerce adoption, purchase intention, and MSME business performance.

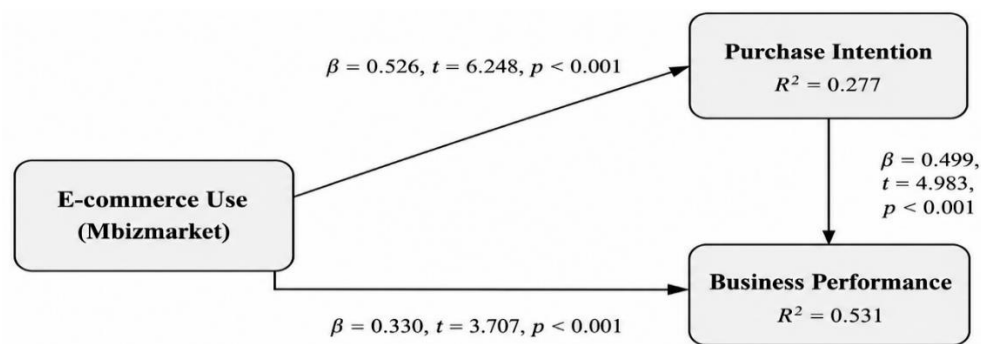
Table 1. Respondent Profile

Characteristic	Category	Frequency (n)	Percentage (%)
Business sector	Culinary/Food and Beverage	30	35.3
	Services	26	30.6
	Office Stationery (ATK)	20	23.5
	General Trading	9	10.6
Monthly turnover	< Rp2 million	12	14.1
	Rp2–5 million	25	29.4
	Rp5–10 million	25	29.4
	> Rp10 million	23	27.1
Duration of Mbizmarket use	< 6 months	7	8.2
	6–12 months	16	18.8
	1–2 years	23	27.1
	> 2 years	39	45.9
Mbizmarket user experience level	< 1 year	23	27.1
	≥ 1 year	62	72.9

Source: Primary data processed (2025)

The respondent profile shows that the sample covered MSMEs from several business sectors, with culinary/food and beverage businesses representing the largest group (35.3%), followed by services (30.6%). Monthly turnover was relatively dispersed, although most respondents reported turnover between Rp2 million and Rp10 million per month. In terms of platform experience, 45.9% of respondents had used Mbizmarket for more than two years, while a further 27.1% had used the platform for one to two years. When grouped by platform experience, 72.9% of respondents had used Mbizmarket for at least one year, indicating that most participants had established experience with the platform. This profile indicates that the sample represented MSMEs with varied business characteristics and sufficient exposure to Mbizmarket to evaluate its role in their business activities.

The descriptive results indicate that respondents generally perceived Mbizmarket use positively. The indicators of e-commerce use showed mean values within the "good" category, suggesting that MSME actors considered the platform accessible, efficient, secure, and useful for supporting business transactions. Purchase intention also received favorable responses, particularly on transactional intention, indicating that respondents tended to use Mbizmarket as a medium for conducting business-related transactions. Respondents also assessed business performance positively, especially customer growth, sales growth, and profit growth. These findings provide an initial indication that Mbizmarket has been perceived as a relevant digital platform for supporting MSME activities in Gorontalo Province.



Indirect effect (mediation): E-commerce Use → Purchase Intention → Business Performance
 $\beta = 0.262, t = 4.067, p < 0.001$

Figure 1. Structural Model Results

Source: Author's elaboration based on SmartPLS output (2026)

The measurement model was evaluated using outer loading, AVE, Cronbach's alpha, composite reliability, the Fornell–Larcker criterion, and HTMT. The initial model comprised twelve indicators: PE_1–PE_5 for e-commerce use, MB_1–MB_4 for purchase intention, and KU_1–KU_3 for business performance. PE_1 (ease of access) and PE_2 (ease of transaction) produced initial outer loadings of 0.654 and 0.423, respectively. Since both values were below the minimum criterion of 0.70, the two indicators were removed from the measurement model. After re-estimating the model, the ten retained indicators produced outer loadings ranging from 0.712 to 0.887, as shown in Table 2. No indicators were removed from purchase intention or business performance.

Table 2. Measurement Model Results

Construct	Indicator	Outer Loading	Interpretation
E-commerce Use	PE_3	0.882	Valid
E-commerce Use	PE_4	0.871	Valid
E-commerce Use	PE_5	0.843	Valid
Purchase Intention	MB_1	0.847	Valid
Purchase Intention	MB_2	0.880	Valid
Purchase Intention	MB_3	0.887	Valid
Purchase Intention	MB_4	0.712	Valid
Business Performance	KU_1	0.871	Valid
Business Performance	KU_2	0.788	Valid
Business Performance	KU_3	0.755	Valid

Note: PE = Penggunaan E-commerce (E-commerce Use); MB = Minat Beli (Purchase Intention); KU = Kinerja Usaha (Business Performance).

Source: Primary data processed using SmartPLS (2026)

The convergent validity results further confirm that all constructs met the required standard. Cronbach's alpha values ranged from 0.729 to 0.852. The AVE values were 0.749 for e-commerce use, 0.697 for purchase intention, and 0.650 for business performance. Because all AVE values exceeded 0.50, the constructs explained more than half of the variance in their indicators. Composite reliability values were also above 0.70, indicating adequate internal consistency. Therefore, the measurement model is valid and reliable for subsequent structural analysis.

Table 3. Construct Validity and Reliability

Construct	Cronbach's Alpha	AVE	Composite Reliability	Interpretation
E-commerce Use	0.833	0.749	0.900	Valid and reliable
Purchase Intention	0.852	0.697	0.901	Valid and reliable
Business Performance	0.729	0.650	0.847	Valid and reliable

Source: Primary data processed using SmartPLS (2026)

Discriminant validity was assessed using the Fornell–Larcker criterion and HTMT to confirm that the constructs measured distinct concepts.

Table 4. Fornell–Larcker Criterion

Construct	Business Performance	Purchase Intention	E-commerce Use
Business Performance	0.806		
Purchase Intention	0.672	0.835	
E-commerce Use	0.592	0.526	0.866

Source: Primary data processed using SmartPLS (2026)

The Fornell–Larcker criterion provided the initial assessment of construct distinctiveness. This assessment was complemented by the HTMT ratio, as presented in Table 5.

Table 5. Heterotrait–Monotrait Ratio

Construct	Business Performance	Purchase Intention	E-commerce Use
Business Performance			
Purchase Intention	0.837		
E-commerce Use	0.757	0.620	

Source: Primary data processed using SmartPLS (2026)

The Fornell–Larcker results show that each diagonal value exceeded the correlations with the other constructs. All HTMT values ranged from 0.620 to 0.837 and remained below the 0.90 threshold. The highest HTMT value was 0.837 between purchase intention and business performance, making this construct pair the closest to the 0.90 threshold. Nevertheless, the value remained below the recommended criterion, indicating that purchase intention and business performance retained adequate discriminant validity.

Table 6. Full-Collinearity VIF Assessment

Construct	Full-Collinearity VIF	Interpretation
E-commerce Use	1.614	No substantial common method bias
Purchase Intention	1.912	No substantial common method bias
Business Performance	2.129	No substantial common method bias

Source: Authors' calculation based on SmartPLS output (2026)

Common method bias was assessed using the full-collinearity VIF approach. As shown in Table 6, VIF values ranged from 1.614 to 2.129 and were below the 3.30 threshold. These results indicate that common method bias was unlikely to substantially affect the estimated relationships in the model (Kock, 2015). The structural model was assessed using R-square and Q-square values. The R-square value for purchase intention was 0.277, indicating that e-commerce use explained 27.7% of the variance in purchase intention. Meanwhile, the R-square value for business performance was 0.531, meaning that e-commerce use and purchase intention explained 53.1% of the variance in MSME business performance. These results show that the model has moderate explanatory power, particularly for business performance. The Q-square values were also positive, namely 0.252 for purchase intention and 0.323 for business performance, indicating that

the model has predictive relevance. Table 7 summarises the explanatory power of the endogenous constructs through the R^2 and adjusted R^2 values.

Table 7. Structural Model Evaluation

Endogenous Construct	R-square	R-square Adjusted
Purchase Intention	0.277	0.268
Business Performance	0.531	0.519

Source: Primary data processed using SmartPLS (2026)

Beyond the model's explanatory power, the magnitude of each structural relationship was assessed using effect size (f^2) to identify each predictor's relative contribution to the endogenous constructs.

Table 8. Effect Size Results

Relationship	f^2	Interpretation
E-commerce Use → Business Performance	0.168	Medium
E-commerce Use → Purchase Intention	0.383	Large
Purchase Intention → Business Performance	0.383	Large

Source: Primary data processed using SmartPLS (2026)

E-commerce use had a medium effect on business performance ($f^2 = 0.168$). Meanwhile, e-commerce use had a large effect on purchase intention ($f^2 = 0.383$), and purchase intention had a large effect on business performance ($f^2 = 0.383$). These results indicate that the three significant relationships also have meaningful practical effects.

Hypothesis testing was conducted using bootstrapping. The results show that all direct relationships were positive and statistically significant. E-commerce use had a significant positive effect on business performance (path coefficient = 0.330, $t = 3.707$, $p < 0.001$). E-commerce use also had a significant positive effect on purchase intention (path coefficient = 0.526, $t = 6.248$, $p < 0.001$). In addition, purchase intention significantly influenced business performance (path coefficient = 0.499, $t = 4.983$, $p < 0.001$). The mediation test also confirmed that purchase intention significantly mediated the relationship between e-commerce use and business performance, with an indirect effect of 0.262, a t -statistic of 4.067, and a p -value below 0.001.

Table 9. Hypothesis Testing Results

Hypothesis	Relationship	Coefficient	t-statistic	p-value	Result
H1	E-commerce Use → Business Performance	0.330	3.707	0.000	Supported
H2	E-commerce Use → Purchase Intention	0.526	6.248	0.000	Supported
H3	Purchase Intention → Business Performance	0.499	4.983	0.000	Supported
H4	E-commerce Use → Purchase Intention → Business Performance	0.262	4.067	0.000	Supported

Source: Primary data processed using SmartPLS (2026)

These findings indicate that Mbizmarket use contributes to MSME business performance both directly and indirectly. The direct effect means that using Mbizmarket can improve business performance through more efficient transactions, lower operational barriers, faster service processes, safer transactions, and broader market access. In the context of MSMEs, these benefits are important because many small businesses still face limitations in reaching institutional buyers, managing procurement procedures, and expanding beyond local markets. Therefore, Mbizmarket can function as a digital infrastructure that supports sales growth, customer growth, and profit growth.

Evidence from Indonesian MSMEs shows that broader e-commerce use can improve performance when supported by innovation capability and government support (Wijaya et al., 2025). Similar evidence shows that platform adoption and e-commerce utilization can strengthen SME and micro-enterprise performance by enabling firms to exploit digital business opportunities more effectively (Ballerini et al., 2023; Martini et al., 2023).

The strongest direct relationship was found between e-commerce use and purchase intention. This result indicates that MSME users who perceive Mbizmarket as efficient, secure, and useful are more inclined to conduct business-related purchases through the platform. Purchase intention in this study represents the respondents' own transaction intention rather than the intention of institutional buyers. This finding is consistent with the broader logic of the Technology Acceptance Model, which links favorable perceptions of technology with behavioral intention, while the present study applies this logic through a context-specific e-commerce use construct (Davis, 1989; Nonis et al., 2024).

Purchase intention had a positive and significant effect on business performance. This result indicates that MSME users' intention to purchase business-related products or services through Mbizmarket can support access to business inputs, repeat transactions, and operational continuity. These activities can subsequently contribute to sales growth, customer growth, and profit growth (Andrina et al., 2022; Reztrianti, 2025).

The mediation result indicates that Mbizmarket use contributes to business performance partly through respondents' intention to conduct business-related purchases on the platform. Purchase intention therefore functions as an internal B2B transaction mechanism among MSME users, rather than as a proxy for the intentions of external buyers.

In the B2B/B2G procurement context, MSMEs may perform dual roles as providers and business users. Besides offering products, they can use Mbizmarket to search for suppliers, compare alternatives, and purchase products or services required for their operations. This dual role explains how purchase intention connects platform use with business performance. From a practical perspective, the findings imply that MSMEs should not treat Mbizmarket only as a registration platform. MSME actors need to manage product catalogs actively, update product information, provide clear pricing, maintain transaction reliability, respond quickly to buyer inquiries, and build credibility as suppliers. These activities matter because the effect of platform use on business performance strengthens when MSME users develop a clear intention to conduct business-related transactions. Passive adoption may not be sufficient to improve business performance.

The practical implication is that MSMEs need to combine platform participation with credibility-building activities. Product catalog quality, visual presentation, pricing clarity, service responsiveness, and transaction security should be managed as part of digital procurement readiness. Prior research indicates that trust, service quality, customer satisfaction, and loyalty-related mechanisms can strengthen competitive advantage (Isa, 2021). Therefore, Mbizmarket adoption will be more effective when MSMEs can create a reliable transaction experience and clearly communicate product value to potential buyers. Digital marketing also improves SME performance by increasing market presence, customer reach, and digital engagement (Sharabati et al., 2024).

For local government, the results indicate that digitalization programs should not stop at encouraging MSMEs to join digital platforms. The low level of participation in Mbizmarket suggests that digital transformation also requires continuous assistance,

technical training, digital literacy improvement, and procurement-readiness support. Government agencies can strengthen Mbizmarket's effectiveness by helping MSMEs understand catalog management, transaction procedures, institutional procurement requirements, digital service standards, transaction security, and the development of digital promotional content (Isa et al., 2025; Juanna et al., 2024). Such support is particularly relevant because SME digital adoption also depends on organizational resources, digital culture, managerial support, and external business conditions (Faiz et al., 2024).

Theoretically, this study contributes to the literature on MSME digital transformation by extending e-commerce adoption research into the B2B/B2G procurement context. The findings confirm that e-commerce use can influence business performance, but the effect becomes more meaningful when purchase intention is included as a mediating variable. Thus, the study strengthens the argument that digital platform adoption should be understood not only as a technological process, but also as a behavioral and market-oriented process. In this context, TAM serves as an interpretive foundation for understanding platform use rather than as a direct test of its original constructs.

Overall, the results demonstrate that Mbizmarket use has a positive and significant effect on MSME business performance in Gorontalo Province. Purchase intention plays an important mediating role, showing that platform utilization must generate transaction interest before it can fully support business outcomes. Although the model explains business performance moderately well, future studies should consider additional variables such as digital literacy, trust, perceived risk, platform quality, government support, and supplier credibility to provide a more comprehensive explanation of MSME performance in digital procurement ecosystems.

CONCLUSION AND RECOMMENDATIONS

This study concludes that using Mbizmarket has a positive and significant effect on MSME business performance in Gorontalo Province. The platform supports business performance by improving transaction efficiency, product visibility, market access, and opportunities for MSMEs to participate in a more structured digital procurement ecosystem. These findings confirm that e-commerce use, particularly in a B2B/B2G platform context, can become an important instrument for strengthening MSME competitiveness.

The findings also show that Mbizmarket use significantly increases purchase intention, and purchase intention significantly improves business performance. More importantly, purchase intention mediates the relationship between Mbizmarket use and MSME performance. This means that platform utilization contributes to business performance partly by strengthening MSME users' intention to conduct business-related purchases through Mbizmarket. Therefore, Mbizmarket's contribution to MSME performance is both operational and behavioral.

Theoretically, this study supports the broader relevance of the Technology Acceptance Model as a theoretical lens for understanding digital platform use among MSMEs. In the Mbizmarket context, this logic is reflected through a context-specific e-commerce use construct that captures functional and transactional aspects of platform utilization rather than separate measures of the original TAM constructs. This study also extends e-commerce adoption literature by emphasizing the B2B/B2G procurement

context, where transaction decisions are influenced not only by convenience but also by credibility, reliability, administrative clarity, and institutional market access.

Based on these findings, MSME actors are recommended to optimize Mbizmarket beyond simple platform registration. They should improve product catalog quality, provide clear product descriptions, update prices regularly, maintain service responsiveness, strengthen transaction security, improve product quality signals, and build supplier credibility (Isa et al., 2025; Utami & Widiati, 2026). These actions are necessary because purchase intention becomes stronger when MSME users perceive that the products or services available on the platform are reliable, accessible, and suitable for their business needs.

Local governments and platform managers should also strengthen digital literacy programs, technical assistance, procurement-readiness training, and platform support for MSMEs. Future studies should expand the model by including variables such as digital literacy, trust, perceived risk, platform quality, government support, supplier credibility, and competitive advantage. Comparative or longitudinal studies are also recommended to examine whether digital procurement platforms can produce sustained performance improvement across different regions and MSME sectors.

ACKNOWLEDGEMENTS

The author expresses sincere gratitude to all parties who provided moral and material support for the implementation of this study, particularly the MSME actors in Gorontalo Province who participated as respondents and shared valuable information regarding their experience in using Mbizmarket. Appreciation is also extended to the relevant local government institutions, academic colleagues, supervisors, and other stakeholders who provided data, guidance, suggestions, and support throughout the research process.

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