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## When MSMEs Transform Digitally: The Influence of Literacy, Marketplace Quality, and Transaction Security on the Decision to Use E-Commerce in Jambi City (A Conceptual Study)

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**Abstract:** Digital transformation has become a significant phenomenon in the development of Micro, Small, and Medium Enterprises (MSMEs), particularly in the utilization of e-commerce platforms as a marketing and transaction tool. This conceptual study aims to analyze the influence of digital literacy, marketplace application quality, and transaction security on the decision to use e-commerce by MSMEs in Jambi City. This study uses a qualitative descriptive approach with a library research method, namely through the search and critical analysis of various literature, previous research results, and theories relevant to the topic of digital transformation and e-commerce usage behavior by MSMEs. Theoretically, digital literacy is the basis for business actors' ability to understand, manage, and utilize digital technology effectively. The quality of marketplace applications includes aspects of ease of use, reliability, and user experience that influence the perception of transaction convenience. Meanwhile, transaction security plays a role in building user trust in online buying and selling activities. Through the synthesis of the results of the literature review, it is understood that these three factors interact in shaping MSMEs' decisions to use e-commerce as a digital business strategy. These conceptual findings are expected to enrich the theoretical foundation for further empirical research and provide policy direction for improving MSMEs' digital readiness in the technology-based economy era.

**Keyword:** Literasi Digital, Kualitas Marketplace, Keamanan Transaksi, Keputusan Penggunaan, e-Commerce, UMKM.

## INTRODUCTION

The development of information and communication technology has brought significant changes to various sectors, including the economy. E-commerce, as a form of digital transformation, offers significant opportunities for Micro, Small, and Medium Enterprises (MSMEs) to expand their markets and improve operational efficiency. However, the adoption of e-commerce by MSMEs in Indonesia still faces various challenges, such as

low digital literacy, varying quality of marketplace platforms, and transaction security issues (Indef, 2021; Antara News, 2024).

Low digital literacy is a major obstacle to the utilization of e-commerce. Digital literacy encompasses the ability to understand, manage, and effectively use digital technology, which is fundamental for MSMEs to conduct business online (Kompas.com, 2020; Antara News, 2024). Data from the Ministry of Communication and Information Technology (Kominfo) (2023) shows that the digital literacy rate among Indonesian MSMEs is only around 38.7%, a figure that is far from ideal for supporting comprehensive digital transformation. Without adequate digital literacy, MSMEs risk experiencing difficulties in optimally utilizing marketplaces and are vulnerable to unsafe business practices.

In addition to digital literacy, marketplace quality also influences MSMEs' decisions to use e-commerce. Marketplaces with user-friendly interfaces, responsive customer service, and reliable payment systems tend to increase MSME convenience and trust (Sari, 2023; Syarifuddin et al., 2025). However, not all platforms meet these criteria, often leaving MSMEs confused about choosing the right platform for their business needs.

Transaction security is also a key concern. The security of personal data and online transactions is crucial for building trust between businesses and consumers. Threats such as phishing, hacking, and transaction fraud can hinder the adoption of e-commerce by MSMEs (Kumparan, 2024; Elitery, 2023). Therefore, understanding appropriate security measures is crucial for MSMEs to conduct their businesses safely and effectively.

Although numerous studies have addressed e-commerce adoption by MSMEs, most are empirical with a quantitative approach and do not specifically examine the conceptual link between digital literacy, marketplace quality, and transaction security, particularly in the context of Jambi City. This indicates a research gap, necessitating a conceptual study to understand the relationship between these three factors and their impact on MSMEs' e-commerce adoption decisions.

Based on this, this study aims to conceptually analyze the influence of digital literacy, marketplace application quality, and transaction security on e-commerce adoption decisions by MSMEs in Jambi City. This study is expected to strengthen the theoretical foundation, provide insights for policymakers, and serve as a guide for MSMEs in facing the challenges of digital transformation.

## **METHOD**

This study employed a conceptual approach with a systematic literature review method. This approach was chosen because the objective of the study was to analyze and synthesize theories and previous research findings regarding the influence of digital literacy, marketplace application quality, and transaction security on e-commerce adoption decisions by MSMEs in Jambi City. By using a literature review, researchers were able to build a comprehensive conceptual framework without collecting primary data, thus aligning with the characteristics of conceptual research (Webster & Watson, 2002; Tranfield et al., 2003).

The systematic literature review method was conducted through three main stages. First, literature identification with inclusion criteria: (1) studies discussing digital literacy, marketplace quality, and transaction security in the context of MSMEs; (2) publications published in the last five years to maintain relevance and topicality; and (3) sources that are openly accessible and have academic credibility. Second, thematic analysis was conducted to extract important themes from the literature, including the relationships between variables and the mechanisms of their influence on e-commerce usage decisions. Third, concept synthesis was conducted to formulate a conceptual framework that explains the interaction of these three factors in the context of MSMEs in Jambi City.

This approach aligns with the principles of conceptual research methodology, where literature reviews are used to identify research gaps, develop theory, and provide a foundation

for further empirical research (Jabareen, 2009; Randolph, 2009). This differs from empirical research methods, which typically require primary data collection through surveys, experiments, or interviews, focusing on statistical hypothesis testing or field data analysis. In conceptual research, literature serves as the primary source for building in-depth theoretical understanding and guiding further research development.

Using this method, the research is expected to produce a valid conceptual framework, illustrating how digital literacy, marketplace quality, and transaction security interact to influence e-commerce adoption decisions by MSMEs in Jambi City. These findings can serve as a theoretical basis and practical guidelines for policymakers, educational institutions, and MSMEs to improve digital readiness in the technology-driven economy.

## **RESULTS AND DISCUSSION**

### **Digital Literacy in the Context of MSMEs**

Digital literacy is an individual's ability to access, understand, evaluate, and use information through digital technology effectively and ethically. This capability encompasses not only technical aspects but also critical, ethical, and creative thinking in utilizing digital technology. Digital literacy is considered a crucial foundation for MSMEs in navigating digital transformation, particularly in optimally utilizing e-commerce platforms (Eshet-Alkalai, 2004; Purnomo, 2024).

According to Eshet-Alkalai (2004), digital literacy has five main dimensions. First, navigation, namely the ability to find and access information efficiently. Second, interaction, namely the ability to communicate and collaborate through digital media. Third, critical, namely the ability to carefully evaluate and analyze digital information. Fourth, creativity, namely the ability to produce original digital content. Fifth, ethics, namely the ability to use technology responsibly and safely.

For MSMEs, digital literacy is a key factor in e-commerce adoption. Research by Lilya and Pasaribu (2024) shows that digital training and mentoring can improve MSMEs' ability to use e-commerce technology. Therefore, digital literacy is not just an individual skill but must be supported by skills development programs. With adequate digital literacy, MSMEs can manage their businesses online, expand their markets, and improve operational efficiency.

In Jambi City, several challenges still hamper the improvement of digital literacy among MSMEs. These challenges include limited access to technology, low understanding of the benefits of e-commerce, and limited digital skills among MSMEs. Purnomo (2024) stated that limited resources and infrastructure are significant obstacles to the digital transformation of MSMEs in Indonesia. Therefore, continued support from the government, educational institutions, and the private sector is needed to create an inclusive and sustainable digital ecosystem.

To address these challenges, a comprehensive strategy is needed to improve MSME digital literacy. Suprianto and Rasyid (2025) emphasize the importance of innovation as a mediating variable in improving MSME performance through digital literacy. Furthermore, research by Hermansyah (2025) shows that empowering digital literacy can improve MSME performance by focusing on digital transformation and technology adoption.

### **Marketplace Quality in the Context of MSMEs**

Marketplace quality refers to the extent to which an e-commerce platform provides a safe, trustworthy, and easily accessible environment for MSMEs to conduct business transactions. According to Wijaya (2025), marketplace quality can be measured through several dimensions, including: (1) Transaction Security, which includes the protection of personal data and financial transactions; (2) Ease of Use, which includes an intuitive user interface and easy navigation; (3) Customer Support, which includes responsive and effective

customer service; and (4) Platform Reputation, which includes reviews and ratings from other users.

For MSMEs, high-quality marketplaces are crucial for building consumer trust and increasing transaction volume. Research by Wijaya (2025) shows that good marketplace quality positively impacts MSME performance, particularly in the food sector. This aligns with the findings of Lilya and Pasaribu (2024), who stated that e-commerce platform quality can influence MSMEs' decisions regarding which platform to sell on.

In Jambi City, the main challenges in improving marketplace quality for MSMEs include limited digital infrastructure, a lack of understanding of e-commerce platform features, and low technology adoption rates among MSMEs. Purnomo (2024) revealed that limited resources and infrastructure are significant obstacles to the digital transformation of MSMEs in Indonesia.

To address these challenges, a comprehensive strategy is needed to improve marketplace quality for MSMEs. Suprianto and Rasyid (2025) emphasize the importance of innovation as a mediating variable in improving MSME performance through marketplace quality. Furthermore, research by Hermansyah (2025) shows that empowering MSMEs through training and mentoring can improve their understanding of e-commerce platform features and enhance the quality of their services.

### **Transaction Security in the Context of MSMEs**

Transaction security refers to efforts and mechanisms to protect users' personal data and financial transactions in the digital ecosystem. According to Laudon and Traver (2023), transaction security includes protection against risks such as online fraud, hacking, and customer data theft. In the context of e-commerce, transaction security is a crucial factor because it can influence the level of trust among consumers and MSMEs in making and receiving digital payments.

For MSMEs, a strong transaction security system not only safeguards business data and assets but also boosts consumer trust. A study by Rizky and Hidayat (2024) showed that transaction security significantly influences MSMEs' decisions to use e-commerce platforms, especially for micro-enterprises new to digital systems. Guaranteed security encourages MSMEs to actively sell online and expand their market reach.

Although many e-commerce platforms have established security mechanisms, MSMEs in Jambi City still face challenges, such as limited knowledge of digital security practices, the risk of phishing, and a lack of understanding of applicable security certifications. This aligns with Hermansyah's (2025) findings that low digital literacy is often the primary cause of MSMEs' poor implementation of transaction security measures.

To improve transaction security, a strategy is needed that includes digital education, the use of encryption technology, dual authentication systems, and collaboration with reputable e-commerce platforms. Empowering MSMEs through digital security training, as recommended by Purnomo (2024), is a crucial step to ensure business actors understand the risks of online transactions and are able to manage them appropriately.

### **E-Commerce Adoption Decisions in the Context of MSMEs**

E-commerce adoption decisions refer to the considerations and actions taken by business actors in adopting digital platforms to sell their products or services. According to Venkatesh et al. (2012), these decisions are influenced by perceived ease of use, perceived benefits, and external factors such as technological support and transaction security. In the context of MSMEs, these decisions serve as indicators of digital readiness and the level of technology adoption in business operations.

MSMEs' decisions to use e-commerce are influenced not only by digital literacy, marketplace quality, and transaction security, but also by other internal and external factors.

Research by Lilya and Pasaribu (2024) shows that digital training support and prior experience in online transactions can increase e-commerce usage intentions. Furthermore, Hermansyah (2025) emphasized that perceived ease of use and trust in the platform are key determinants in decision-making.

The decision to use e-commerce significantly impacts MSME performance, including market expansion, increased sales, and operational efficiency. Purnomo (2024) emphasized that MSMEs that actively utilize e-commerce tend to be more adaptive to market changes and better able to compete in the digital era. With the right decisions in using digital platforms, MSMEs can maximize the potential of digital transformation and create sustainable growth opportunities.

To encourage e-commerce adoption, a strategy is needed that integrates digital literacy, improved marketplace quality, and robust transaction security systems. Suprianto and Rasyid (2025) emphasize the importance of innovation and mentoring in improving MSME readiness to optimally utilize e-commerce. This support must involve the government, the private sector, and educational institutions to create a conducive digital ecosystem for MSMEs.

## **Discussion**

### **Digital Literacy in E-Commerce Decisions**

Digital literacy plays a crucial role in MSMEs' decisions to adopt e-commerce. Research by Yacob et al. (2021) shows that e-commerce adoption significantly impacts MSME business performance, with entrepreneurial orientation acting as a moderating variable. This study involved 150 MSME entrepreneurs from three districts in Jambi Province, providing insights into the importance of digital literacy in the local context.

Furthermore, research by Nugroho et al. (2025) highlights how digital communication technology and literacy empower MSMEs in rural Indonesia. This study shows that increased digital literacy enables MSMEs to effectively utilize digital communication technology, which in turn improves their business performance.

However, challenges remain. A study by Bastomi (2023) identified that despite the importance of digital literacy, there is still a gap in technological understanding among MSMEs, particularly in rural areas. This indicates the need for greater intervention to improve digital literacy among MSMEs.

It's important to note that digital literacy isn't just about technical skills, but also encompasses a critical understanding of digital information. Research by Wijaya (2025) emphasized that MSMEs' ability to assess and utilize digital information effectively contributes to their decision to adopt e-commerce.

Thus, digital literacy serves as a foundation that enables MSMEs to make informed and strategic decisions regarding e-commerce adoption. Improving digital literacy must be a priority in empowering MSMEs in Jambi to ensure they can compete in the digital age.

### **Marketplace Quality on the Decision to Use E-Commerce**

Marketplace quality is a crucial factor influencing MSMEs' decisions to use e-commerce. E-commerce platforms with user-friendly interfaces, smooth transaction systems, responsive customer service, and a good reputation will increase MSMEs' trust in online transactions (Wijaya, 2025). Research by Lilya and Pasaribu (2024) confirms that good marketplace quality positively influences MSMEs' intention to adopt e-commerce, as MSMEs feel safer and more comfortable conducting digital business.

Research by Hidayat Darwis (2018) shows that MSMEs' perceptions of marketplace quality, such as ease of use, system reliability, and customer service support, influence their decision to join an e-commerce platform. A good marketplace quality provides MSMEs with a sense of security and confidence in conducting online business.



Furthermore, research by Alifiyah and Purwanti (2024) revealed that using a quality marketplace can increase MSME revenue. Features such as a secure payment system, ease of product management, and access to a wider market are determining factors in MSMEs' decision to use e-commerce. With an adequate marketplace, MSMEs can leverage digital technology to expand their market reach and improve operational efficiency.

However, challenges remain. A study by Wirahmadayanti (2022) shows that there is still a gap in e-commerce adoption readiness among MSMEs, especially in areas like Jambi City. Limited digital infrastructure and a lack of understanding of platform features can limit MSMEs' ability to effectively evaluate marketplace quality. Therefore, it is crucial for e-commerce platform providers to provide adequate guidance, training, and support services so that MSMEs can optimally utilize marketplaces and make more informed usage decisions.

A high-quality marketplace not only encourages MSMEs to use e-commerce but also improves overall business performance. Research by Alifiyah and Purwanti (2024) emphasized that a quality marketplace that supports MSME innovation will positively impact the decision to adopt digital platforms, ultimately strengthening business competitiveness in the digital economy era.

### **Transaction Security Affects the Decision to Use E-Commerce**

Transaction security is a crucial factor influencing the decision of MSMEs in Jambi City to adopt e-commerce. Research by Yacob et al. (2021) shows that concerns about transaction security can be a significant barrier for MSMEs adopting e-commerce technology. Uncertainty regarding data protection and the potential risk of online fraud make many MSMEs hesitant to conduct online transactions. This aligns with the findings of Mapeshoane and Pather (2016), who stated that data security and privacy concerns are often the main barriers for MSMEs adopting e-commerce.

Furthermore, research by Wijaya (2025) emphasized that the quality of a marketplace that supports MSME innovation will positively impact the decision to adopt digital platforms. However, this quality must include adequate transaction security. Without security guarantees, MSMEs tend to be reluctant to conduct transactions through e-commerce platforms, even if the platform offers various features and conveniences.

To address these challenges, it's crucial for e-commerce platform providers to provide clear security assurances to users. This can include the use of data encryption systems, secure payment methods, and transparent consumer protection policies. With robust security assurances, MSMEs will feel more confident in using e-commerce as a distribution and marketing channel for their products.

Thus, transaction security not only influences the decision to use e-commerce by MSMEs, but also plays a vital role in building trust and increasing the adoption of digital technology among micro, small, and medium enterprises in Jambi City.

From the previous discussion, it can be concluded that digital literacy, marketplace quality, and transaction security play interrelated roles in influencing the decision of MSMEs in Jambi City to use e-commerce. Digital literacy is the main foundation, because the ability of MSMEs to understand, access, and utilize digital technology determines how effectively they can operate an e-commerce platform (Eshet-Alkalai, 2004; Lilya & Pasaribu, 2024). Marketplace quality, which includes ease of use, comprehensive features, and reliable services, plays a supporting factor that makes it easier for MSMEs to utilize their digital literacy and conduct transactions efficiently (Alifiyah & Purwanti, 2024; Wijaya, 2025).

Furthermore, transaction security is a determining factor in MSMEs' trust in e-commerce platforms. Secure transaction systems and clear data protection encourage MSMEs to actively transact online and make more informed e-commerce decisions (Yacob et al., 2021; Mapeshoane & Pather, 2016). The relationship between these variables suggests that increasing digital literacy without the support of a quality marketplace and adequate

transaction security will not be fully effective in encouraging e-commerce adoption. Conversely, a quality marketplace and good transaction security also require MSMEs with adequate digital literacy to optimally utilize them.

Based on this understanding, a conceptual research framework can be designed to illustrate the causal relationship between digital literacy, marketplace quality, and transaction security on the e-commerce adoption decisions of MSMEs. This framework not only highlights the direct influence of each variable but also emphasizes the interactions and synergies between them, thus providing clear guidance for further empirical research and practical strategies for stakeholders in increasing e-commerce adoption by MSMEs in Jambi City.

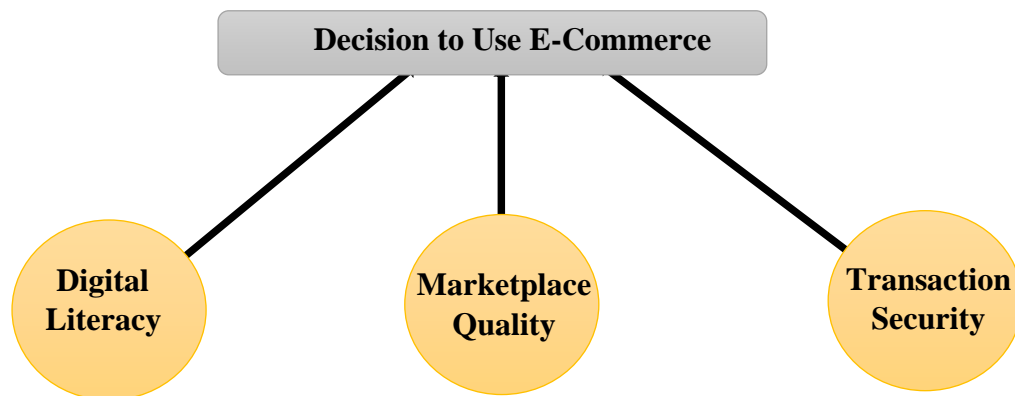


Figure 1. Conceptual Framework

## CONCLUSION

Based on the conceptual study conducted, it can be concluded that digital literacy, marketplace quality, and transaction security are the main factors influencing the decision to use e-commerce among MSMEs in Jambi City. Digital literacy serves as a foundation that enables MSMEs to understand and utilize digital technology effectively, while a good marketplace quality facilitates ease of use and online business interactions. Meanwhile, transaction security is a determinant of trust and sustainable use of e-commerce platforms. The interaction of these three factors indicates that the decision to use e-commerce is not influenced by a single variable, but rather the result of a synergy between mutually reinforcing variables.

This study has several limitations that should be considered. First, this research is conceptual in nature and has not been empirically tested, so the relationships between variables remain theoretical. Second, this study is limited to the available literature to date and largely focuses on the context of MSMEs in Indonesia, specifically Jambi City, so generalizations to other geographic or industrial contexts should be approached with caution. Third, several other external factors that may influence e-commerce adoption decisions, such as government support, technological infrastructure, and MSME organizational culture, have not been discussed in depth in this study.

Based on the study's findings, it is recommended that stakeholders, including local governments, e-commerce platform providers, and training institutions, strengthen MSMEs' digital literacy through systematic training and mentoring programs. Marketplace providers also need to improve platform quality, both in terms of features, ease of use, and transaction security, so that MSMEs feel more confident in utilizing e-commerce. Furthermore, further research is recommended to conduct empirical studies to test the relationships between the variables identified in this conceptual study, including exploring other external factors that may influence MSMEs' decisions to use e-commerce.

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