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PERCEPTION OF BENEFITS AND LEVEL OF TRUST IN SOCIAL MEDIA AS DETERMINANTS OF MSME INTENTION WITH CONVENIENCE AS AN INTERVENING VARIABLE

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Abstract

This research seeks to investigate how the perceived Benefits (Advantage) and trustworthiness influence the willingness of MSMEs to engage in transactions on social media platforms, while also considering perceived convenience as a factor that mediates this relationship. The methodology used is a quantitative approach by conducting a survey of 292 MSMEs in Lampung Province who actively use social media for transactions. The data obtained were analyzed through (PLS-SEM) approach. The results from this research suggest that both the perceived benefits (advantages) and the perceived trust positively and notably affect the perception of convenience. In addition, perceived benefits, perceived trust, and perceived convenience also have a positive and significant influence on MSMEs' intention to transact through social media. The results indicate that perceived convenience functions as a partial mediator for the influence of perceived benefits and perceived trust on MSMEs' intention.

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Penelitian ini bertujuan untuk mengeksplorasi dampak dari persepsi keuntungan, persepsi kepercayaan terhadap intensi UMKM dalam bertransaksi di platform media sosial, dengan persepsi kenyamanan sebagai variabel yang memediasi. Metodologi yang digunakan adalah pendekatan kuantitatif dengan menerapkan survei kepada 292 pelaku UMKM di Provinsi Lampung yang secara aktif menggunakan media sosial untuk melakukan transaksi. Data yang diperoleh dianalisis melalui (PLS-SEM). Hasil dari penelitian ditemukan bahwa persepsi keuntungan maupun tingkat kepercayaan memiliki pengaruh positif dan signifikan terhadap persepsi kenyamanan. Di samping itu, persepsi keuntungan, persepsi kepercayaan, dan persepsi kenyamanan juga memberikan pengaruh positif dan signifikan terhadap intensi UMKM untuk bertransaksi melalui media sosial. Hasilnya menunjukkan bahwa persepsi kenyamanan berfungsi sebagai mediator parsial untuk pengaruh dari persepsi keuntungan dan persepsi kepercayaan terhadap intensi UMKM.

INTRODUCTION

Within an economic and business framework, marketplaces are essential in influencing the overall economic structure. Today, people are competing to gain an edge in business by using online-based systems, in line with today's rapid economic growth (Mumtaha and Khoiri, 2019),To improve the Indonesian economy, the government, MSMEs, and the community must work together in this situation (Ariyati et al., 2024). Noted that increasing the number of MSMEs is one way to stimulate the economy. Estimated at 65.46 million units in 2021, Indonesia has the highest number of small and medium enterprises (MSMEs) in the ASEAN region, according to the ASEAN Investment Report (2022). In terms of employment, GDP, and exports, Indonesian micro, small, and medium enterprises (MSMEs) are crucial. Compared to other ASEAN countries, this figure places Indonesian MSMEs at the top.,which has a labor absorption rate of between 35% and 85% (Ahdiat, 2022).

Therefore, during Indonesia's 2022 G20 Presidency in Bali, the need to support MSME growth was emphasized as a means to reduce poverty. Furthermore, MSMEs are relatively large; World Bank research estimates that there are between 365 and 445 million MSMEs in developing countries, with 25–30 million being formal small and medium enterprises, 55–70 million being formal microenterprises, and approximately 285–345 million being informal enterprises (Hidayat, 2022). Economic Policy XIV, Presidential Regulation No. 74 of 2017, Government Regulation No. 80 of 2019, which covers MSMEs, and Minister of Trade Regulation No. 50 of 2020, are among the policies promoting e-commerce. These initiatives are driven by the government's recognition of the extraordinary potential of the digital economy.Regulatory support coupled with advances in technological infrastructure have contributed to the growth of digital-based businesses, as reflected in the increasing number of businesses operating and conducting business online each year, according to the 2021 E-Commerce Survey (BPS, 2022).

BPS e-commerce survey information indicates a rise in the quantity of MSMEs engaging in online dealings, from 2,361,423 in 2020 to 2,868,178 in 2021. However, the proportion of businesses conducting e-commerce activities remains relatively low, at 32.23% at the end of 2021 and increasing to 34.10% by September 2022, indicating that e-commerce utilization in Indonesia remains limited despite an increasing trend. This indicates that, despite annual increases, the number of Indonesian companies offering products and services online remains very low (BPS, 2022).In 2021, Lampung Province had over 106,000 online stores, making it the province with the highest distribution of e-commerce businesses on the island of Sumatra, on par with Java, the region with the highest digital activity. Previously, in 2020, Lampung ranked second after North Sumatra with 47,559 e-commerce businesses, or 2.01% of the total, while North Sumatra recorded 73,092 businesses, or 3.10%.(BPS, 2022).

Even though there are various e-commerce platforms that offer integrated transaction facilities, a surprising fact has emerged that as many as 56.3% of MSMEs still use social media in marketing their products (Katadata.co.id, 2024). MSMEs tend to choose social media as their primary means of marketing their products because Instagram, Facebook, and TikTok are examples of social networking platforms with very user-friendly interfaces, even for entrepreneurs with limited digital literacy. Furthermore, the cost of using social media is relatively low or even free, while most e-commerce platforms charge administration fees, sales commissions, or advertising fees to increase product visibility (Setiaji, 2013).

Vrontis et al., (2022) Research investigating how digital technology contributes to the enduring viability of micro, small, and medium enterprises (MSMEs) has demonstrated that these tools can markedly improve the ability of MSMEs to provide both financial and social benefits. Digital transformation techniques have an impact on optimizing innovation, which in turn improves the performance of MSME entrepreneurs (Rozak et al., 2023).A digital-based work culture can improve modernization capabilities, increase income from social media, and the emergence of new innovations from MSMEs.

This study aims to examine whether factors such as perceived benefits and trust in social media influence MSMEs' interest in using social media, with convenience as a mediating variable. This study is essential to assess how the views on trust and the perceived advantages of social media affect the willingness of MSMEs to adopt it as a tool for business assistance. The findings from this research are anticipated to offer theoretical insights within the realm of digital marketing while also providing practical assistance for micro, small, and medium enterprises, the government, and training institutions in designing appropriate strategies to encourage more effective and sustainable use of social media in the MSME sector.

Social media platforms like Facebook, Instagram, and TikTok facilitate interaction with close circles of friends and colleagues, as well as broader audiences such as potential clients. Increasing global connectivity is a key benefit of digital communication, enabled by the simplicity and speed of information dissemination (Net, 2024). According to the theoryPerceived Valueas stated byMcDougall et al., (2000) People typically feel more comfortable using technology if the benefits outweigh the costs, effort, and risks. Positive feedback on social media has led MSMEs to view it as a useful tool, making them more comfortable conducting business online. Rouibah et al., (2016) Perception of enjoyment is the main variable that influences increasing customer trust. According toVenkatesh et al. (2012) Hedonistic motivation pertains to the enjoyment and gratification that people derive from utilizing technology.

H1a: Perception of trust has a positive effect on perception of Convenience

H1b: Perceived benefits have a positive effect on perceived Convenience.

It is estimated that businesses can increase their revenue by moving their transactions online rather than offline.(Rianty & Rahayu, 2021). According to research by(Hanny et al., 2020)Businesses can increase sales by using social media. Adopting an e-commerce strategy can increase user revenue, according to research byDai Nguyen and Dang (2017). Research byKim et al., (2008),Pratama et al., (2021), AndAziziyah (2021)shows that trust influences the decision to engage with social media platforms. This confidence, consequently, boosts the frequency of social media engagement.

H2a: Perception of trust influences the intention of MSMEs to transact on social media

H2b: Perception of benefits influences the intention of MSMEs to transact on social media

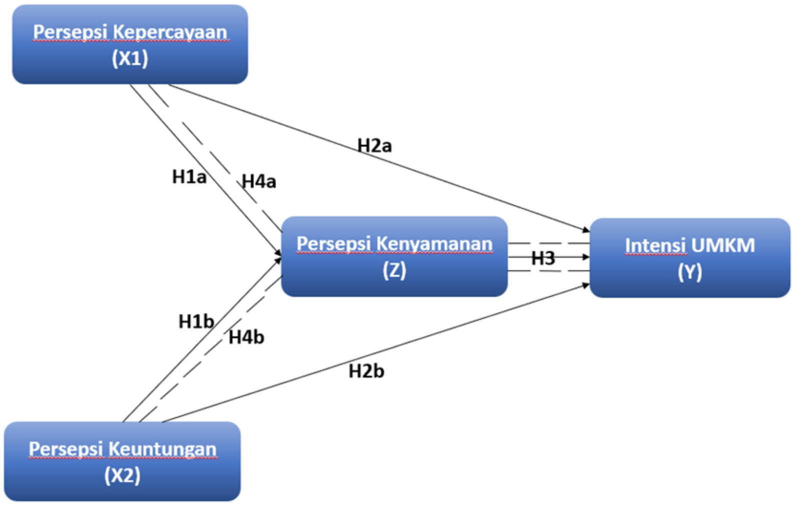
The effect of perceived pleasure on the willingness to engage in e-commerce was examined by Rouibah et al., (2016), which investigated how the intention to use an electronic payment system relates to how enjoyable it is to use the system. Feelings of Convenience are associated with perceived enjoyment, according to Chao (2019)Simpler systems can provide greater enjoyment to users and make completing certain tasks more enjoyable than more complex systems. People who enjoy using information technology tend to feel satisfied and are more likely to continue using it. (Mangoting et al., 2024). The level of enjoyment felt by individuals greatly influences the sharing of information through information technology applications such as Facebook.(Nadeem et al., 2021). Thus, this study investigates the extent to which social media technology users perceive its use as an enjoyable tool.

H3: Perception of Convenience Influences MSMEs' Intention to Transact on Social Media.

Individuals can derive satisfaction by engaging directly with the elements they utilize (ChenAihui, Lu Yaobin,2016). According to researchYaoyuneyong et al., (2018), information has a multiplicative effect on the influence of perceived shopping pleasure on purchase intentions. According to(Mangoting et al., 2024), pleasure is a state of mind that gives rise to a certain sensation of success.Eze et al., (2018)found that people's perceptions of how enjoyable their online shopping experience was influenced the relationship between the shopping environment and their intention to purchase.(Luo et al., 2021) This indicates that the experience of enjoyment serves as a bridge between the perceived utilization and the perceived utility of virtual reality technology.

H4a : Perceived Convenience mediates the relationship between perceived trust and MSMEs' intention to use social media as an online transaction medium.

H4b: Perceived convenience mediates the relationship between perceived benefits and



MSMEs' intention to use social media as an online transaction medium.

Figure 1. Conceptual Framework

METHODS

The methods for analyzing data applied in this research included (PLS)-SEM. These methods, which are adaptable to various data sizes, excel in situations with non-normal data and small samples. To predict causal relationships, the SEM model examines the validity and reliability of the data using the Outer Model and Inner Model. This study used a type of sampling known as purposive sampling. MSMEs in Lampung Province were surveyed using a questionnaire. The criteria for these MSMEs were their type of sales: food and beverages, fashion, cosmetics, household necessities, services, and others. Then, the MSMEs sold through social media, namely TikTok, Facebook, and Instagram. The questionnaire was aimed at MSME owners or shop managers. Of the 304 questionnaires obtained, 292 questionnaires could be processed, 272 were obtained through Google Forms and 32 questionnaires were obtained through direct contact with respondents. This was intended to allow researchers to obtain direct information related to the research theme.

RESULT AND DISCUSSION

1. Model Measurement - Outer Model Analysis

Researchers have verified the reliability of the outer model and construct validity using various statistical measures.

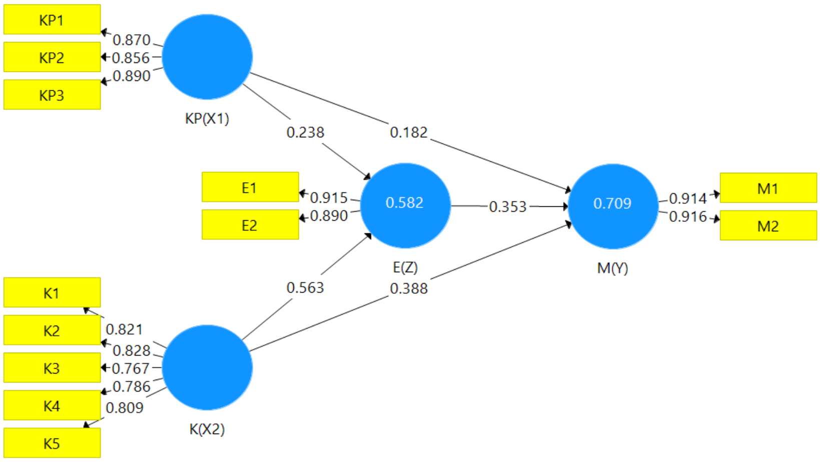


Figure 1. Path Coefficient Outer Model

During this outer model phase, it is utilized to assess if the measurement model is effective or not. By using convergent validity tests, discriminant validity, and composite reliability, researchers can see the measurement model. The core of convergent validity is a series of latent variables that represent and support a single latent variable. Average Variance Extracted (AVE), also known as outer loading or loading factors, is one way to evaluate convergent validity.

Table 1.
Outer Loading

Indicator	Convenience (Z)	Benefit(X2)	Trust(X1)	Interest(Y)
E1	.915			
E2	.890			
K1		.821		
K2		.828		
K3		.767		
K4		.786		
K5		.809		
KP1			.870	
KP2			.856	
KP3			.890	
M1				.914
M2				.916

In order for a measurement to be deemed valid, the factor loading should exceed 0.70 with respect to the intended construct. According to Table 1, every indicator within the construct possesses a factor loading value that is either greater than or equal to 0.70. This demonstrates that every element within the assessed model fulfills the standards of reliability. Therefore, it can be said that all estimated models are highly reliable. The AVE value indicates how well the latent concept explains the variation and variance in the actual variable. A valid AVE value of 0.5 or above is required for inclusion in this study.

Table 2.
Average Variance Extracted (AVE) Value

Variables	AVE
Convenience	.814
Benefit	.644
Trust	.761
Interest	.837

The outcomes of the examination indicate that every variable possesses an AVE value exceeding 0.50, which can be observed in Table 2. Consequently, the hidden variables account for over fifty percent of the variability of the indicators on average. Thus, it may be inferred that the constructs developed in the study exhibit substantial convergent validity. To ensure that no two latent variables have the same concept, the researcher conducted a discriminant validity test. The results of the Fornel Larker Criteria and Cross-loading tests reveal whether the test has discriminant validity or not.

Table 3.
Fornel Larker Criterion

	Convenience	Benefit	Trust	Interest
Convenience	**.902**			
Benefit	.748	**.803**		
Trust	.674	.774	**.872**	
Interest	.766	.793	.720	**.915**

Table 4.
Cross loading

	Convenience	Benefit	Trust	Interest
E1	.915	.703	.664	.731
E2	.890	.644	.546	.646
K1	.657	.821	.627	.666
K2	.697	.828	.693	.746
K3	.468	.767	.552	.548
K4	.538	.786	.510	.545
K5	.598	.809	.694	.638
KP1	.543	.679	.870	.604
KP2	.639	.680	.856	.592
KP3	.581	.667	.890	.686
M1	.696	.729	.631	.914
M2	.705	.722	.687	.916

The Fornel-Larcker criterion value is ideal if the AVE root for each construct is greater than the correlation between other constructs. The test results in Table 3 have proven that each variable has met the requirements of closeness between variable relationships much greater than the closeness with other variables. Discriminant validity can be seen from the cross-loading value, namely if the construct value of each variable must be greater than the other constructs. From the two tests above, namely those described in Table 3 and Table 4, it can be concluded that all latent variables are estimated to meet good discriminant validity.

One way to assess how consistent a tool is in measuring a construct is to look at the composite reliability test. A composite reliability rating greater than 0.60 indicates that the variable is reliable.(Ghozali, 2018)

Table 5.
Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability
Convenience	.772	.780	.898
Benefit	.863	.872	.900
Trust	.843	.845	.905
Interest	.806	.806	.911

Variables that have a composite reliability value of 0.60 or more indicate a very good level of reliability.(Ghozali, 2018)Table 5 displays the test findings, which show that the composite reliability values for all tested variables are more than 0.60. From this, we can conclude that, considering the composite reliability values, all research structures have met the reliability standards. According to(Mangoting et al., 2024)Reliability can be determined using the Cronbach alpha test. A value is considered adequate if α > 0.3 and equally good if α ≥ 0.5. The indicators in this research variable show a high level of reliability, as demonstrated by the composite reliability value and Cronbach alpha value, as shown in Table 5.

2. Measurement Model - Inner Model Analysis

According to Henseler & Sarstedt (2013)To evaluate how well a model fits the data, we can look at the path coefficients and their significance. One measure of a good model is a substantial path coefficient that aligns with the research hypothesis. The path coefficient value can be used as a guide to under standing the extent of partial influence. It has a value between 0 and 1, whether positive or negative.

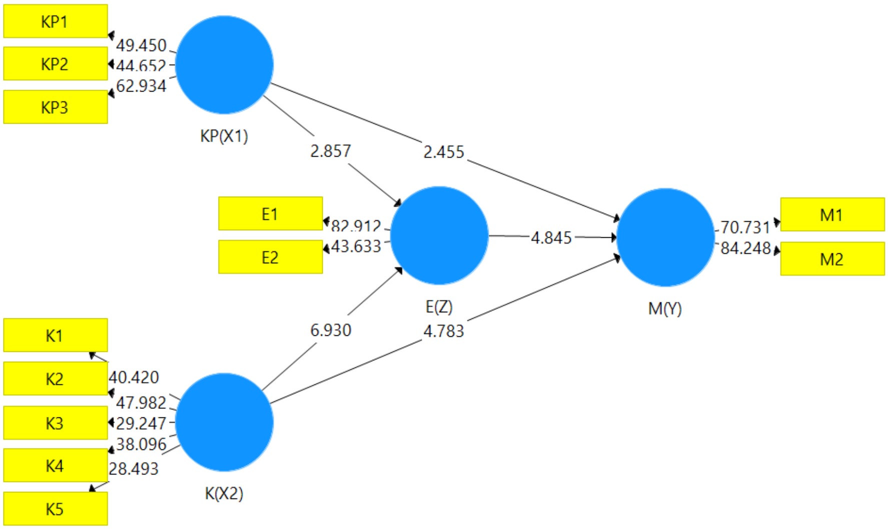


Figure 2. Path Coefficient Boostrapping

According to the results obtained from the bootstrapping path coefficient evaluation, there are positive coefficients for all connections among the independent, mediating, and dependent variables. This indicates a unidirectional relationship, meaning the higher the path coefficient, the greater the influence of the independent variable on both the dependent and mediating variables within the structural framework.

Table 6.
R-Square

	R Square	**Adjusted R Square**
E(Z)	.582	.579
M(Y)	.709	.706

The results presented in Table 6 show that the trust and benefit variables have a moderate impact on perceived enjoyment, with R2 = 0.582. Furthermore, various research variables have a significant impact on the choice of MSMEs to sell their goods on social media, as indicated by the R2 value of 0.709. To further evaluate the accuracy of the PLS path model predictions, the Q2 value can be calculated. Examples of minor predictive relevance are Q2 values less than 0, moderate predictive relevance is 0.25, and high predictive relevance is 0.50.(Hair et.al, 2018).

Table 7.
Q Square (Q2)

	SSO	SSE	Q² (=1-SSE/SSO)
E(Z)	584,000	312,154	.465
K(X2)	1,460,000	1,460,000	
KP(X1)	876,000	876,000	
M(Y)	584,000	243,488	.583

From the results of table 7 above, the Q2 value of the intervening variable, namely Convenience, is 0.465, which shows moderate predictive relevance, and for the Q2 variable Intention, it is 0.583, which is in the large category, which indicatesbBased on the research results, the model used in this study has good predictive relevance. Furthermore, the Goodness of Fit Index (Gof) value can be observed to assess the feasibility of the research model. When testing the ability of the PLS path model to describe various data sets, Gof can be helpful.(Henseler & Sarstedt, 2013). The Gof number is considered low if it is more than 0.1, medium if it is more than 0.1.from 0.25 and high if more than 0.38(Tenenhau (2004) as quoted in Ananda, 2015).

Table 8.

Goodness of Fit Index

Information	Formula
Goodness of Fit Index	$\sqrt{AVEx\ R^2}$
Average AVE	$\dfrac{0{,}814 + 0{,}644 + 0{,}761 + 0{,}837}{4}$ $= .764$
R2	$\dfrac{0{,}582 + 0{,}709}{2}$ $= .645$
GoFI	$\sqrt{0{,}764\ x\ 0{,}645}$ = .701

The table shows that the GoFI is 0.701. This result is considered high, as it ranges from 0.38 to 1.00, indicating a very high fit. Due to the high model fit, there is little difference between the anticipated and observed values. The partial test, also known as the F2 test, measures the extent to which latent predictor variables influence endogenous variables in a given structural setting. The F2 value is weak (0.02-0.14), the F2 value is moderate (0.15-0.34), and the F2 value is high (>0.35). (Chin, 2000).

Table 8.

F-Square

Variables	F2	Interpretation
Convenience -> Intention	.179	Moderate
Benefits -> Intention	.159	Moderate
Trust -> Intention	.043	Weak
Benefits -> Convenience	.304	Moderate
Trust -> Convenience	.055	Weak

that the Convenience and benefits variables on MSME intentions have a moderate influence (0.179, 0.159) while the trust variable has a weak influence (0.043), as well as trust in Convenience which has a weak influence (0.055) but is different from the benefit variable which has a moderate influence (0.304) on Convenience.

Table 9.

Hypothesis Testing

Hypothesis	Connection	*Patch Coefficient*	T Statistics (| O/STDEV |)	*P Values*	Decision

H1a	KP(X1) -> E(Z)	.238	2,729	.007	Supported
H1b	K(X2) -> E(Z)	.563	6,580	.000	Supported
H2a	KP(X1) -> M(Y)	.182	2,623	.009	Supported
H2b	K(X2) -> M(Y)	.388	5,099	.000	Supported
H3	E(Z) -> M(Y)	.353	4,853	.000	Supported
	Mediating Effect of Perceived Convenience				
H4a	KP(X1) -> E(Z) -> M(Y)	.084	2,299	.022	Supported
H4b	K(X2) -> E(Z) -> M(Y)	.199	4,048	.000	Supported

Description = KP : Trust (X1), K: Benefit (X2), E: Convenience t (Z), M: Intensity(Y)

Source: Data processed by Smartpls 3.0 (2025)

Utilizing the T-statistic and the P-value, the investigators conducted a test of the hypothesis in this research. The findings regarding the direct effects of these elements can be found in Table 9 below, which includes aspects such as perceived trust and perceived benefits affecting perceived convenience, along with the influence of perceived trust and benefits on the intention of MSMEs. Additionally, Table 9 demonstrates how perceived convenience serves as a mediator in the connection between trust and benefits, which in turn affects the decision of MSMEs to utilize social media for marketing their products.

a. The Influence of Perceived Trust and Perceived Benefit on Perceived Convenience

Researchers have obtained the test results for H1a and H1b in table 9. The elements of perceived trust and perceived advantages have a notably strong positive impact on perceived convenience. This is evidenced by the T-statistic value of 2.729 > Z score 1.96 and P-value 0.007 < 0.05. Then compared to the perception of trust, the perception of benefits produces a strong influence obtained by the T-statistic value of 6.580 > Z score 1.96 and P-value 0.000 < 0.05. Perception of trust refers to the belief of MSMEs that social media is a business tool that is safe, reliable and can protect their business interests both seen from the content of data, transactions and interactions with consumers. When MSMEs trust social media, MSMEs will feel safe in transacting with consumers, this condition creates a sense of psychological convenience, because MSME actors are not burdened by excessive anxiety or worry. Therefore, a greater sense of trust in social media correlates with a stronger sense of ease for MSMEs in utilizing social media as a means for conducting business. Arda (2017) explains that when shopping on social media, Convenience and satisfaction when shopping on social media can cover and balance the feeling of security (trust) when shopping on social media.Mcknight et al., (2002) trust makes consumers feel comfortable sharing information, such as making purchases..

Perceived advantages refer to how MSMEs recognize the application of social media as a source of both economic and non-economic gains, including growth in sales, broader market reach, and improved cost-effectiveness. This is in line with the theory proposed byMcDougall et al., (2000) (perceived value theory) individuals tend to feel comfortable using a technology if the perceived benefits outweigh the effort, costs, or risks involved. Therefore, using social media is no longer seen as a burden, but rather as a profitable activity. As a result, MSMEs will feel comfortable conducting business activities through social media because they see a clear return between the effort expended and the benefits gained.

b. The Influence of Perceived Trust and Perceived Benefits on the Intention of MSMEs to Transact on Social Media

The findings from the tests of H2a and H2b hypotheses show that the views on trust and benefits significantly influence MSMEs' willingness to use social media for transactional purposes. This is evident from the T-statistic value of 2.623, which is greater than 1.96, and the P-value of 0.009, which is smaller than 0.05. However, perceptions of benefits show a stronger influence, as evidenced by the T-statistic value of 5.099, which is also greater than 1.96, and the P-value of 0.000, which is smaller than 0.05. These findings, H2a, are accepted, indicating that views on trust influence MSMEs' intention to transact through social media. This study shows that the higher the level of trust of MSMEs in social media, the more likely they are to use it in business activities. A high level of trust can increase the sense of security and confidence in the continuity of transactions, so that MSMEs are more encouraged to promote and interact with customers on social media. Thus, trust creates a supportive environment, where social media is seen not as a risky activity, but as a strategic opportunity for business development. The findings in this study are in line with the results of other research.fromNurvitasari (2021),Rahmayani et al. (2022), Prayusi and Ingriyani (2023),Nasih et al. (2024),Fendiana et al. (2024) which states that views on trust have a significant influence on the intention to use technology.

The findings presented in Table 9 indicate a relationship between the perceived advantages and the willingness of MSMEs to engage in transactions via social media. The higher the perceived benefit felt by MSMEs in transacting on social media, the greater the MSME's intention to conduct transactions and integrate social media as part of their business activities. The perceived benefit plays a key role in shaping the intention of MSMEs to actively transact on social media. From the innovation diffusion theory proposed byRogers (1995)One of the main characteristics of innovation that influences the adoption rate is benefit, namely the extent to which an innovation is perceived as better than the previous method. Based on this context, social media is seen as an innovation in MSME transaction activities. According toPremkumar et al. (1994)Profitability has been found to be the best predictor and is positively related to the level of innovation in the adoption of online buying and selling. This finding is in accordance with researchAhmad et al. (2015),Dai Nguyen and Dang (2017),Setyorini et al. (2019),Alfi. et al. (2025)which states that the perception of benefits influences intention.

c. Perception of Convenience towards MSMEs' intention to transact on social media.

Researchers obtained the results of the H3 test. The perceived convenience variable has a fairly strong positive influence. This is evidenced by the results of the T-statistic value of 4.853 > Z score 1.96 and P-value 0.000 < 0.05. The level of satisfaction and convenience experienced by MSMEs when transacting using social media directly influences their desire to adopt it for their sales purposes. This finding is in line with research.(Rouibah et al., 2016),Jun et al. (2022),Won et al. (2023),Rizi et al. (2023),Mangoting et al. (2024)who found that perceived convenience influences interest. Convenience can be defined as the level of ease, security, and flexibility perceived by MSMEs when conducting business activities via social media platforms. Social media perceived as convenient will simplify product processing, customer communication, order management, and payment transactions. Specifically, when someone feels comfortable using new technology, this influences their intention.(Mangoting et al. 2024). Perceived convenience is related to user experience. The greater the level of convenience perceived by MSMEs, the more inclined they are to make transactions through social media platforms. This suggests that perceived convenience is a crucial factor in promoting the use of social media within the operations of MSMEs.

d. Perceived Convenience as a mediating variable

Based on the results of testing the perceived trust variable (X1) on the intention of MSMEs to transact on social media (Y), Hypothesis H4a is approved when the impression of convenience acts as a mediating variable with a T-statistic value of 2.299 > Z score 1.96 and a P-Value value of 0.022 < 0.05. Considering that both the direct and indirect relationships between variables X1->Y and X1->Z->Y are statistically significant, it can be concluded that perceived convenience can mediate the influence of perceived trust on the intention of MSMEs to transact on social media. The results of this study indicate the existence of partial mediation. The results of the study validate the findings ofLuo et al. (2021),Holdack et al. (2022)explains the effectiveness of perceived pleasure as a mediator. According to him, users will experience pleasure when they consider a technology friendly and informative, thus increasing the intention of MSMEs to use it. Trust reflects the belief of MSMEs in system security, platform reliability, and data protection offered by social media. The trust that MSMEs have in social media will affect the level of convenience of MSMEs in transactions. When MSMEs feel confident that social media is safe, transparent, and trustworthy, the perceived risk decreases. This decrease in risk encourages a sense of convenience in using social media in transactions. The perception of comfort acts as a psychological tool that strengthens the link between trust and transaction intentions, so that the higher the trust felt by MSMEs, the higher the level of convenience and ultimately increases the intention to transact on social media.

The results of the mediation test show that the perceived benefits have a direct impact on the intention of MSMEs to transact using social media. As evidenced by the T-statistic value of 4.048 > Z score 1.96 while the P-value of 0.000 <0.05 so that H4b has been accepted. This is because the direct path (direct relationship) between variables X2-> Y has a significant influence as well as the indirect path (indirect relationship) variables X2-> Z-> Y has a significant influence, this shows that the perception of convenience acts as a mediator in the relationship between the perception of the benefits of use and the intention of MSMEs to transact on social media.Mangoting et al. (2024)states that customers experience increased intention when they see technology as something friendly and profitable.Balog and Pribeanu (2010)states that pleasant situations determine the success of its users. The more enjoyable a platform is for users, the higher their intention to use it is likely to be. Perceptions of convenience act as an intervening variable linking the impact of perceived benefits to the intention to make transactions on social media.. MSMEs feel comfortable when they have a positive experience using social media, so they are more motivated to continue or increase their transaction intentions on social media. Thus, the greater the benefits MSMEs experience, the greater their sense of convenience, which ultimately encourages MSMEs to use social media as a platform for conducting business transactions.

CONCLUSION

The findings of this research indicate that viewpoints concerning trust and the perceived advantages have a considerable affirmative effect on the perceived ease and willingness of MSMEs to engage in transactions using social media. The level of trust in platform security and the perception of economic benefits, such as cost savings, wider market reach, and increased sales, have been shown to increase the sense of security and convenience for MSMEs, This, in turn, fosters their desire to utilize social media as a means for transactions. Additionally, the perceived ease of use may act as a mediator between the perceived advantages and the amount of trust regarding MSMEs' intention to engage in transactions via social media.

This study's limitations lie in the application of quantitative methods, which are survey-based and rely on respondents' perspectives, potentially creating subjective bias. Furthermore, the research is limited to trust, benefits, and convenience, while other factors such as digital literacy, platform feature quality, and government support have not been explored. Therefore, It is suggested that upcoming studies integrate both quantitative and qualitative approaches and broaden the scope of research subjects and factors to achieve a more profound insight into the actions and experiences of MSMEs engaging in transactions through social media.

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