



Adoption Of Online Food Registration Services In Morotai And North Halmahera : Key Influencing Factors

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ABSTRACT

Purpose – This This paper seeks to examine the determinants affecting the behavior of food industry stakeholders in utilizing the oss.go.id and e-reg.rba.pom.go.id applications for acquiring BPOM registration numbers, employing the Unified Theory of Acceptance and Use of Technology (UTAUT) framework and the impact of Trust on the utilization of these applications.

Methodology/approach – This research utilized a quantitative approach via a survey of 43 food enterprises in Morotai Island Regency and North Halmahera Regency, all of which possessed a BPOM registration number for a minimum of two years. The employed sample technique was continuous sampling, and data analysis was conducted utilizing Structural Equation Modeling (SEM) with SmartPLS 4 software.

Findings – It was found that the attitude toward the behavior variable has a significant direct effect on behavior. The perceived behavioral control variable significantly affects behavior, but indirectly, with behavioral intention as a mediator. In the meantime, behavior is not much impacted by subjective norms, either directly or indirectly. Behavioral intention, as a mediating variable, significantly influences behavior..

Novelty/value – Understanding The effective implementation of government digital services in 3T regions necessitates the improvement of service quality, infrastructure, and trust, rather than depending exclusively on social influence, and promoting public trust through transparency and platform dependability..

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INTRODUCTION

In the contemporary digital age, mentoring MSMEs (Micro, Small, and Medium Enterprises) has emerged as a primary governmental priority to enhance competitiveness and economic sustainability. The digitization of public services has emerged as a crucial strategy for expediting administrative

procedures, particularly within the processed food industry. This digital revolution facilitates company access to diverse services while enhancing the efficiency and transparency of rules, especially with the registration of processed food products. The government has implemented online service platforms, like oss.go.id and e-reg.pom.go.id, to enhance the small company environment through expedited and more dependable processes, in conjunction with technical advancements. This condition is vital given the substantial untapped potential, particularly in the 3T (Remote, Underdeveloped, and Innermost) regions, where access to digital services remains restricted and geographical barriers significantly hinder the business registration and licensing process.

This research fundamentally relies on the technology adoption paradigm as articulated by the Unified Theory of Acceptance and Use of Technology (UTAUT) framework. Research by Tamilmani et al. (2020) identifies ease of use, perceived benefits, and social impact from the environment as the primary elements affecting technology adoption. This study extends the UTAUT model by incorporating the element of trust in government, which refers to the extent to which companies trust the honesty and transparency of services provided by the government, as described by Salminen and Ikola-Norrbacka. (2010). This trust is essential, as it can enhance users' intention to engage with digital government services sustainably and consistently. Moreover, the variable impact of granting distribution permits, which reflects the effect of permit issuance on business performance, is a crucial element in enhancing trust and encouraging businesses to persist in employing digital platforms for the legitimization of their products.

The primary obstacles encountered in the deployment of this system in the field pertain to the 3T (remote, outermost, and undeveloped) areas, specifically the research sites in Morotai Island Regency and North Halmahera Regency. These places encounter topographical and infrastructural obstacles that inadequately facilitate the optimal execution of digital services. Numerous enterprises in these regions encounter challenges in accessing and comprehending the online food product registration process, which may impede the growth of organizations possessing legitimate permits. This scenario illustrates that geographic considerations and regional attributes substantially affect the degree of digital technology adoption for small business legislation, necessitating adaptation and suitable support measures.

Previous research predominantly concentrated on general factors influencing digital technology adoption across diverse sectors, as evidenced by studies conducted by Zhang and Chen (2020) and Zhang, Wang, and Liu (2019), which emphasized the significance of social influence and perceived benefits in the adoption of digital service platforms. This study is distinct regarding the characteristics of the unit of analysis, specifically processed food enterprises utilizing oss.go.id and e-reg.pom.go.id in their product life cycle patterns, as well as the research site, which was done in underdeveloped and rural regions. This method offers detailed and contextual insights into the determinants affecting the success of digitalization in regions facing particular geographic and social challenges, thereby producing pertinent strategic recommendations for enhancing the ecosystem of small food enterprises in remote locations.

The main aim of this study is to analyze the factors affecting the intention and success of enterprises in the 3T (remote, outermost, and undeveloped) regions to implement digital platforms for food registration processing. This study seeks to elucidate the role of governmental trust and the effects of distribution permit issuance on business performance, thereby offering novel insights for policy formulation and digital support in disadvantaged areas. This study's conclusions are anticipated to offer a thorough analysis of the primary obstacles and incentives for the implementation of digital services,

especially in areas with inadequate infrastructure.

The urgency of this research is significant due to the potential of the processed food MSME sector as a revenue source for rural communities and the critical role of digital public service innovation. Throughout the COVID-19 epidemic, the digitization of services has emerged as a critical necessity to maintain the functionality of government services and extend their reach to geographically challenging places. Inadequate comprehension of the determinants affecting adoption and success may jeopardize digitalization initiatives in the 3T (frontier and remote) regions, leading to potential failure and suboptimal benefits. This research is a strategic initiative aimed at developing pertinent policies, specifically to enhance MSME involvement in formal systems and to fortify contemporary and inclusive food oversight and regulatory frameworks.

LITERATURE REVIEW

Technology Adoption and the UTAUT Framework The Unified Theory of Acceptance and Use of Technology (UTAUT) model is a prevalent theoretical framework for examining factors that affect information technology adoption behavior, including the utilization of web-based apps like oss.go.id and e-reg.rba.go.id for processed food registration. This model was selected for its capacity to amalgamate essential aspects, including anticipated performance, social influence, and user-friendliness within a singular, cohesive framework (Tamilmani et al., 2020; Zhang & Chen, 2020). In contrast to the Technology Acceptance Model (TAM), UTAUT provides advantages by incorporating social variables and pertinent institutional conditions within the framework of government and micro, small, and medium enterprises (MSMEs) (Venkatesh et al., 2003). UTAUT2 enhances the original model by incorporating personal motivational factors and habits; yet, for the analysis of government application adoption, UTAUT proves to be highly effective, as it emphasizes critical elements such as anticipated advantages and social influence.

Trust in government and the quality of public services are key determinants influencing users' willingness to adopt digital services in the public sector. Studies indicate that perceptions of service quality, including usability and system dependability, enhance user trust in digital government systems (Zhang, 2021; Zhang & Zhao, 2021). Moreover, confidence in government is a crucial factor influencing users' persistent utilization of digital services for administrative purposes, such as processed food registration (Yuniar, 2019). Similarly, the social impact exerted by government officials and business associates enhances users' intents to utilize the internet system, as evidenced by a study on social influence. This indicates that service quality and trust in government are crucial in enhancing technology adoption behavior within the framework of digital governance.

Issuance of Distribution Permits and Its Effects on Organizational Performance Advantages: Issuing distribution permits to processed food enterprises is essential for enhancing total organizational performance, encompassing financial dimensions and company sustainability. Research indicates that online permit processing via systems like oss.go.id can augment business revenue by broadening market access and bolstering client trust (BPS, 2023). Moreover, possessing an official and legally sanctioned distribution permit confers credibility among buyers and business associates, thereby augmenting the consumer base and enhancing a corporation's competitive stance in the marketplace (Yuliana et al., 2020). This enhanced organizational performance affects financial metrics and elevates the company's

internal and external image and reputation, therefore fostering sustainable business success (Zhang et al., 2021).

METHOD

This research uses a method that collects numbers and data through surveys to explore how taking part in an online licensing program affects the success of businesses that deal with processed foods. This research seeks to investigate the correlation between variables including perceived usefulness, effort expectancy, social impact, and performance results, as delineated by the UTAUT model established by Tamilmani et al. (2020). This method was selected as it facilitates direct assessment of these characteristics using a widely disseminated questionnaire, enabling statistical analysis. Therefore, this study is expected to provide a credible and accurate empirical insight into the factors that influence the adoption of the online licensing system, especially in the processed food industry.

This study was carried out in Morotai Island Regency and North Halmahera Regency. The selection of these two locations is attributed to the variety of processed food business entities that have completed the licensing process and the prospective influence on their business growth. The data collection using a survey method, done from June to August 2025, considering field conditions that facilitated the questionnaire and in-person interviews. The site selection was informed by a research framework concentrating on company entities in border regions and tiny islands that are presently utilizing digital licensing services.

The study's population comprised processed food enterprises in both regions that had maintained distribution permits for a minimum of two years. A sample of 43 out of 77 processed food enterprises possessing distribution permissions from both districts was chosen by a purposive sampling method, based on certain criteria to assure the relevance of the data for studying the impact of distribution permits on sales performance. This sample technique was selected to guarantee that the business participants have adequate experience and knowledge in the licensing procedure and product sales. The collected data were subsequently evaluated to ascertain the influence of distribution permit status on the success of their enterprises in the formal market.

The research process commenced with the creation of a questionnaire instrument grounded in UTAUT characteristics, service quality, and organizational performance. Upon the instrument's preparation, validity and reliability assessments were performed prior to the collection of field data via both in-person and online survey methodologies. The gathered data were subsequently inputted into the analytical software, SMART PLS 4, for model and hypothesis testing. Throughout this procedure, a descriptive analysis of respondent characteristics and business profiles was conducted to facilitate understanding the results.

The principal tool utilized in data processing is SMART PLS 4 software, which facilitates Structural Equation Modeling (SEM) analysis to investigate correlations among variables. The objective of data processing using this tool is to derive precise parameter estimates from the research model and assess the convergence, discriminant validity, and goodness of fit of the

constructed model. This equipment additionally facilitates field analysis to verify that the processed data adheres to the necessary statistical assumptions.

This work employs data analysis approaches such as instrument validity and reliability assessment, descriptive statistical analysis, and structural model evaluation utilizing the SEM approach via SMART PLS 4. An investigation of the hypothesis was performed by evaluating the t-statistic and p-value to ascertain the significance of the relationship between variables. This technique is deemed suitable for comprehending the dynamics of elements that drive business actors to implement a digital licensing system and its effect on overall business performance.

Table 1 Operational variable

Variable	Indicator	Scale
UTAUT (Venkatesh, 2003)	Performance Expectancy (Venkatesh, 2003)	Likert Ordinal
	Effort Expectancy (Venkatesh, 2003)	
	<i>Facilitating Conditions</i> (Venkatesh, 2003)	
	<i>Social Influence</i> (Venkatesh, 2003)	
Services Quality (DeLone, 2003)	<i>Accuracy of Information</i> (DeLone, 2003)	Likert Ordinal
	Responsiveness (DeLone, 2003)	
	<i>System Stability and Functionality</i> (DeLone, 2003)	
Trust (Hooda, 2022)	Self Efficacy (Hooda, 2022)	Likert Ordinal
	Resource Facilitating Conditions (Hooda, 2022)	
	Technology Facilitating Conditions (Hooda, 2022)	

Behavioral (Hooda, 2022)	Intention	Intention to Use (Hooda,2022)	Likert Ordinal
		Preference Over Alternatives (Hooda, 2022)	
		Frequency or Continuity of Use (Hooda, 2022)	
e-Government Adoption (Reddick, C. G., & Zheng, J. (2017))		Intention to Use (Reddick, C. G., & Zheng, J. (2017))	Likert Ordinal
		Recommend to the others (Reddick, C. G., & Zheng, J. (2017))	

RESULT AND DISCUSSION

The convergent validity assessment of the PLS-SEM approach evaluates the degree to which a construct's indicators explain its variance. The Average Variance Extracted (AVE) indicator evaluates convergent validity, necessitating a minimum threshold of 0.50. Construct dependability is additionally confirmed using internal reliability assessments, such as composite reliability, which should be above 0.70. The main objective of convergent validity testing is to confirm that a construct's indicators reliably measure the same concept. Researchers should reevaluate a construct's indicators or variables if they do not satisfy convergent validity standards. Utilizing indicators with a high external loading ratio is advised to enhance the Average Variance Extracted (AVE) and ensure reliability. Researchers want to employ more pertinent and empirically sound indicators to guarantee that the construct complies with convergent validity standards.

"This research examines the connections between indicators and their underlying latent variables by identifying those with loading factors under 0.7 to evaluate the reliability of the model. The variables were removed to establish a new model with loading factors greater than 0.7. Table 2 presents the revised model with the excluded variables. All indicators satisfied the criterion, with loading factors surpassing 0.7. The subsequent phase involved the Quality Criteria Test to ascertain the model's reliability.

Table 2. Outer Loading

	BI	BOP	EE	EGA	FC	PE	SI	SQ	TTG
BI1	0.886								
BI2	0.869								
BI4	0.796								
BOP2		0.95							
BOP3		0.854							
EE1			0.841						
EE3			0.921						
EE4			0.775						

EGA1	0.809		
EGA2	0.806		
EGA3	0.753		
FC1	0.804		
FC2	0.915		
FC3	0.819		
PE3	0.809		
PE4	0.925		
PE5	0.837		
SI2	0.724		
SI3	0.862		
SI5	0.87		
SQ1		0.785	
SQ3		0.854	
SQ4		0.811	
TTG1			0.791
TTG2			0.909
TTG3			0.847

Tabel 3. Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
BI	0.809	0.81	0.887	0.725
BOP	0.787	0.933	0.898	0.816
EE	0.807	0.854	0.884	0.719
EGA	0.704	0.719	0.832	0.623
FC	0.804	0.844	0.884	0.718
PE	0.819	0.828	0.893	0.736
SI	0.767	0.818	0.861	0.675
SQ	0.756	0.763	0.858	0.668
TTG	0.807	0.81	0.886	0.723

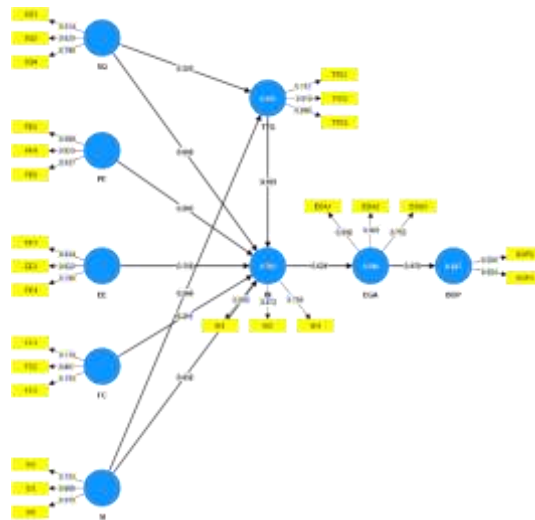


Figure 1. Graphical Output PLS-SEM Algoritm

This research Quality criteria in SEM (Structural Equation Modeling) analysis serve as essential benchmarks to guarantee the robustness and reliability of the constructed model. These criteria evaluate how precisely and consistently the indicators reflect the intended concept, as well as the validity and importance of the relationships between variables. Quality evaluation can enhance the primary objective of obtaining valid, trustworthy, and accurately interpretable results.

In PLS Structural Equation Modeling (SEM) analysis, reliability and concept validity are crucial. Discriminant validity guarantees that each notion possesses a unique identity and does not overlap with other constructs. Construct dependability evaluates the stability and consistency of the indications comprising the construct. Cronbach's alpha, composite reliability, and average variance extracted (AVE) are essential metrics for evaluating validity and reliability.

In this investigation, all components exhibited Cronbach's alpha values ranging from 0.704 to 0.819, surpassing the established minimal threshold of 0.70. Composite reliability (ρ_a and ρ_c) was above 0.80 and neared 1.0, thereby affirming the dependability of the indicators in assessing the intended constructs and conforming to recognized literature standards.

All constructions had an AVE exceeding 0.50, signifying satisfactory to exceptional convergent validity. Constructs demonstrating marginally lower AVEs, although surpassing the minimum threshold, signified sufficient convergent validity. In contrast, constructs exhibiting elevated AVEs, such as BOP, signify that these indicators may effectively encapsulate the construct variables, hence affirming the validity and reliability of the measurement model, in accordance with pertinent PLS-SEM analytical criteria and guidelines.

Discriminant validity is an essential aspect of structural equation modeling (SEM), especially within the framework of the partial least squares (PLS) technique. It assesses the extent to which model constructs are empirically different and do not statistically or meaningfully overlap. This evaluation is essential for analyzing data and preventing the incorrect identification of nonexistent links between constructs. Discriminant validity is evaluated by many criteria and indicators, particularly the Fornell-Larcker criterion, which confirms that the Average Variance Extracted (AVE) for each construct surpasses the common variance across the components. Henseler et al. (2015) introduced the Heterotrait-Monotrait Correlation Ratio (HTMT), a novel and more discerning approach for evaluating the correlation between markers of disparate constructs against those of the same construct. The findings from the HTMT discriminant validity evaluation demonstrate that the indicators can empirically distinguish between constructs and that the variables in the model show robust discrimination. Analyzes the relationship between indicators and their latent variables by finding

variables with loading factors below 0.7 to assess the model's reliability. The variables were removed to establish a new model with loading factors greater than 0.7. Table 4.8 presents the revised model with the excluded variables. All indicators satisfied the criterion, with loading factors surpassing 0.7. The subsequent phase involved the Quality Criteria Test to ascertain the model's reliability.

Table 4 Results of Discriminant Validity Test with HTMT

	BI	BOP	EE	EGA	FC	PE	SI	SQ	TTG
BI									
BOP	0.313								
EE	0.684	0.124							
EGA	0.796	0.599	0.525						
FC	0.554	0.18	0.506	0.371					
PE	0.83	0.364	0.693	0.487	0.541				
SI	0.893	0.459	0.442	0.88	0.282	0.606			
SQ	0.723	0.262	0.46	0.531	0.355	0.696	0.728		
TTG	0.568	0.065	0.243	0.36	0.141	0.22	0.536	0.694	

Sumber: Data Olahan Penulis, 2025

Using bootstrapping in SMART PLS 4 on the path coefficients, the data obtained are as shown in Table 5. Overall, of the nine hypotheses proposed, six were accepted and three were rejected.

Tabel 5. Coefficient Path – Bootstrapping

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Noted
BI -> EGA	0.624	0.653	0.099	6.311	0.000	Accepted
EE -> BI	0.158	0.170	0.146	1.082	0.279	Not Accepted
EGA -> BOP	0.476	0.498	0.128	3.715	0.000	Accepted
FC -> BI	0.211	0.200	0.104	2.033	0.042	Accepted
PE -> BI	0.205	0.197	0.143	1.435	0.151	Not Accepted
SI -> BI	0.434	0.439	0.178	2.441	0.015	Accepted
SI -> TTG	0.251	0.258	0.194	1.297	0.195	Not Accepted
SQ -> TTG	0.313	0.353	0.158	1.980	0.048	Accepted
TTG -> BI	0.197	0.166	0.094	2.109	0.035	Accepted

The first hypothesis (H1), which tests the effect of service quality on trust in government, showed significant results with a p-value of 0.048 and a t-statistic of 1.980, exceeding the threshold of 1.96.

The original sample coefficient (O) value was 0.313. These results indicate that service quality has a positive and significant effect on trust in government. The results align with prior research by Yuliana et al. (2020), which identified service quality as a crucial element in building public trust in digital government services. What sets this study apart is its geographical focus and the particular technology examined.

The second hypothesis (H2), regarding the impact of social intention on trust in government, was deemed inconsequential, with a P-value of 0.195, a T-statistic of 1.297, and a coefficient of 0.251. These findings suggest a tenuous and inconsequential correlation. Consistent with the findings of Sari et al. (2019), this study reveals that social influence has an indirect effect on trust in government digital services. This suggests that social factors do not have a strong direct impact on trust in this setting, differing from previous studies that emphasized the significant role of social influence.

The third hypothesis (H3), regarding the impact of social influence on behavioral intention, yielded a significant result, with a p-value of 0.015, a t-statistic of 2.441, and a coefficient of 0.434, signifying a robust and positive correlation. These results are in line with the study by Sari and Pranoto (2019), which claims that social influence plays a substantial and meaningful role in shaping users' intentions to adopt government digital services. The main difference may lie in the broader scope of social influence considered in this context.

The fourth hypothesis (H4), examining the influence of performance expectancy on behavioral intention, yielded unimpressive results, shown by a P value of 0.151, a T value of 1.435, and a coefficient of 0.205. The findings suggest that expectations concerning service performance do not substantially affect users' behavioral intentions, contrary to Sekaran's (2006) research, which claimed that performance expectancy is generally a crucial element in technology adoption. This discrepancy may arise from the suboptimal communication of technical innovation to users.

The fifth hypothesis (H5), concerning the influence of effort expectancy on behavioral intention, was rejected, yielding a P value of 0.279, a T value of 1.082, and a coefficient of 0.158. The results suggest that ease of use by itself is not enough to promote the adoption of digital services, challenging the claims of Salminen and Ikola-Norrbacka (2010), who emphasized effort expectancy as a key element in technology acceptance. Other contributing factors may influence user intentions in this context.

The sixth hypothesis (H6), concerning the impact of facilitating conditions on behavioral intention, yielded a significant result with a P value of 0.042, a T value of 2.033, and a positive coefficient of 0.211. Supportive conditions that enable the utilization of digital services profoundly impact user intention. This corroborates the idea and conclusions of prior research by Setiawan et al. (2019), which showed that conducive environments are a pivotal component in enhancing technology adoption.

The seventh hypothesis (H7), concerning the influence of trust in governance on behavioral intention, demonstrated significance and strength with a p-value of 0.035, a t-value of 2.109, and a coefficient of 0.197. These findings are consistent with the research conducted by Sari and Pranoto (2019), which demonstrated that trust in government strengthens users' willingness to adopt digital services. This outcome highlights the pivotal role of trust in the development of digital public services in Indonesia.

The eighth hypothesis (H8), concerning Behavioral Intention in E-Government Adoption, demonstrated a robust and statistically significant correlation, evidenced by a P value of 0.000, a T value of 6.311, and a coefficient of 0.624. This affirms that user intention directly impacts the adoption rate of government digital services, consistent with technology adoption theory and a prior study by Salmadi and Ali (2020) regarding the correlation between intention and technology adoption.

The ninth hypothesis (H9), concerning e-Government Adoption and its impact on Organizational Performance, demonstrated a substantial and robust correlation ($P = 0.000$, $T = 3.715$, coefficient = 0.476). This suggests that the use of government digital services positively influences organizational

performance, corroborating the assertion that technology adoption enhances organizational efficiency and effectiveness (Windya, 2022).

Of the nine hypotheses evaluated, six were acceptable due to their fulfillment of significance criteria and robust relationships: H1, H3, H6, H7, H8, and H9. Concurrently, H2, H4, and H5 were dismissed due to their insignificance, signifying a tenuous association or lack of substantial impact. The results demonstrate that service quality, social impact, supportive conditions, faith in government, behavioral intents, and organizational advantages are the primary elements affecting the acceptance and effectiveness of government digital services in Indonesia. The primary distinction from earlier studies may reside in the present context, wherein social factors and usability variables exert minimal influence, potentially attributable to varying levels of digital literacy within the community or the attributes of emerging services, as highlighted by prior research including Sekaran (2006) and Sari et al. (2019). The study seeks to address the challenge outlined in Chapter 1 by methodically investigating the influence of service quality on public trust and the uptake of government digital services. The research revealed that service quality significantly affects public trust, with enhancements in platform speed, accuracy, and usability fostering corporate trust. Social influences, including family, business associates, and local figures, exhibited a poor correlation with trust, indicating that perspectives from social circles are insufficient to establish trust. Social influence was the predominant factor affecting intention, propelled by community testimonials, endorsements, and appeals from local authorities. Intention was solely positively affected by expectations of application usage, whereas trust served as a supplementary factor impacting behavioral decisions. The expectation construct had a negligible and insignificant coefficient, whereas the condition of facilities (devices, networks, and technical assistance) exerted a substantial influence on intention. Trust directly affected usage intention, demonstrating a robust correlation between behavior and intention. The implementation of digital services significantly enhanced corporate performance, with consistent usage expanding market access, expediting licensing procedures, and directly influencing sales growth. The research finds that enhancing service quality and bolstering social influence can expedite technology adoption and enhance MSME business performance.

Solution

Business incentives and economic considerations, rather than user satisfaction, primarily drive the use of *oss.go.id*, according to research. Such behavior is required to comply with regulations and costly corporate procedures and achieve economic efficiency. User satisfaction has a secondary role in promoting adoption, which is mostly driven by the need to adhere to legal requirements, avoid sanctions, and obtain financial benefits.

Practical necessities and interests are essential for enabling the implementation of obligatory administrative procedures, such as the accelerated processing of permits. Alternative strategies for governmental adoption encompass continuous education and socialization, provision of tangible incentives and accessibility, creation of user-centric and adaptive systems, engagement of communities and local leaders as change agents, and integration with welfare and prosperity enhancement initiatives. A study indicated that the utilization and acceptance of digital e-KTP and birth certificates have remained negligible, approaching zero after several years. This signifies that digital systems are insufficient without appropriate socializing, incentives, and teaching strategies. The government must take into account habits, public opinions, and local requirements to ensure enduring technology adoption and provide concrete benefits to the community, especially in rural areas.

Utilizing a comprehensive approach centered on community needs can increase the adoption rate of government applications, leading to improved efficiency, transparency, and community well-being.

CONCLUSION

This research aims to address adoption challenges in rural settings, particularly in the 3T regions (Disadvantaged, Frontier, and Remote areas), by thoroughly investigating how service quality influences public trust and the use of digital government services. The research demonstrated that service quality substantially influences public trust, with enhancements in platform speed, accuracy, and usability fostering company trust. Social influences, such as family, business associates, and local personalities, demonstrate low trust coefficients, indicating that insights from social circles are inadequate for establishing trust. Social influence is the primary determinant of intention, propelled by community testimonials, endorsements, and appeals from local authorities. Intention is exclusively favorably affected by anticipated application usage, whereas trust serves as an ancillary element influencing behavioral choices. The anticipation construct possesses a minimal and insignificant coefficient, but facility conditions (devices, networks, and technical assistance) exert a considerable impact on intention. Trust directly influences usage intention, demonstrating a significant link between behavior and intention. The deployment of digital services markedly enhances corporate performance, since sustained utilization broadens market access, expedites licensing processes, and directly influences sales growth. Studies indicate that enhancing service quality and bolstering social influence might expedite technology adoption and enhance MSME firm success.

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