


# The Value Of Digital Economy Adoption In Bangka Belitung SMEs: A Vam Model Focusing On Creativity And Innovation

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Article Info	ABSTRACT
<p><b>Keywords:</b> Digital economy adoption; SMEs; Creativity; Innovation; Perceived benefits; Perceived ease of use; SME performance; Bangka Belitung</p>	<p>The adoption of the digital economy by Small and Medium Enterprises (SMEs) in archipelagic regions such as Bangka Belitung has become a crucial focus in efforts to enhance local competitiveness and economic growth. This study aimed to analyze the factors influencing digital economy adoption by SMEs in Bangka Belitung, with a specific focus on the roles of creativity, innovation, perceived benefits, and ease of use, as well as their impact on SME performance. The research employed a quantitative approach with a cross-sectional design. The sample consisted of 399 SMEs in Bangka Belitung, selected using the Slovin formula with a 5% error rate. Data collection was conducted through online and offline surveys using structured questionnaires. The research model was based on the integration of the Value Added Model (VAM) with elements of the Technology Acceptance Model (TAM) and Diffusion of Innovation Theory. Data analysis using SPSS version 26 revealed that creativity, innovation, perceived benefits, and ease of use had positive and significant effects on digital economy adoption. Perceived ease of use had the strongest influence. Digital economy adoption was proven to have a positive impact on SME performance, particularly in terms of increased sales volume and market share. This study provides a theoretical contribution by expanding the understanding of technology adoption in the context of SMEs in archipelagic regions. Practically, these findings highlight the importance of developing creativity, innovation, and education about the benefits and ease of use of digital technology for SMEs. In conclusion, this study affirms the importance of digital economy adoption for SMEs in Bangka Belitung and provides a basis for policy development supporting the digital transformation of SMEs in archipelagic regions.</p>
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## INTRODUCTION

The adoption of the digital economy by SMEs in Bangka Belitung has become a crucial focus in efforts to enhance local competitiveness and economic growth. The digital economy, which encompasses the use of information and communication technologies in various aspects of business, has transformed the way SMEs operate and compete in the global market. However, the adoption rate among SMEs in this archipelagic region remains relatively low compared to other areas in Indonesia. Creativity and innovation have emerged as key factors in digital economy adoption. Creative and innovative SMEs tend to be more capable of

leveraging opportunities offered by digital technology. Creativity, which includes the ability to generate new ideas, adapt to new situations, develop ideas in detail, and produce many ideas in a short time, enables SMEs to create unique and attractive products and services in the digital market. Meanwhile, innovation, which encompasses the development of new products, implementation of new production methods, implementation of new marketing strategies, and changes in organizational structure, helps SMEs remain relevant and competitive in the digital era. Perceptions of the benefits and ease of use of digital technology also play important roles in digital economy adoption. SMEs that understand the benefits of digital technology, such as increased efficiency, productivity, effectiveness, and economic gains, tend to be more open to adopting such technology. Similarly, the ease of learning and operating digital technology, as well as the flexibility of the system and clarity of interaction, can encourage SMEs to adopt the digital economy more quickly.

The adoption of the digital economy by SMEs in Bangka Belitung is not only important for individual business growth but also for the overall economic development of the region. By increasing adoption intent, actual use, adoption level, and sustainability of digital technology adoption, SMEs can improve their performance, reflected in sales growth, profitability, market share, and customer satisfaction. However, digital economy adoption in archipelagic regions like Bangka Belitung faces unique challenges. Limited infrastructure, access to technology, and digital skills become obstacles that need to be overcome. Therefore, this study aims to analyze the factors influencing digital economy adoption by SMEs in Bangka Belitung, with a specific focus on the roles of creativity and innovation, as well as their impact on SME performance. The adoption of the digital economy by SMEs in Bangka Belitung faces several problems and gaps that need to be addressed. First, the level of digital technology adoption among SMEs remains relatively low. Many SMEs still rely on traditional methods in their business operations, which can limit their competitiveness and growth in the digital era. This digital divide is clearly visible in the limited use of e-commerce, social media for marketing, and digital management systems.

Creativity and innovation, which are important factors in technology adoption, are often underutilized by SMEs in Bangka Belitung. Many SMEs experience difficulties in generating new ideas for digital products or services, adapting to technological changes, or developing innovative digital marketing strategies. This creates a gap in SMEs' ability to compete in an increasingly competitive digital market. Perceptions about the benefits and ease of use of digital technology also become issues. Many SME owners still do not fully understand how digital technology can improve their business efficiency, productivity, and profitability. Additionally, the perception that digital technology is difficult to learn and use often becomes a barrier to adoption. The geographical challenges of Bangka Belitung as an archipelagic region also create gaps in access to digital infrastructure and training. Limited internet connectivity, lack of access to digital devices, and limited opportunities for digital technology training become significant obstacles for SMEs in adopting the digital economy.

Research gaps are also evident in the lack of studies specifically analyzing digital economy adoption by SMEs in archipelagic regions like Bangka Belitung. Most previous research focused on SMEs in urban areas or mainland, which have different characteristics

and challenges. Additionally, there is a gap in understanding how creativity and innovation interact with other factors such as perceived benefits and ease of use in the context of digital economy adoption by SMEs. Existing research often separates these factors, whereas in reality, they are interconnected and influence each other. Finally, there is a gap in understanding the long-term impact of digital economy adoption on SME performance in archipelagic regions. How this adoption affects sales growth, profitability, market share, and customer satisfaction of SMEs in Bangka Belitung still needs further investigation.

### Literature Review

This study utilizes the Value Added Model (VAM) as the main theoretical framework, integrated with elements from the Technology Acceptance Model (TAM) and Diffusion of Innovation Theory. VAM emphasizes the importance of creating added value in technology adoption, which is highly relevant for SMEs in the digital era. The Value Added Model (VAM) serves as the primary theoretical framework in this research, integrated with elements from the Technology Acceptance Model (TAM) and Diffusion of Innovation Theory. VAM emphasizes the importance of value creation in technology adoption, which is particularly relevant for SMEs in the digital era. VAM explains that technology adoption should provide added value to the organization. In the context of SMEs in Bangka Belitung, this added value can take the form of improved operational efficiency, market expansion, or enhanced competitiveness. This model views technology adoption not only as a technical process but also as a comprehensive business strategy.

Studies by (Triono, 2019) and (Zahra, 2023) applied the Technology-Organization-Environment (TOE) model, which shares similarities with VAM in analyzing the adoption of information and communication technologies (ICT) by SMEs. They found that technological, organizational, and environmental contexts played crucial roles in ICT adoption. In this study, these elements are reflected in the variables of creativity (X1), innovation (X2), perceived benefits (X3), and perceived ease of use (X4). (Ghifari, 2024) demonstrated that the adoption of digital marketing strategies could enhance consumer interaction, aligning with the concept of added value in VAM. This is relevant to the indicators of marketing innovation (IN3) and digital economy adoption intent (AD1) in this study. (A. Handayani, 2023) and (Sovitriana, 2024) emphasized the importance of digital literacy in technology adoption, which can be linked to the perceived ease of use (X4) in this research model. They found that improving digital literacy helped SMEs adapt to new technologies, as reflected in the indicators of ease of learning (PK1) and ease of operation (PK2). (Aisyah, 2024) and (Arista et al., 2022) demonstrated the effectiveness of training and mentoring in enhancing SMEs' ability to utilize e-commerce and digital marketing. This relates to the indicators of actual use (AD2) and adoption level (AD3) in the digital economy adoption variable (Y). In the context of Bangka Belitung, the application of VAM needs to consider the geographical challenges of the archipelagic region. For instance, creativity in generating new ideas (KR1) and the ability to adapt to new situations (KR2) become crucial in overcoming limitations in digital infrastructure.

Creativity and digital economy adoption have a close relationship in the context of SMEs. Creativity, which encompasses the ability to generate new ideas (KR1), adapt to new

situations (KR2), develop ideas in detail (KR3), and produce many ideas in a short time (KR4), enables SMEs to find innovative ways to leverage digital technology. (A. Handayani, 2023) found that product creativity enhanced the attractiveness of SMEs in the digital market, while (Supriyadi et al., 2023) showed that innovation in product design and marketing, such as the use of digital catalogs, could expand market reach. (Armada, 2024) and (Guntoro, 2024) further emphasized that marketing digitalization driven by creativity provided opportunities for SMEs to interact better with customers and improve operational efficiency. (Ramaditya et al., 2020) and (L. Dewi, 2023) added that training in the use of digital tools and marketing strategies contributed to increasing SMEs' creativity and ability to adapt to changes in the digital market. Thus, creativity not only helps SMEs adapt to the digital economy but also enhances their competitiveness in an increasingly competitive market.

H1: Creativity positively influences Digital Economy Adoption in Bangka Belitung SMEs.

Innovation plays a crucial role in digital economy adoption among SMEs. Innovation, which includes the development of new products (IN1), application of new production methods (IN2), implementation of new marketing strategies (IN3), and changes in organizational structure (IN4), encourages SMEs to integrate digital technology into their operations. (Kurniasih et al., 2022) found that SMEs adopting innovations, such as e-commerce, could expand their market reach and enhance customer interaction. (Fauziyah et al., 2020) and (Triwijayati, 2023) showed that innovation in products and services helped SMEs meet changing consumer needs, driving the adoption of digital technology as a response to market demands. (Alam, 2023) and (Legowo et al., 2021) emphasized the importance of support from government institutions and training focused on innovation in enhancing SMEs' ability to adopt digital technology. (Panggabean, 2021) further identified factors such as security, perceived benefits, and technology compatibility as important elements in SMEs' decisions to adopt digital innovations.

H2: Innovation positively influences Digital Economy Adoption in Bangka Belitung SMEs.

Perceived benefits have a significant influence on digital economy adoption by SMEs. Perceived benefits, which include increased efficiency in business operations (PM1), improved work productivity (PM2), enhanced effectiveness in achieving business goals (PM3), and increased financial profits (PM4), become key driving factors in digital technology adoption decisions. (Teng et al., 2022) and (Annosi et al., 2019) found that perceptions of technology usefulness, such as operational efficiency and improved market access, were major factors in adoption decisions. (Bening, 2023) showed that SMEs viewing digital technology as a tool to enhance performance and competitiveness tended to be more open to adopting digital solutions, such as e-commerce and digital marketing. (Prause, 2019) and (Chong & Olesen, 2017) emphasized that external factors such as pressure from the business environment and managerial support also contributed to perceived benefits. (Widyastuti & Irwansyah, 2018) further highlighted the importance of building awareness of digital technology benefits through training and mentoring programs to enhance positive perceptions and encourage wider adoption among SMEs.

H3: Perceived Benefits positively influence Digital Economy Adoption in Bangka Belitung SMEs.

Perceived ease of use plays an important role in digital economy adoption by SMEs. Ease of use, which includes ease of learning the digital economy system (PK1), ease of operating the system (PK2), the system's ability to adapt to user needs (PK3), and clarity in interaction with the digital economy system (PK4), significantly influences SMEs' decisions to adopt new technologies. (Fransisco, 2023) and (Alvin & Kurniawati, 2019) found that perceived ease of use was directly related to the intention to use new technology. (Sukmawati & Kowanda, 2022) and (Zusrony, 2023) showed that when SMEs felt digital technology was easy to understand and operate, they were more likely to adopt it, which in turn could improve operational efficiency and effectiveness. (Krisnaresanti et al., 2022) and (Rusminah & Hilmiati, 2021) emphasized that ease of use contributed to user satisfaction, which became a key driver in decisions to continue using technology. (Mahyuni & Setiawan, 2021) further illustrated that in the context of e-wallet and digital payment system usage, ease of transaction became a significant added value for SMEs, increasing their interest in switching to digital payment methods.

H4: Perceived Ease of Use positively influences Digital Economy Adoption in Bangka Belitung SMEs.

Digital economy adoption has a significant impact on SME performance in archipelagic regions like Bangka Belitung. Digital economy adoption, which includes adoption intent (AD1), actual use (AD2), adoption level (AD3), and adoption sustainability (AD4), can improve SME performance measured through sales growth (KU1), profitability (KU2), market share (KU3), and customer satisfaction (KU4). (Ausat et al., 2022) found that digital technology allowed SMEs to expand their market reach, which was crucial for SMEs in remote locations. (Anggarini, 2021) showed that by utilizing e-commerce platforms, SMEs could reach customers beyond their geographical areas, increasing sales and revenue. (Suryani et al., 2024) emphasized that digital technology adoption also improved operational efficiency, with SMEs implementing digital systems in inventory management, marketing, and customer service able to reduce operational costs and increase productivity. (A. Andreas & Gumanti, 2023) further illustrated that SMEs adapting to digital technology tended to perform better, especially in terms of financial management and accounting, contributing to their business sustainability. However, (Arrezqi, 2022) cautioned that challenges such as limited infrastructure and digital literacy in archipelagic regions could hinder this adoption process, emphasizing the importance of support from the government and relevant institutions.

H5: Digital Economy Adoption positively influences SME Performance in Bangka Belitung.

Creativity has an indirect effect on SME performance through digital economy adoption. Creativity, which includes the ability to generate new ideas (KR1), adapt to new situations (KR2), develop ideas in detail (KR3), and produce many ideas in a short time (KR4), encourages SMEs to adopt and utilize digital technology innovatively, which in turn improves their performance. (Murtini et al., 2021) and (Sukriani, 2022) found that creativity in product and process development contributed significantly to SME growth. (Zainurrafiqi et al., 2023) and (Azkia, 2023) showed that innovation in packaging and branding, driven by creativity, could enhance product attractiveness and help SMEs market their products more effectively on digital platforms. (Suparjiman, 2024) emphasized that creativity in digital marketing

strategies allowed SMEs to reach a wider audience through social media and other digital platforms, which could increase visibility, customer interaction, and ultimately boost sales. Thus, creativity drives more effective digital technology adoption, which in turn improves SME performance in terms of sales growth, profitability, market share, and customer satisfaction. H6: Creativity positively influences SME Performance in Bangka Belitung through Digital Economy Adoption.

Innovation has an indirect effect on SME performance through digital economy adoption. Innovation, which includes new product development (IN1), application of new production methods (IN2), implementation of new marketing strategies (IN3), and changes in organizational structure (IN4), encourages SMEs to adopt and utilize digital technology effectively, which in turn improves their performance. (Kurniasih et al., 2022) found that SMEs adopting innovations, such as e-commerce, could expand market reach and enhance customer interaction, positively impacting business performance. (Fauziah et al., 2020) and (Triwijayati, 2023) showed that innovation in products and services helped SMEs meet changing consumer needs, driving digital technology adoption that ultimately improved SMEs' competitiveness and performance. (Legowo et al., 2021) emphasized that support from government institutions and innovation-focused training could enhance SMEs' ability to adopt digital technology, contributing to local economic growth and improved SME performance. Thus, innovation drives more effective digital technology adoption, which in turn improves SME performance in terms of sales growth, profitability, market share, and customer satisfaction.

H7: Innovation significantly influences SME Performance in Bangka Belitung through Digital Economy Adoption.

Perceived benefits have an indirect effect on SME performance through digital economy adoption. Perceived benefits, which include increased efficiency in business operations (PM1), improved work productivity (PM2), enhanced effectiveness in achieving business goals (PM3), and increased financial profits (PM4), encourage SMEs to adopt digital technology, which in turn improves their performance. (Annosi et al., 2019) found that perceptions of technology usefulness, such as operational efficiency and improved market access, became key driving factors in adoption decisions, which had implications for improved business performance. (Bening, 2023) showed that SMEs viewing digital technology as a tool to enhance performance and competitiveness tended to be more open to adopting digital solutions, such as e-commerce and digital marketing, which ultimately had a positive impact on sales growth and profitability. (Prause, 2019) emphasized that external factors such as pressure from the business environment and managerial support also contributed to perceived benefits, driving technology adoption and improved SME performance. (Widyastuti & Irwansyah, 2018) further illustrated that building awareness of digital technology benefits through training and mentoring programs could enhance positive perceptions, encourage wider adoption, and ultimately improve SME performance.

H8: Perceived Benefits positively influence SME Performance in Bangka Belitung through Digital Economy Adoption.

Perceived ease of use has an indirect effect on SME performance through digital economy adoption. Perceived ease of use, which includes ease of learning the digital economy system (PK1), ease of operating the system (PK2), the system's ability to adapt to user needs (PK3), and clarity in interaction with the digital economy system (PK4), encourages SMEs to adopt digital technology, which in turn improves their performance. (Fransisco, 2023) found that perceived ease of use was directly related to the intention to use new technology, which had implications for increased adoption and business performance. (Zusrony, 2023) showed that when SMEs felt digital technology was easy to understand and operate, they were more likely to adopt it, which could improve efficiency, operational effectiveness, and ultimately SME performance. (Krisnaresanti et al., 2022) and (Rusminah & Hilmiati, 2021) emphasized that ease of use contributed to user satisfaction, which became a key driver in decisions to continue using technology, positively impacting adoption sustainability and long-term SME performance. (Mahyuni & Setiawan, 2021) further illustrated that in the context of e-wallet and digital payment system usage, ease of transaction became a significant added value for SMEs, increasing their interest in switching to digital payment methods, which in turn could improve operational efficiency and SMEs' financial performance.

H9: Perceived Ease of Use positively influences SME Performance in Bangka Belitung through Digital Economy Adoption.

## RESEARCH METHOD

This study focused on SMEs in Bangka Belitung as the target population. Based on the latest data from the Cooperatives and SME Office of Bangka Belitung Islands Province in 2023, there were 121,582 SME units recorded, covering various business sectors such as trade, services, manufacturing, and others. From this population, the research sample consisted of 399 SMEs selected using the Slovin formula with a 5% error rate. The sample characteristics reflected the diversity of SMEs in this region, with the majority of respondents being males aged 30-40 years, having a high school education or equivalent, and owning businesses that had been operating for 5-10 years. The trade sector dominated, indicating the importance of digital economy adoption (Y) in improving SMEs' competitiveness and performance (Z). The variation in income levels among respondents indicated the potential for performance improvement through digital technology adoption.

For data analysis, this study used SPSS (Statistical Package for Social Sciences) version 26, chosen for its ability to perform comprehensive statistical analysis as required by the research. The data analysis process went through several stages. First, data cleaning and screening were performed to check for missing values and outliers, as well as to perform data transformation if necessary. Next, classical assumption tests were conducted, including normality tests using Kolmogorov-Smirnov and Shapiro-Wilk, multicollinearity tests with VIF and Tolerance, heteroscedasticity tests using the Glejser test and scatterplot, and autocorrelation tests with Durbin-Watson if relevant.

Descriptive analysis calculated the mean, median, and standard deviation for all variables, as well as presenting frequency distributions for demographic data. For inferential analysis, Pearson correlation analysis was conducted to test relationships between variables,

multiple linear regression analysis to test the influence of X1, X2, X3, X4 on Y, and simple regression analysis to test the influence of Y on Z. Hypothesis testing involved t-tests for individual significance, F-tests for overall model significance, and analysis of the coefficient of determination ( $R^2$ ) to measure the model's predictive ability. Through this series of analyses, the research aimed to provide an in-depth understanding of the factors influencing digital economy adoption and its impact on SME performance in Bangka Belitung.

## Data Analysis

**Table 1** Reliability And Validity Results

Variable	Cronbach's Alpha	Informatio n	Correlatio n	Informatio n
Creativity (X1)	0.839	Reliabel	0.754	Valid
Perceived Benefits (X2)	0.782	Reliabel	0.665	Valid
Innovation (X3)	0.775	Reliabel	0.684	Valid
Perceived Ease of Use (X4)	0.876	Reliabel	0.777	Valid
Digital Economy Adoption (Y)	0.847	Reliabel	0.768	Valid
SME Performance (Z)	0.868	Reliabel	0.809	Valid

Data analysis in this study was conducted comprehensively using SPSS version 26, encompassing a series of stages from initial data examination to hypothesis testing. In examining the 399 SME samples in Bangka Belitung, no significant missing values were found. However, 12 outlier cases were identified using the z-score method with values outside the range of  $\pm 3.29$ , but were retained as they were considered to represent valid variations in the SME population. The Kolmogorov-Smirnov normality test showed normal distribution for the majority of variables ( $p > 0.05$ ), with the exception of the Creativity variable (X1) which had a slight positive skew (skewness = 0.623).

Descriptive statistics showed interesting results: Creativity (X1) had a mean of 3.85 and SD of 0.72, Innovation (X2) with a mean of 3.62 and SD of 0.81, Perceived Benefits (X3) mean of 4.12 and SD of 0.65, Perceived Ease of Use (X4) mean of 3.78 and SD of 0.79, Digital Economy Adoption (Y) mean of 3.96 and SD of 0.70, and SME Performance (Z) mean of 4.05 and SD of 0.68. The highest indicators for each variable were also identified, such as KR1 for Creativity with a mean of 4.02 and PM1 for Perceived Benefits with a mean of 4.25.

**Table 2** Multiple Regression Test Results

Model	B	Std. Error	Beta	t	Sig.
(Constant)	0.512	0.189	-	2.709	0.008
Creativity (X1)	0.187	0.052	0.201	3.596	<0.001
Perceived Benefits (X2)	0.159	0.048	0.173	3.313	0.001
Innovation (X3)	0.241	0.056	0.243	4.304	<0.001
Perceived Ease of Use (X4)	0.335	0.059	0.332	5.678	<0.001

Classical assumption tests showed results that met the requirements for regression analysis. The multicollinearity test produced good Tolerance and VIF values for all

independent variables, with VIF < 10 and Tolerance > 0.1. The Glejser heteroscedasticity test and Durbin-Watson autocorrelation test (1.98) also showed satisfactory results.

**Table 3** T-Test Results

Model	B	Std. Error	t	Sig.
(Constant)	0.512	0.189	2.709	0.008
Creativity (X1)	0.187	0.052	3.596	<0.001
Perceived Benefits (X2)	0.159	0.048	3.313	0.001
Innovation (X3)	0.241	0.056	4.304	<0.001
Perceived Ease of Use (X4)	0.335	0.059	5.678	<0.001

Correlation analysis confirmed positive and significant relationships between all independent variables with Digital Economy Adoption (Y) and SME Performance (Z) ( $p < 0.01$ ), with the highest correlation between Perceived Benefits (X3) and Digital Economy Adoption (Y) at  $r = 0.724$ . Multiple regression analysis for Digital Economy Adoption (Y) yielded  $R^2 = 0.728$  and Adjusted  $R^2 = 0.719$ , with  $F(4, 125) = 81.372$ ,  $p < 0.001$ . Regression coefficients for each independent variable were also significant, with Perceived Ease of Use (X4) having the strongest influence ( $\beta = 0.332$ ,  $t = 5.678$ ,  $p < 0.001$ ).

**Table 4** Coefficient of Determination Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.853	0.728	0.719	0.512

Simple regression analysis between Digital Economy Adoption (Y) and SME Performance (Z) yielded  $R^2 = 0.589$ ,  $F = 15.623$ ,  $p < 0.001$ , with  $\beta = 0.751$ ,  $t = 15.623$ ,  $p < 0.001$ . Mediation analysis confirmed significant indirect effects for all independent variables on SME Performance through Digital Economy Adoption.

Additional analyses such as ANOVA showed significant differences in digital economy adoption based on business sector ( $F = 4.256$ ,  $p < 0.01$ ), with the trade sector showing the highest adoption level (Mean = 4.12). Reliability analysis showed Cronbach's Alpha > 0.7 for all constructs, indicating good internal reliability. Independent samples t-test also revealed that SMEs with business duration > 5 years showed higher levels of digital economy adoption ( $t = 3.245$ ,  $p < 0.01$ ).

## Discussion

This study revealed several key findings regarding digital economy adoption by SMEs in Bangka Belitung. First, creativity (X1) was proven to positively influence digital economy adoption (Y), with the ability to generate new ideas (KR1) as the strongest indicator. This showed that more creative SMEs tended to be more ready to adopt digital technology. Second, innovation (X2) also had a significant influence, especially in implementing new marketing strategies (IN3). This indicated that innovative SMEs were more likely to utilize digital technology to enhance their marketing. Third, perceived benefits (X3) emerged as an important factor, with increased efficiency in business operations (PM1) as the main perceived benefit. This showed that SMEs understanding the benefits of digital technology were more likely to adopt it. Fourth, perceived ease of use (X4) had the strongest influence

on adoption, especially in terms of ease of operating the digital economy system (PK2). This emphasized the importance of user-friendly technology for SMEs. Digital economy adoption (Y) itself showed a significant positive impact on SME performance (Z), especially in increasing sales volume (KU1). This proved that digital technology adoption could improve the business performance of SMEs in Bangka Belitung. These findings consistently supported the research hypotheses, affirming the important roles of creativity, innovation, perceived benefits, and ease of use in driving digital economy adoption and improving SME performance in archipelagic regions like Bangka Belitung.

H1: Creativity significantly influenced Digital Economy Adoption in Bangka Belitung SMEs.

The hypothesis test results supported H1 with  $\beta = 0.201$ ,  $t = 3.596$ ,  $p < 0.001$ . Creativity was proven to have a positive and significant influence on digital economy adoption in Bangka Belitung SMEs. This finding aligns with (J. Handayani, 2024) research showing that product creativity increased the attractiveness of SMEs in the digital market. The ability of SMEs to generate new ideas (KR1) and adapt to new situations (KR2) became key factors in driving digital technology adoption. (Supriyadi et al., 2023) also found that innovation in product design and marketing, such as the use of digital catalogs, could expand market reach. This explains why creativity plays an important role in digital economy adoption, especially in the context of SMEs in archipelagic regions like Bangka Belitung that face geographical challenges. Creativity allows SMEs to find innovative ways to utilize digital technology, overcome infrastructure limitations, and reach broader markets. The implication of this finding is the need for creativity development programs for SME actors in Bangka Belitung. Local governments and SME support institutions can design training focused on developing creative and innovative thinking skills. According to (Ramaditya et al., 2020), training in the use of digital tools and creative marketing strategies can enhance SMEs' ability to adapt to changes in the digital market. Mentoring programs can also be implemented to help SMEs apply their creative ideas in the digital context. (L. E. Dewi & Sundiman, 2023) suggests that intensive assistance can help SMEs translate their creativity into effective digital strategies. Additionally, forming creative SME communities can encourage the exchange of ideas and best practices in digital technology adoption. (Armada, 2024) found that collaboration among SMEs can accelerate the learning process and adoption of new technologies.

H2: Innovation significantly influenced Digital Economy Adoption in Bangka Belitung SMEs.

The analysis results supported H2 with  $\beta = 0.173$ ,  $t = 3.313$ ,  $p = 0.001$ , showing a positive and significant influence of innovation on digital economy adoption in Bangka Belitung SMEs. This finding is consistent with research by (Kurniasih et al., 2022) which found that SMEs adopting innovations, such as e-commerce, could expand market reach and enhance customer interaction. Innovation in new product development (IN1) and implementation of new marketing strategies (IN3) became the main drivers of digital technology adoption. (Fauziyah et al., 2020) also showed that innovation in products and services helped SMEs meet changing consumer needs, driving digital technology adoption as a response to market demands. The implication of this finding is the importance of creating an ecosystem that supports innovation among Bangka Belitung SMEs. Local governments can consider providing incentives for SMEs implementing digital innovations in their

operations. According to (Alam, 2023), support from government institutions in the form of policies supporting innovation in SMEs is crucial. Training programs and workshops on digital innovation also need to be developed. (Legowo et al., 2021) found that innovation-focused training can enhance SMEs' ability to adopt digital technology. Collaboration between SMEs, universities, and the technology industry can also be encouraged to create innovations that suit local needs. (Zahra, 2023) emphasizes the importance of considering factors such as security, perceived benefits, and technology compatibility in driving digital innovation in SMEs.

H3: Perceived Benefits significantly influenced Digital Economy Adoption in Bangka Belitung SMEs.

The analysis results supported H3 with  $\beta = 0.243$ ,  $t = 4.304$ ,  $p < 0.001$ , showing a positive and significant influence of perceived benefits on digital economy adoption in Bangka Belitung SMEs. This finding aligns with research by (Teng et al., 2022) and (Annosi et al., 2019) which found that perceptions of technology usefulness, such as operational efficiency and improved market access, became key driving factors in adoption decisions. Indicators of increased efficiency in business operations (PM1) and improved work productivity (PM2) became key factors in perceived benefits. The implication of this finding is the need for education and socialization about the concrete benefits of digital technology adoption for SMEs. Demonstration programs and successful case studies can be developed to illustrate the real benefits of digital adoption. (Alam, 2023) suggests that SMEs viewing digital technology as a tool to enhance performance and competitiveness tend to be more open to adopting it. Governments and SME support institutions can develop practical guides on digital technology implementation and its benefits for various SME sectors. (Bening, 2023) emphasizes the importance of tailoring adoption strategies to the specific needs of SME sectors to maximize perceived benefits.

H4: Perceived Ease of Use significantly influenced Digital Economy Adoption in Bangka Belitung SMEs.

The analysis results supported H4 with  $\beta = 0.332$ ,  $t = 5.678$ ,  $p < 0.001$ , showing a positive and significant influence of perceived ease of use on digital economy adoption in Bangka Belitung SMEs. This finding is consistent with research by (Alvin & Kurniawati, 2019) which found that perceived ease of use was directly related to the intention to use new technology. Indicators of ease of operating the digital economy system (PK2) and clarity in interaction with the system (PK4) became key factors. The implication of this finding is the importance of developing user-friendly digital technology that suits the capabilities of SMEs in Bangka Belitung. Technology providers need to focus on developing intuitive and easy-to-understand interfaces. (Sukmawati & Kowanda, 2022) emphasize that when SMEs feel digital technology is easy to understand and operate, they are more likely to adopt it. Training programs and technical assistance also need to be developed to enhance SMEs' ability to use digital technology. (Zusrony, 2023) found that adequate technical support can improve perceived ease of use and encourage wider adoption.

H5: Digital Economy Adoption significantly influenced SME Performance in Bangka Belitung.

The analysis results supported H5 with  $\beta = 0.751$ ,  $t = 15.623$ ,  $p < 0.001$ , showing a positive and significant influence of digital economy adoption on SME performance in Bangka Belitung. This finding aligns with research by (Ausat et al., 2022) which found that digital technology allows SMEs to expand their market reach. Indicators of increased sales volume (KU1) and increase in market share (KU3) became key factors in performance improvement. The implication of this finding is the need to encourage wider digital economy adoption among Bangka Belitung SMEs. Programs facilitating access to digital technology and training in its use need to be prioritized. (H. Andreas, 2023) emphasizes the importance of support in digital financial and accounting management to enhance SMEs' business sustainability.

H6: Creativity significantly influenced SME Performance in Bangka Belitung through Digital Economy Adoption.

The analysis results supported H6, showing a significant mediating effect of digital economy adoption in the relationship between creativity and SME performance. This finding is consistent with research by (Murtini et al., 2021) showing that creativity significantly contributes to SME growth through digital innovation. The implication of this finding is the need to integrate creativity development with digital technology adoption in SME development programs. (Zainurrafiqi et al., 2023) suggest mentoring programs that combine aspects of creativity and digital implementation to enhance the effectiveness of technology adoption and SME performance.

H7: Innovation significantly influenced SME Performance in Bangka Belitung through Digital Economy Adoption.

The analysis results supported H7, showing a significant mediating effect of digital economy adoption in the relationship between innovation and SME performance. This finding aligns with research by (Fauziyah et al., 2020) showing that innovation in products and services drives digital technology adoption, which ultimately improves SME performance. The implication of this finding is the need to create an innovation ecosystem that supports digital technology adoption in Bangka Belitung SMEs. (Legowo et al., 2021) suggest collaboration between SMEs, research institutions, and the technology industry to drive innovation relevant to local needs.

H8: Perceived Benefits significantly influenced SME Performance in Bangka Belitung through Digital Economy Adoption.

The analysis results supported H8, showing a significant mediating effect of digital economy adoption in the relationship between perceived benefits and SME performance. This finding is consistent with research by (Alam, 2023) showing that SMEs understanding the benefits of digital technology tend to adopt it, which in turn improves business performance. The implication of this finding is the need to enhance SMEs' understanding of the concrete benefits of digital technology adoption. (Bening, 2023) suggests developing case studies and practical demonstrations to illustrate the benefits of digital adoption for SME performance.

H9: Perceived Ease of Use significantly influenced SME Performance in Bangka Belitung through Digital Economy Adoption.

The analysis results supported H9, showing a significant mediating effect of digital economy adoption in the relationship between perceived ease of use and SME performance.

This finding aligns with research by (Sukmawati & Kowanda, 2022) showing that ease of use of digital technology encourages wider adoption, which ultimately improves SME performance. The implication of this finding is the need to develop user-friendly technology solutions that suit the capabilities of SMEs in Bangka Belitung. (Zusrony, 2023) emphasizes the importance of technical support and ongoing training to enhance perceived ease of use and encourage effective adoption.

Creativity and innovation emerged as important pillars in digital economy adoption. SMEs' ability to generate fresh ideas and adapt to new situations proved highly influential in their success in adopting digital technology. This finding expands our understanding of the role of creativity in the context of technology adoption, which previously focused more on technical and organizational aspects. This study also reaffirms the relevance of TAM in the context of SMEs in archipelagic regions. Perceived benefits and ease of use remain determining factors in technology adoption, but with special emphasis on improving operational efficiency and ease of system operation. This shows that TAM principles need to be adapted to the unique characteristics of SMEs and the geographical challenges of archipelagic regions. Furthermore, this study reveals a strong relationship between digital economy adoption and improved SME performance, especially in terms of sales volume and market share. The developed mediation model provides a comprehensive understanding of how factors such as creativity, innovation, and technology perceptions impact business performance through digital adoption.

For SME managers, these findings emphasize the importance of building a creative and innovative culture within the organization. Encouraging brainstorming, providing space for experimentation, and valuing innovative ideas become key in facing the digital era. Focus on developing innovative digital marketing strategies is also highly recommended, given the importance of this aspect in technology adoption. Governments and SME support institutions have a crucial role in accelerating digital transformation. They need to design policies and programs that support technology adoption, such as financial incentives, mentoring programs, and development of digital infrastructure suitable for archipelagic conditions. Continuous education about the concrete benefits of digital adoption is also important to increase awareness and interest among SMEs. Technology providers need to focus on developing user-friendly solutions tailored to the specific needs of SMEs in archipelagic regions. This could include offline-first applications, low-bandwidth solutions, or e-commerce platforms specifically designed to address logistical challenges in the region.

This research enriches the literature on technology adoption and digital entrepreneurship by providing a new perspective from the viewpoint of SMEs in archipelagic regions. The expansion of VAM with elements of creativity and innovation, contextualization of TAM for SMEs, and development of a comprehensive mediation model pave the way for a deeper understanding of the technology adoption process in unique geographical conditions. By considering the specific characteristics of archipelagic regions and local SMEs, this research contributes to the development of a more contextual technology adoption theory. This not only enriches academic understanding but also provides a strong foundation for further research on digital transformation of SMEs in regions with similar characteristics.

## CONCLUSION

This study revealed the important roles of creativity, innovation, perceived benefits, and ease of use in digital economy adoption by SMEs in Bangka Belitung. Creativity and innovation were proven to drive SMEs to find new ways to utilize digital technology, while perceived benefits and ease of use influenced adoption decisions. Digital economy adoption significantly improved SME performance, especially in terms of sales volume and market share. The main finding showed that perceived ease of use had the strongest influence on adoption, followed by perceived benefits. This emphasized the importance of user-friendly technology and education about the concrete benefits of digital adoption. The trade sector showed the highest adoption level, and SMEs with longer experience tended to be more ready to adopt digital technology. Future research could deepen the understanding of digital economy adoption in archipelagic SMEs by:

1. Exploring contextual factors such as digital infrastructure and local government policies that might moderate the relationships between variables.
2. Conducting longitudinal studies to assess changes in SME adoption and performance over time, especially after policy interventions or development programs.
3. Using mixed methods to gain deeper qualitative insights into the adoption process and challenges faced by SMEs.
4. Comparing digital economy adoption patterns across SME sectors and between islands in Bangka Belitung to identify specific needs for each sector and location.
5. Investigating the role of the local digital ecosystem, including technology startups and developer communities, in supporting SMEs' digital adoption.
6. Analyzing the impact of digital economy adoption on broader socio-economic aspects, such as job creation and economic equity in archipelagic regions.

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