

Coercive Institutional Support and Habit Drive Sustained E-commerce Use for Accounting in SMEs

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ABSTRACT

Sustained e-commerce use is critical for digital entrepreneurship among SMEs because it stabilizes digital value creation beyond initial adoption. **This study examines** how Behavioural Intention (BI) and habit predict sustained e-commerce use and whether coercive institutional support strengthens the translation of intention into actual use. **Using survey data from** 184 Small and Medium Sized Enterprises (SMEs) in Central Java, Indonesia, the proposed model was tested with Partial Least Squares Structural Equation Modeling (PLS-SEM), including a moderation effect. **The results show** that BI positively predicts sustained use, while habit exhibits a stronger effect, indicating that routinized automaticity is central in post adoption digital operations. Coercive institutional support, conceptualized as enforceable mandates, monitoring, and credible sanctions, significantly amplifies the intention use relationship, suggesting that compliance oriented governance helps convert plans into consistent routines. **This study contributes to** technopreneurship research by positioning sustained use behaviour as an operational capability and by integrating an institutional boundary condition into Unified Theory of Acceptance and Use of Technology (UTAUT) mechanisms. Practically, the findings inform Sustainable Development Goals (SDGs) aligned SMEs digitalization by highlighting interventions that accelerate habit formation and strengthen compliance governance aligned with Indonesia's e-commerce and digital system regulations. Future research should employ longitudinal designs and objective usage logs to validate behavioural persistence over time.

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1. INTRODUCTION

Small and Medium Sized Enterprises (SMEs) increasingly rely on e-commerce to expand market reach, coordinate transactions, and support digitalpreneurship activities. In this study, e-commerce refers to the digital commerce technology context through which SMEs conduct and support business activities, while e-

commerce use refers to the actual use of such technologies in day-to-day operations [1, 2]. Accounting-related activities are treated as one possible functional use of e-commerce rather than as a separate technological context. Yet, many digital initiatives remain fragile because adoption decisions do not automatically produce sustained routines. In practice, SMEs may express strong intention to use digital platforms, while actual usage becomes intermittent, particularly SMEs, daily operations require discipline, record traceability, and repeated transactional execution. Research on technology adoption has provided robust explanations of intention formation, but post-adoption evidence is more heterogeneous regarding how intention translates into sustained use. This gap is salient for technopreneurship because sustained e-commerce use represents an operational capability. It stabilizes digital value creation, supports repeatable market engagement, and enables continuous learning from digital transaction data [3, 4]. Consequently, a model that explains sustained use behaviour is more relevant for technopreneurship outcomes than models that stop at intention. To address this gap, this study builds on Unified Theory of Acceptance and Use of Technology (UTAUT) mechanisms by modeling BI and habit as key drivers of sustained e-commerce use. Habit is especially relevant in post-adoption settings as repeated use becomes automatic, while consistent routines may depend on enforcement structures that shape accountability and reduce discretion.

Therefore, this paper introduces coercive institutional support as a boundary condition that strengthens the intention-use relationship. In the Indonesian context, policy and regulatory frameworks governing e-commerce and electronic transactions can encourage compliance-oriented digital routines through mandates, monitoring, and credible sanctions. These institutional arrangements may increase the likelihood that SMEs consistently enact their intentions, thereby stabilizing sustained use [5, 6]. This study contributes to the technopreneurship literature by focusing on sustained use behaviour as the primary outcome, clarifying the dominant role of habit in post-adoption usage, and demonstrating how coercive institutional support strengthens intention-behaviour consistency. The work is also positioned within SDG-aligned digital entrepreneurship, particularly SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation and Infrastructure), and SDG 16 (Peace, Justice and Strong Institutions), by explaining the behavioural and institutional mechanisms that support sustained and accountable digital participation among SMEs. Sustained e-commerce use contributes to SDG 8 by enabling digitally supported business processes and productivity-focused activities, while supporting SDG 9 through the effective utilization and routinization of digital technologies within small firms [7, 8]. It also supports SDG 16 by ensuring that institutional requirements, monitoring, and accountability mechanisms foster consistent and auditable digital practices. Together, these mechanisms demonstrate how sustained digital participation among SMEs can support productive, innovative, and institutionally accountable business practices. Thus, this study connects the SDGs with a behavioural institutional framework in which behavioural intention initiates technology use, habit sustains repeated use, and coercive institutional support facilitates the conversion of intention into actual use.

When digital tools are adopted but not used, they become liabilities that waste resources, fragment digital processes, and weaken trust, potentially undermining SME value creation, SDG 8 inclusive growth, and SDG 9 innovation resilience, particularly under regulatory scrutiny [9, 10]. As experience grows, habit increasingly governs technology use, making sustained digitalization dependent on routinized practice rather than initial intention. Technology adoption research identifies BI as a proximal driver of use, shaped by Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, with models explaining up to 69,3% of intention and 77,5% of use behaviour [11, 12]. However, habit may become more influential as experience increases, while coercive institutional support through regulations, mandates, monitoring, and sanctions may shape the translation of intention into behaviour. Although prior studies consistently support intention and habit as predictors of technology use [13, 14], limited research examines sustained e-commerce use embedded in daily SME activities and the role of coercive institutional support as a boundary condition. This gap positions the study within technopreneurship and digitalpreneurship for the SDGs.

These gaps are particularly relevant for SMEs because e-commerce generates digital records supporting traceability, reporting, and regulatory compliance. This study integrates technology-use and institutional perspectives to examine how BI and habit shape actual e-commerce use behaviour and whether coercive institutional support strengthens the translation of intention into consistent use [15, 16]. While intention is more important in early technology use and habit gains importance with experience, evidence on coercive institutional support as a boundary condition remains limited. Coercive institutional support, including regulatory requirements, monitoring, and sanctions, shapes the conditions for sustained digital commerce rather than universally mandating adoption [17, 18]. The study estimates the effects of BI and habit on e-commerce use and

tests the moderating role of coercive institutional support. Theoretically, it positions coercive institutional support as a boundary condition linking intention and habit to sustained use, while empirically addressing SMEs' underrepresented context and its implications for transparency and compliance [19, 20]. Practically, the findings support SDG-aligned digital entrepreneurship through targeted onboarding, workflow integration, habit formation, and calibrated institutional requirements, monitoring, and incentives.

Recent SMEs digitalization research increasingly combines technology acceptance mechanisms with contextual factors, evidence remains mixed on when intention becomes sustained routine in day to day operations. This paper advances the literature in three ways. First, it focuses on sustained use behaviour as the core outcome, aligning the model with post adoption realities in SMEs digitalpreneurship rather than treating adoption intention as the endpoint [21, 22]. Second, it specifies habit as the dominant post adoption driver alongside intention, clarifying why high intention does not always result in consistent execution. Third, it integrates coercive institutional support as a boundary condition that strengthens intention behaviour consistency through enforceable mandates, monitoring, and sanctions, thereby explaining institutional circumstances under which intention is more likely to translate into sustained e-commerce routines.

2. LITERATURE REVIEW

2.1. Behavioural and Institutional Mechanisms

BI is a proximal driver of use [23, 24]. In the UTAUT framework, BI emerges from performance expectancy, effort expectancy, social influence, and facilitating conditions BI, in turn is modeled as the immediate antecedent of actual use, with facilitating conditions or resources gaining salience as experience accumulates. This establishes a cognitive path from beliefs to intention to behaviour especially predictive in earlier implementation phases. This cognitive logic motivates BI to use and sets the stage for the role of routinization.

Habit is automaticity in continued use. Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) extends UTAUT by adding habit and other consumer context constructs, theorizing habit as both a direct predictor of use and indirect via BI, with demographic moderators. Conceptually, habit synthesizes stored intention and automaticity perspectives empirically, UTAUT2 substantially increases explained variance in BI and use compared to the baseline model, 74% and 52% versus 56% and 40%. This anchors a non cognitive path whereby repeated enactment drives usage independent of deliberation central to habit to use [25, 26].

Longitudinal regularity, habit can outcompete intention. A one year, multi wave field study shows that as experience grows, habit becomes a stronger determinant of use than intention, the locus of control shifts from deliberation to automaticity. This regularity is consequential for SMEs' day to day digital accounting and e-commerce processes, where repeated, routine actions dominate. It also allows boundary conditions that channel BI and habit into enacted behaviour [27, 28].

Institutional theory and coercive institutional support, institutional isomorphism explains why organizations converge under coercive, mimetic, and normative pressures, coercive mechanisms arise from mandates, monitoring, and sanctions imposed by regulators and influential stakeholders. Evidence from management accounting shows that such institutional pressures, including coercive institutional support, significantly and positively relate to adoption decisions. In SDG aligned technopreneurship ecosystems, coercive forces exempli gratia compliance audits, interoperability mandates, electronic invoicing standards, can raise the stakes of non use and alter the intention to use translation directly motivating coercive institutional support x BI to use [29, 30].

2.2. Prior Empirical Evidence Supporting the Hypotheses

UTAUT positions BI as a proximal determinant of actual use, especially in early adoption, with Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions as key antecedents [31, 32]. Studies across SMEs and platforms show that BI strongly predicts use, while continuance intention is consistently associated with e-commerce and accounting-system usage. UTAUT2 further identifies habit as a direct driver of use, with longitudinal evidence showing that habit increasingly dominates intention as experience makes use routine and automatic [33, 34]. Meanwhile, coercive institutional pressures through mandates, monitoring, and sanctions may strengthen the BI–use relationship by reducing discretion, increasing compliance incentives, and tightening oversight. Although habit can moderate intention–use relationships, evidence remains limited on coercive institutional support as a boundary condition in sustained SME e-commerce use. Accordingly, BI and habit are expected to positively predict e-commerce use, while coercive institutional support is expected to strengthen the BI–use relationship [35, 36].

2.3. Hypotheses

In technopreneurship contexts, sustained use reflects the continuity of digital value creation rather than a one time adoption event. Sustained e-commerce use implies repeated execution of digital transactions and the embedding of platform mediated activities into routine operations. Hence, explaining sustained use requires attention to both deliberate intention and routinized behaviour. Technology acceptance research consistently positions BI as a proximal predictor of use [37, 38]. In post adoption settings, intention remains relevant because it captures deliberate commitment to maintain usage, allocate time and resources, and prioritize digital channels in operations. BI positively influences technology usage behaviour among SMEs. UTAUT2 emphasizes habit as a direct determinant of behaviour, particularly when repeated action becomes automatic. In sustained use contexts, habit can outweigh intention because routine execution is less dependent on conscious planning and more on established patterns and cues. Habit positively influences technology usage behaviour among SMEs [39, 40]. Institutional theory suggests that coercive mechanisms mandates, monitoring, and sanctions can shape organizational behaviour by increasing accountability and reducing discretionary deviation. For SMEs, compliance oriented coercive institutional support may not only encourage adoption but also stabilize routine execution by reinforcing expected behaviours and increasing the cost of non compliance. Coercive institutional support is expected to strengthen the intention use link by improving intention behaviour consistency. Coercive institutional support strengthens the relationship between BI and technology usage behaviour [41, 42].

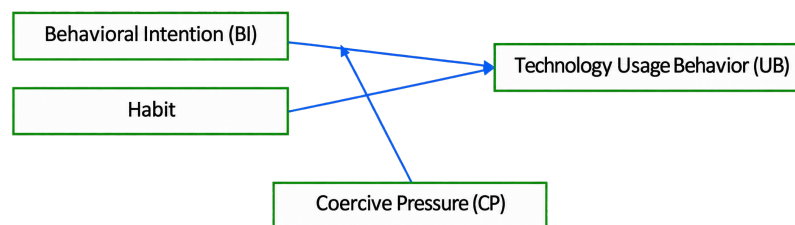


Figure 1. Research Framework of This Study

The Figure 1 anchoring BI, habit, and coercive institutional support within SMEs' e-commerce or accounting systems directly links entrepreneurial digital adoption to sustained, compliant use a prerequisite for transparent reporting SDG 16, resilient innovation SDG 9, and inclusive growth SDG 8. The model yields actionable levers for technopreneurs and policy makers, design onboarding and UX to accelerate habit formation, strengthen compliance architectures mandates, audits, sanctions, to convert intention into behaviour, and target intention antecedents Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC), to initiate use. These mechanisms provide a coherent, testable pathway from digital adoption to sustainable digitalpreneurship outcomes [43, 44].

3. RESEARCH METHODS

This study employed a quantitative explanatory research design to examine the influence of BI and habit on e-commerce use behaviour among SMEs, with coercive institutional support as a moderating variable. The population consisted of SME owners and managers in Central Java, Indonesia. Using purposive sampling, the study targeted SMEs that had adopted or were in the process of adopting e-commerce platforms for business activities. Data were collected through an online questionnaire distributed via local SME associations, resulting in 184 valid responses. The sample size was considered adequate for the PLS-SEM analysis conducted in this study [45, 46].

To maintain a clear technological boundary, this study treats e-commerce as the focal technology. E-commerce use refers to the actual use of e-commerce platforms in SMEs' business activities. Digital accounting systems, such as cloud-based accounting software, are conceptually distinct accounting-specific information systems and are not treated as the focal technology in this study. Accounting-related activities, including financial recording or reporting, are considered business functions that may be supported by e-commerce use rather than a separate technology context [47, 48].

Data analysis used SmartPLS 4.0 and PLS-SEM due to its suitability for prediction-oriented, complex models with moderate samples and moderation effects. The analysis evaluated reflective measurement quality through outer loadings, Average Variance Extracted (AVE), Cronbach's alpha, composite reliability, Fornell Larcker, and Heterotrait Monotrait (HTMT), using thresholds of 0,70 for loadings and reliability and 0,50 for AVE. The structural model assessed path coefficients, R^2 , f^2 , and predictive relevance through Q^2 and PLS-SEM Predict. Moderation was tested using interaction terms, with bootstrapping of 10,000 resamples to estimate robust standard errors and confidence intervals [49, 50].

Table 1. Variables, Definitions, and Measurements

Construct	Definition	Operationalization
Behavioural Intention (BI)	Individual's conscious plan to continue using e-commerce for work related tasks (proximal predictor of use).	Self reported continuance intention to use e-commerce for work over the next 12 months.
Habit (H)	The extent to which e-commerce use is performed automatically due to learning or repetition (automaticity).	Self reported routinization or automaticity of e-commerce use in daily work.
Coercive Institutional Support	Perceived mandates, monitoring, and sanctions from powerful institutions or regulators that compel e-commerce use.	Perceived regulatory mandates & enforcement around e-commerce adoption or use.
Usage Behaviour	Actual enactment of e-commerce in work tasks, outcome of intention and habit, may be shaped by facilitating conditions and context.	Self reported frequency or intensity of use in job tasks.

Table 1 presents the variables used in this study along with their conceptual definitions and operationalization. BI reflects an individual's conscious plan to continue using e-commerce, while Habit represents the automatic use of e-commerce formed through learning and repetition. Coercive institutional support refers to perceived mandates and regulations from authoritative institutions that encourage e-commerce adoption. Meanwhile, technology usage behaviour describes the actual enactment of e-commerce use in work tasks, which may be influenced by intention, habit, and contextual conditions.

4. RESULTS AND DISCUSSION

We analyzed 184 SMEs across Surakarta (70, 38%), Banyumas (64, 35%), and Semarang (50, 27%). Most firms are micro (employees $<5 = 89\%$, $5-25 = 9\%$, $>25 = 2\%$), with balanced maturity (<5 years = 49%, greater than or equal to 5 years = 51%). Respondents are mainly owners (79%) and owner managers (21%), generations are dominated by 1965 until 1980 (43%) and 1981 until 1996 (47%). This owner managed, micro sized structure is the natural locus where intention, habit, and compliance translate into day to day digital use thereby situating the subsequent measurement and structural findings in a realistic technopreneurial setting.

4.1. Measurement Model Quality

All reflective constructs meet or exceed recommended thresholds. Outer loadings span 0,766–0,972, Composite Reliability (CR) ranges 0,912–0,982, AVE 0,702–0,900, alpha 0,871–0,978. Specifically, BI shows very strong convergence (CR 0,982, AVE 0,900), H is robust (CR 0,936, AVE 0,745), usage behaviour is adequate (CR 0,921, AVE 0,702), and coercive institutional support operationalized to capture coercive type features mandates, monitoring, sanctions is reliable (CR 0,912, AVE 0,723). These diagnostics indicate that the latent variables are measured with acceptable precision, enabling interpretable structural estimates.

Table 2. Construct Reliability and Validity

Construct	Outer Loadings (Range)	CR	AVE	Cronbach's Alpha
Behavioural Intention	0,924–0,972	0,982	0,900	0,978
Habit	0,845–0,885	0,936	0,745	0,915
Usage behaviour	0,773–0,883	0,921	0,702	0,893
Coercive Institutional Support	0,766–0,901	0,912	0,723	0,871

Table 2 presents the results of construct reliability and validity testing. The outer loading values for all indicators exceed the recommended threshold, indicating adequate indicator reliability and showing that each indicator appropriately represents its respective construct. In addition, the CR and Cronbach's alpha values for all constructs are above 0,70, demonstrating strong internal consistency and confirming the reliability of the measurement instruments. The AVE values are also above 0,50, confirming that all constructs achieve acceptable convergent validity. Overall, these results indicate that the measurement model meets the required reliability and validity criteria and can be used for further analysis.

4.2. Structural Model

The structural model shows that sustained e-commerce use among SMEs is shaped by both deliberative and routinized behavioural mechanisms. BI has a positive and significant effect on e-commerce use behaviour ($\beta = 0,286$, $t = 2,595$, $p = 0,009$), but with a small effect size ($f^2 = 0,038$), indicating that intention remains relevant after adoption but does not fully explain sustained use. As e-commerce becomes integrated into recurring activities such as online payments, inventory monitoring, customer responses, and transaction management, use may increasingly shift from conscious decision-making toward established routines. This post-adoption perspective explains why Habit has a stronger effect ($\beta = 0,427$, $t = 3,490$, $p < 0,001$, $f^2 = 0,092$), with a coefficient approximately 49% larger than BI, indicating that routinized behaviour is more closely associated with sustained e-commerce use in the sampled SMEs. Repeated interaction with e-commerce platforms can reduce cognitive effort and embed digital activities into everyday workflows, particularly for SME owners and managers who perform multiple operational roles. The stronger role of habit does not contradict adoption-oriented UTAUT2 findings but reflects differences in the stage of technology use, where intention is more central during initial adoption while repeated use allows habit to develop and become increasingly influential. Overall, the findings indicate that sustained e-commerce use should not be viewed simply as a repeated expression of intention but as a post-adoption process in which repeated behaviour becomes embedded in everyday SME operations.

Table 3. Hypothesis Testing Results

Hypothesis	Path Coefficient	t-Statistic	p-Value	Effect Size (f^2)
Intention to Usage Behaviour	0,286	2,595	0,009	0,038
Habit to Usage Behaviour	0,427	3,490	<0,001	0,092
Coercive Institutional Support x Intention to Usage Behaviour	0,136	2,342	0,019	0,046

Table 3 presents the model explains 41,9% of the variance in e-commerce use behaviour, with an adjusted R^2 of 0,406. This indicates that the proposed behavioural and institutional mechanisms provide meaningful explanatory capacity, while also demonstrating that sustained e-commerce use remains a multidimensional phenomenon. The unexplained variance suggests that factors such as organizational digital capability, technological readiness, resource availability, platform characteristics, customer requirements, competitive conditions, and other institutional factors may also shape the extent to which e-commerce becomes embedded in SME operations. This interpretation is consistent with recent SME digital-transformation literature emphasizing heterogeneity in organizational, technological, and environmental conditions. Collectively, the findings indicate that BI and habit perform distinct behavioural functions. BI provides deliberative direction for continued e-commerce use, whereas habit reflects the routinization of repeated use. The stronger coefficient for habit suggests that sustained e-commerce use among SMEs is better understood as a transition from deliberate technology use toward routinized organizational behaviour. This distinction is particularly important for post adoption research because continued digitalization depends not only on what SMEs intend to do, but also on whether the intended behaviour becomes embedded in recurring operational routines.

4.3. Moderation Interpretation

The moderation analysis shows that coercive institutional support strengthens the translation of BI into actual e-commerce use behaviour, as indicated by a positive and statistically significant interaction ($\beta = 0,136$, $t = 2,342$, $p = 0,019$, $f^2 = 0,046$). The simple-slope analysis further shows that the effect of BI on e-commerce use increases from $\beta = 0,150$ under low coercive institutional support to $\beta = 0,286$ at the mean level and $\beta = 0,422$ under high coercive institutional support, indicating that stronger institutional conditions increase the

likelihood that existing intentions are converted into actual use. This mechanism reflects the interaction between internal deliberation and external institutional conditions, where BI provides the intention to continue using e-commerce while coercive institutional support introduces requirements, monitoring, enforcement, and external pressures that make existing intentions more actionable and may reduce the intention behaviour gap. In the Indonesian context, regulations governing electronic commerce, electronic systems and transactions, personal data protection, and payment systems create institutional conditions involving legality, consumer protection, accountability, security, and responsible digital practices, without necessarily requiring every SME to adopt e-commerce. These conditions help explain why stronger coercive institutional support can reinforce the implementation of existing intentions rather than independently create them. Coercive institutional support therefore represents perceived institutional requirements, monitoring, enforcement, and external pressures surrounding e-commerce use rather than government assistance or a universal legal mandate. Although the interaction effect is relatively small, its significance lies in demonstrating that institutional conditions affect how effectively BI is translated into actual use, with the BI slope under high coercive institutional support approximately 2.8 times stronger than under low coercive institutional support. Overall, sustained e-commerce use emerges from the interaction between internal motivation and external institutional context, where BI provides the direction to continue using e-commerce and coercive institutional support strengthens the likelihood that this intention becomes actual, sustained, and embedded behaviour.

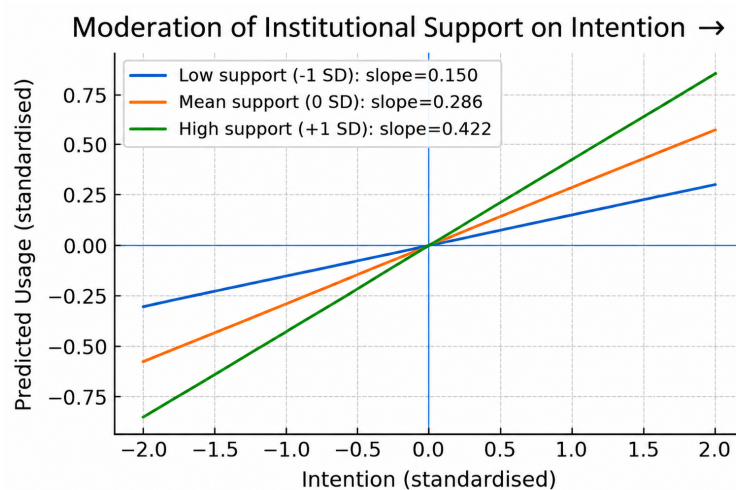


Figure 2. Simple Slope Analysis of Moderation

As shown in Figure 2, the interaction is significant, $\beta = 0,136$, $t = 2,342$, $p = 0,019$, $f^2 = 0,046$ (small). Simple slopes show the BI to usage behaviour relationship is steeper under higher support (0,150 at minus 1 SD, 0,286 at mean, 0,422 at plus 1 SD), roughly 2,8 $\times$ stronger at high versus low coercive institutional support. Mandates, audits, and sanctions appear to tighten the intention behaviour translation, complementing the stronger habit main effect. This prepares the ground for a comparative interpretation against prior work. The interaction between BI and coercive institutional support is significant ($\beta = 0,136$, $t = 2,342$, $p = 0,019$, $f^2 = 0,046$), indicating that coercive institutional support strengthens the intention sustained use relationship. Simple slope analysis confirms a monotonic pattern, the conditional effect of intention on sustained use is weakest under low support (minus 1 SD, slope = 0,150), becomes stronger at the mean level (0 SD, slope = 0,286), and is strongest under high support (plus 1 SD, slope = 0,422). This pattern implies that enforceable mandates, monitoring, and credible sanctions increase accountability and reduce behavioural slippage, thereby improving intention behaviour consistency in post adoption SMEs digitalpreneurship.

4.4. Improvement Over Previous Work

This study extends research on SME technology use by shifting the focus from technology acceptance to sustained e-commerce use behaviour. Although BI significantly predicts e-commerce use, its smaller effect than habit ($\beta = 0,286$ vs $\beta = 0,427$) indicates that sustained use is more strongly associated with routinized behaviour. The study also extends the institutional perspective by showing that coercive institutional support moderates the BI–use relationship, indicating that institutional conditions strengthen the translation of

existing intentions into actual behaviour. These findings highlight the importance of post-adoption routinization and institutional reinforcement, while the R^2 of 0.419 indicates meaningful but incomplete explanatory power across behavioural, organizational, technological, and environmental conditions. Accounting-related activities are treated as supporting business functions within e-commerce rather than a separate technological context. From policy and managerial perspectives, sustainable digitalization requires predictable institutional conditions, clear compliance guidance, digital-capability support, and the integration of e-commerce into routine workflows through standardized procedures, role assignments, reminders, and integrated processes. Overall, sustained e-commerce use emerges through three interconnected mechanisms, behavioural intention, habit-based routinization, and institutional reinforcement, showing that digitalization results from the interaction between willingness to use e-commerce, established routines, and institutional conditions that support the translation of intention into action.

4.5. Interpretation of Findings, Generalization, and Future Research Directions

The findings support a behavioural institutional explanation of sustained e-commerce use among SMEs. BI significantly predicts e-commerce use, but its smaller effect than habit ($\beta = 0,286$ vs $\beta = 0,427$) indicates that sustained use is more strongly embedded in recurring routines than conscious intention alone, extending the post-adoption perspective of UTAUT and UTAUT2. The positive $BI \times$ coercive institutional support interaction, with the BI effect increasing from $\beta = 0,150$ at low coercive institutional support to $\beta = 0,422$ at high coercive institutional support, further shows that institutional conditions strengthen the translation of existing intentions into actual use rather than independently causing adoption. In Indonesia, PMSE, electronic transaction, data protection, and payment-system regulations can reinforce continued digital participation without implying a universal obligation to adopt e-commerce. However, coercive institutional support is not the primary determinant of sustained use, and stronger regulation should not be interpreted as independently increasing e-commerce usage. The findings also have limited generalizability due to the predominance of micro firms (89% with fewer than five employees) from three districts in Central Java, as well as the cross-sectional design, self-reported measures, absence of objective use logs, omission of several UTAUT antecedents, and focus on coercive institutional support without normative and mimetic pressures.

4.6. Theoretical, Policy, and SDG Implications

The findings position sustained e-commerce use among SMEs as a behavioural institutional process in which behavioural intention provides deliberative direction, habit enables routinization, and Coercive Institutional Support strengthens the translation of intention into actual use. The modest but significant BI effect shows that intention remains relevant after adoption but is insufficient to explain sustained use independently, while the stronger habit effect highlights the importance of embedding e-commerce into recurring routines and supports a post-adoption perspective. The significant $BI \times$ coercive institutional support interaction further shows that institutional conditions influence intention behaviour conversion. From a policy perspective, sustainable digitalization requires predictable regulations, accessible compliance guidance, transparent monitoring, appropriate transition periods, and proportionate enforcement without excessive burdens on less digitally ready SMEs. The findings also support SDG 8, SDG 9, and SDG 16 by linking sustained e-commerce routines with productive digitalization, effective technology use, and accountable digital practices. Overall, SME digitalization depends not merely on adoption but on the development of intention into repeated use, routinized practice, and institutionally supported digital activity.

5. MANAGERIAL IMPLICATIONS

The managerial implications should be interpreted as a staged framework rather than empirically tested subgroup differences, as the study did not estimate multi-group differences across digital readiness, firm size, or adoption maturity. For SMEs with low digital readiness, priorities include task-oriented training, simple onboarding, guided demonstrations, and technical assistance for digital transactions, payments, monitoring, and records. Moderately ready SMEs should focus on routine formation by integrating e-commerce into existing workflows, establishing recurring procedures, clear responsibilities, and reminders or default settings. Highly ready SMEs should emphasize optimization and integration with accounting, inventory, payment, customer-management, and reporting functions through automated data flows, dashboards, and compliance mechanisms.

By firm size, micro SMEs require simplicity, affordability, and low administrative burden through essential e-commerce functions and guided onboarding. Small SMEs should move from individual owner us-

age toward organizational standardization through role-based responsibilities, standardized procedures, and performance reviews, while larger SMEs should prioritize integration, governance, scalability, centralized monitoring, and accountability. By adoption maturity, initial stage SMEs should convert intention into first-use behaviour through demonstrations, training, and assisted onboarding, SMEs with inconsistent use should strengthen habit through recurring workflows, procedures, reminders, and defaults, and mature SMEs should prioritize breadth, integration, automation, and accountability without redefining accounting systems as the focal technology.

Coercive Institutional Support should be calibrated to SME readiness and adoption maturity. Less-ready SMEs require clear guidance, technical assistance, and feasible transition periods, while SMEs with established routines can apply standardized electronic reporting, transparent monitoring, and proportionate enforcement. This approach is consistent with the observed moderation effect, where stronger Coercive Institutional Support strengthens the relationship between behavioural intention and e-commerce use behaviour. Overall, early interventions should reduce capability barriers and strengthen intention, intermediate interventions should promote repeated use and habit formation, and mature-stage interventions should focus on integration, automation, governance, and accountability, helping SMEs progress from initial intention to sustained and accountable e-commerce use.

6. CONCLUSION

This study examines how BI and habit influence sustained e-commerce use among SMEs and whether coercive institutional support strengthens the translation of intention into actual e-commerce use behaviour. The results show that BI has a positive and statistically significant effect on e-commerce use, while habit has a stronger positive effect. The BI $\times$ coercive institutional support interaction is also positive and statistically significant, with the BI–use relationship increasing from low to high institutional support. These findings indicate that sustained e-commerce use is shaped by complementary behavioural and institutional mechanisms: BI provides deliberative direction, habit supports routinized use, and coercive institutional support strengthens the translation of intention into actual behaviour.

The study contributes to the literature by shifting attention from technology adoption intention to sustained e-commerce use as a post-adoption behavioural outcome. The stronger effect of habit suggests that repeated e-commerce use becomes embedded in SME routines as technology experience increases. The significant BI $\times$ coercive institutional support interaction further shows that coercive institutional conditions can operate as a boundary condition in the intention–behaviour relationship rather than only as a direct antecedent of adoption. Thus, sustained e-commerce use should be understood not simply as continued intention, but as routinized behaviour operating within an institutional environment that can reinforce existing intentions.

Practically and from a policy perspective, interventions should match SME digital readiness and adoption maturity. Early stage support should emphasize capability building, intermediate support should focus on workflow integration and habit formation, and mature-stage support should prioritize integration, automation, governance, and accountability. Institutional interventions should combine clear requirements, accessible guidance, technical assistance, transparent monitoring, and proportionate enforcement to reinforce rather than constrain SME digital capability. The findings also connect to SDG 8, 9, and 16 through productive digital practices, effective use of existing technologies, and accountable digital practices. However, the cross-sectional and self-reported design limits causal and temporal inference. Future research should use longitudinal designs, objective system use data, and comparisons across SME size, digital readiness, adoption maturity, and different institutional pressures to further explain how e-commerce becomes sustained and embedded in SME operations.

7. DECLARATIONS

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7.2. Author Contributions

Conceptualization: AD, IJ, RS, GA and HZ; Methodology: AD, IJ, RS, GA and HZ; Software: AD, IJ, RS, GA and HZ; Validation: AD, IJ, RS, GA and HZ; Formal Analysis: AD, IJ, RS, GA and HZ; Investigation: AD, IJ, RS, GA and HZ; Resources: AD, IJ, RS, GA and HZ; Data Curation: AD, IJ, RS, GA and HZ; Writing Original Draft Preparation: AD, IJ, RS, GA and HZ; Writing Review and Editing: AD, IJ, RS, GA and HZ; Visualization: AD, IJ, RS, GA and HZ; All authors AD, IJ, RS, GA and HZ have read and agreed to the published version of the manuscript.

7.3. Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon request.

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7.5. Declaration of Conflicting Interest

The authors declare that they have no conflicts of interest, known competing financial interests, or personal relationships that could have influenced the work reported in this paper.

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