

# FACTORS INFLUENCING SOCIAL COMMERCE ADOPTION OF INDONESIAN IMMIGRANTS IN TAIWAN: APPLYING THE UTAUT MODEL

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## ABSTRACT

Taiwanese government's New Southbound Policy mainly focuses on the expansion to Southeast Asia (SEA) countries and has driven Taiwan's local business to become more dynamic. Hence new business models such as social commerce have flourishing among SEA and Taiwan. The purpose of this study is to measure the antecedents of individual's intention on doing social commerce. In this study, the target sample is Indonesia immigrants, the largest community of foreign residents. The data was collected via survey, which was distributed to over 800 Indonesia immigrants. After excluding incomplete surveys, 206 participants are considered and included in the analysis. This study also covered managerial implications which open the opportunity for future studies.

**Keywords:** Social Commerce, Cross Border Commerce, Unified Theory of Acceptance and Use of Technology (UTAUT), Innovation Adoption, New Southbound Policy.

## INTRODUCTION

The dynamic of Taiwan's business environment has changed since New Southbound Policy was launched in 2016 by President Tsai Ing-wen. The policy aims to reduce Taiwan's dependency to Mainland China and strengthen its market expansion to Southeastern Asian region. Also, ASEAN (Association of Southeast Asian Nations) countries have been being the second largest export market of Taiwan [1]. ASEAN countries are not only tied together by multiple threads of history and culture but also increasingly linked by business networks, trade relationships, migration, and shared resources [2]. Since 2000, ASEAN has experienced rapid growth and relative stability. The intention was shown in how Taiwan increased its trade with all countries in the New Southbound Policy over 15% compare to the year before, and is still willing to develop business ties with those countries [3]. In 2017, cash outflow from Taiwan as an outward investment to the ASEAN-6 countries reached USD1.4 billion which is a 55% rise from the year before [4].

The New Southbound Policy not only increases the trade between Taiwan and Indonesia, but also increases the number of Indonesian immigrants in Taiwan. Taiwan National Immigration Agency statistics in 2018 reports that the number of Indonesian in Taiwan reaches 240,000, which is largest group. Therefore Taiwanese business might have perceived an opportunity to expand their retail business in southerneast Asia countries. Compared with other countries, Indonesia migrant workers employed in Taiwan receive the highest

salaries [5] and have been enjoying life in Taiwan. Therefore there is a good opportunity for Taiwanese companies to form good connection with Indonesia immigrants, migrant workers and their relatives and friends. The immigrants might sell products of Taiwan to their countries and earn some commissions. At the end of 2017, Indonesian Economic and Trade Office to Taipei (IETO) and Global Workers Association (GWO) cooperated with each other to help Indonesians start their own small business in their home country [6]. With all supports, we believe that the chance is there for Taiwanese retail companies to enter the Indonesian market.

Statistics showed that Indonesia had become one of the most attractive markets in Southeast Asia not only since its population of over 250 million – which is the world fourth most populated country after China, India, and the US – but also 85 percent of them own mobile phones with two SIM cards in average [7]. Indonesian use mobile phone to do daily routines and to-do list, such as online shopping, purchasing digital content, paying bills, buying tickets, and chat with friends. Therefore, this study specifically focuses on Indonesian immigrants in Taiwan.

By the growing trend in developing countries, quite a number of academia have the interests on technology adoption (to be particular in internet banking). The systematic review showed that the interest in this topic has grown in the past decade and remains an area to be explored [8]. The dominant theories of technology adoption are technology of reasoned action (TRA), theory of planned behavior (TPB), and social cognitive theory (SCT) [8]. In IS field, researchers adopted unified theory of user acceptance of technology (UTAUT) to study technology adoption. However, there is lack of research combining social commerce and UTAUT model in developing countries. Most of the technology adoption theories including UTAUT have been extensively tested in developed countries; and some found that cultural differences have impact on behavioral intention. In particular, public perception in one area would be not the same as in other regions (i.e. individuals in different cultures react differently based on what significant others think) [9].

Based on the facts and research gap, this study attempts to explore the relationship among social commerce and technology adoption (will be included in in-depth discussion in UTAUT model), along with consideration to include perceived risk and personality traits, to be able to contribute both academically and practically. The main question now is raised to be the objectives of this study mentioned as below:

*What factors influencing social commerce adoption of Indonesian immigrants in Taiwan in terms of becoming the seller?*

## **THEORETICAL BACKGROUND**

### **Social Commerce**

With the rapidly growing internet capacity and the advancement of social media, nowadays people are even able to communicate and keep in touch across country borders without spending any communication cost. Social commerce is a new kind of e-commerce with an emphasis on the possibility for customers to discuss and rate products and services. These two theories can be distinguished by business goals, customer relations and the interaction of the system [10]. In other words, social commerce is word-of-mouth combined with

e-commerce. The core value of e-commerce is to strengthen customer participation and business relationships since it is easier to be accessed and save much time and money

[10]; whereas social commerce focuses on networking, collaborating, and information sharing.

The importance of individual in social commerce makes Small and Medium-sized Enterprises (SMEs) – which is the heart of cross border e-commerce. A report from Shi [11] shows how significant this segment is growing, as it was increasing from practically zero in the previous two decades, and succeeded to touch a number of estimated US\$ 1.92 trillion globally by the end of 2016. Seeing this huge opportunity, logistics company like FedEx acquired P2P Mailing Ltd., a UK based e-commerce transportation service provider which owns a global coverage. Therefore, there is a huge opportunity for Taiwanese SME to have a new market in developing regions.

### New business model for Indonesian immigrants in Taiwan

A new business model for Indonesian immigrants in Taiwan is shown in Figure 1. First, in order to attract Indonesian immigrants to join the business model, the online platform gives them a discount for the purchase. Those Indonesian immigrants might share the good deal with their friends either in Taiwan or in Indonesia via social media (e.g., LINE, Facebook, and Whatsapp). Once their friends purchase goods from the platform, they can earn commission.

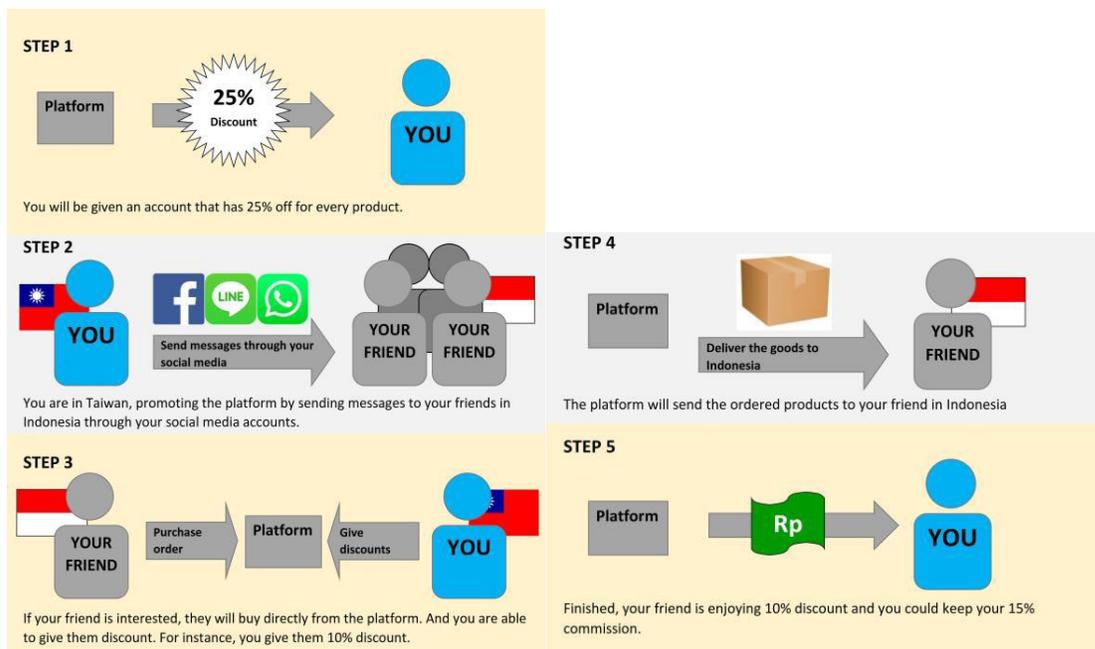


Figure 1 New business model

## HYPOTHESIS DEVELOPMENT

The research model is shown in Figure 2, which is based on unified theory of acceptance and use of technology (UTAUT).

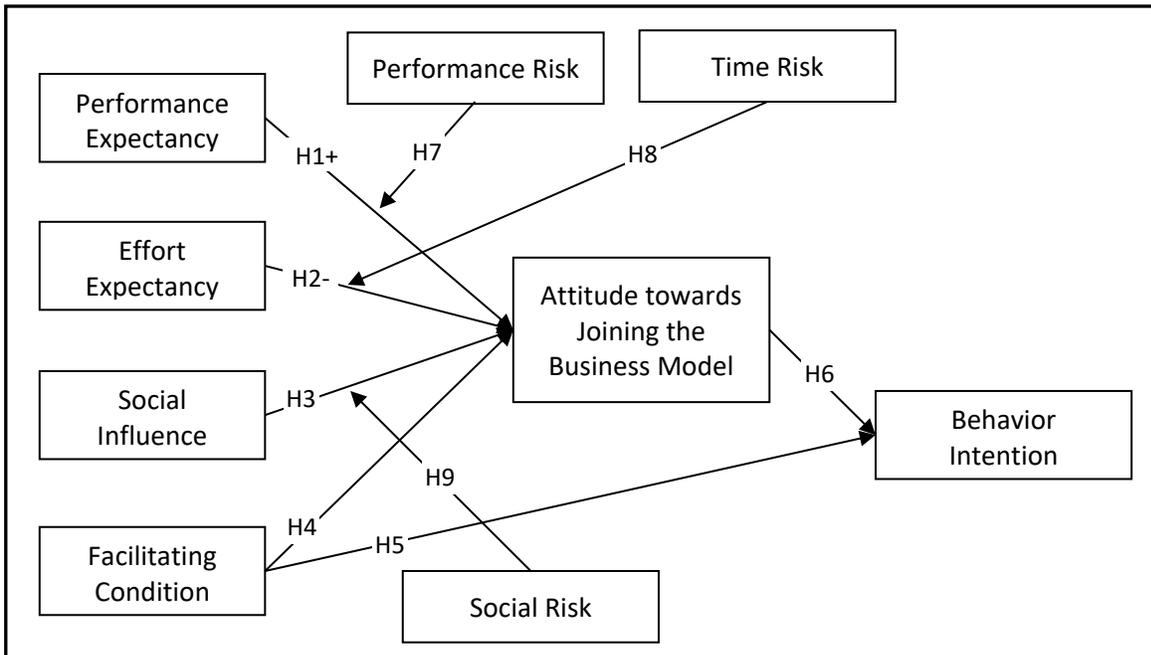


Figure 1. Research Model

### Performance Expectancy

Performance is regarded as the strongest factor that influence behavioral intention [12]. In this study, the target sample is Indonesian students, immigrants and migrant workers who have a relative lower-average income; therefore, money and compensation become the main factor to motivated them joining the business model. This variable covers several former variables in other technology adoption theories, such as perceived usefulness, extrinsic motivation, job-fit, relative advantages, and outcome expectations [13].

*H1: Performance expectancy has positive relationship with attitude towards Joining the business model.*

### Effort Expectancy

Effort expectancy is highly correlated with the ease of use of the system. Effort Expectancy summarized three components which are perceived ease of use, complexity, and ease of use [13]. In the context of social commerce, companies have developed online platform to gain more attention from customers. In this study, effort expectancy might not be as relevant since the actual platform has not yet been published and introduced to the target audience. Hence we use well-known social media applications in order to give bigger picture of the platform.

*H2: Effort expectancy has negative relationship with attitude towards joining the business model.*

### Social Influence

Social influence shared similarity scope with subjective norm, social factors, and image [13]. Turban, Strauss, & Lai [14] found that 90% of online shoppers browse trust reviews and recommendation from their friends or family members. Also, Indonesian Internet Service Providers Association (APJII) reported that Indonesian internet customers tend to share their opinions and recommendation on social media [15]. Therefore, we hypothesize that social influence is the strongest predictor for Attitude towards Joining the Business Model.

*H3: Social influence has positive relationship with attitude towards joining the business model.*

### **Facilitating Conditions**

The concept of this variable is close to perceived behavioral control, facilitating conditions, and compatibility [13]. In 2014, Central Bank of Indonesia reported that Indonesia usually struggle with financial condition and do not use plastic cards or e-money to make a purchase online. Since even in developed countries, lack of management support and poor design quality have been the factors that hindered technology adoption [16]. We therefore hypothesize:

*H4: Facilitating conditions has positive relationship with attitude towards joining the business model.*

*H5: Facilitating conditions has positive relationship with behavioral intention.*

### **Attitude towards Joining the Business Model**

In original UTAUT model, the attitude towards the use of the technologies has no effect on behavioral intention while the effect of performance expectancy and effort expectancy are controlled. However, the studies adopted UTAUT showed that attitude has positive impact on behavioral intention. Hence, we hypothesize:

*H6: Attitude towards joining the business model has positive relationship with behavioral Intention.*

### **Performance Risk**

Among all the risk facets, performance risk is the only risk that is stemmed by the other risks [17]. Hence it is considered to be the most essential risk ranges from system malfunction, unstable/limited wireless network speed, or incomplete transaction [18]. Therefore, we hypothesize:

*H7: The relationship between performance expectancy and attitude toward joining the business model is moderated by performance risk; in other words, the relationship is stronger while the performance risk is low.*

### **Time Risk**

Time risk has to be included since we are living in a digital world that posits the importance of time. Especially in online buying behavior, consumers tend to make purchases online because online buying saves time that they value. Therefore consumers nowadays tend to avoid complex and disorganized websites or some pages with slow loaded [19]. This facet is considered as an important factor since any discomfort caused by other risk can also be related to time wasted [20].

*H8: The relationship between effort expectancy and attitude toward joining the business model is moderated by time risk; in other words, the relationship is stronger when the time risk is low.*

## Social Risk

Social risk according to Lee [19] means any negative perception given to ones who are using a system that may lead to disapproval. Social risk is regarded as an essential predictor since Indonesian workers in Taiwan takes a big part of the population and most of them need to strictly follow the agency regulations and also receive pressure from their family back home. Therefore those people most likely have power to affect their decision.

*H9: The relationship between social influence and attitude toward joining the business model is moderated by social risk; in other words, the relationship is stronger when social risk is low.*

## RESEARCH METHODOLOGY

### Sampling

Based on the research question, the target sample is Indonesia students, Indonesia migrants, and Indonesia immigrants. We therefore, contacted several Indonesia association in Taiwan which are Indonesian Student Associations in Taiwan (Perhimpunan Pelajar Indonesia and Perpita), Indonesian Worker Associations (Buruh Migran Indonesia and Asosiasi Tenaga Kerja Indonesia), and Muslim Indonesian Community in Taiwan (Ikatan Warga Muslim Indonesia Taiwan). Moreover, we contact Office of International Affairs in universities to reach Indonesia students. Paper-based and online-based survey was created. The linkage of online survey was distributed via Facebook instant message, QR code, or e-mail while paper-based surveys were handed out at Indonesian events. Over a total of 800 surveys were distributed and 290 surveys were returned. Among these, 63 were unusable due to omissions, which yielded a final response rate of 28.38%. The demographic information of about the sample is provided in Table 1.

**Table 1 Demographic data of respondents (N=227)**

Measure	Categories	Frequency	%	Measure	Categories	Frequency	%
Gender	Male	99	43.6	Years of Stay in Taiwan	< 1	66	29.1
	Female	128	56.4		1-3	60	26.4
Age	18-25	101	44.5		3-5	54	23.8
	25-35	73	32.2		5-8	22	9.7
	35-45	48	21.1		8-10	12	5.3
	45 or more	5	2.2		> 10	13	5.7
Marital Status	Never married	136	59.9	Number of Family members	< 5	58	25.6
	Married to Taiwanese	7	3.1		5-10	72	31.7
	Married to Indonesian	65	28.6		10-15	47	20.7
	Divorced	19	8.4		15-20	33	14.5
Occupation	Students	103	45.4	Number of LINE Contacts	> 20	17	7.5
	Caretakers	60	26.4		< 50	32	14.1
	Ship Crew	2	0.9		50-100	88	38.8
	Factory Workers	39	17.2		100-200	77	33.9
	Restaurant Workers	17	7.5		> 200	30	13.2
	Indonesian Government Officers	1	0.4	Number of Facebook Friends	< 50	41	18.1
	Other	5	2.2		50-100	59	26.0
			100-200		49	21.6	
				> 200	78	34.4	

### Constructs and Measurements

The operational definition and reference of each construct in listed in Table 2. All measurement items were adapted from previous research and rated on a 7-point Likert scale anchored at 1=“strongly disagree” and 7=“strongly agree to represent whether each individual perceived the item to be true. To ensure content validity, the instrument was pre-tested by professor and researchers with experience in IS research. Several minor corrections and clarifications to the instrument were made based on professional feedback to ensure content validity. Moreover, the questionnaire was initially developed in English, but since this study attempts to contribute in cross-cultural research, hence the final version was translated into Indonesian by a credible translator.

Table 2 Operational Definitions

<b>Constructs</b>	<b>Operational Definitions</b>	<b>References</b>
Performance Expectancy	Individual believes of joining the business model would allow them gaining additional income	(Venkatesh et al., 2003)
Effort Expectancy	The level of difficulties for social media applications related to the platform	(Venkatesh et al., 2003)
Social Influence	How important others perceive the usefulness of joining the business model for each individual	(Venkatesh et al., 2003)
Facilitating Conditions	The degree of individual beliefs whether the platform owner would assist technical supports	(Venkatesh et al., 2003)
Attitude towards Joining the Business Model	Individual’s overall feelings about joining the business model	(Venkatesh et al., 2003)
Performance Risk	Individual’s skeptical feeling about potentials of the business model would perform not as it was proposed and therefore losing the expected benefits	(Featherman & Pavlou, 2003)
Time Risk	Individual’s skeptical feeling about potentials of losing much time through researching, learning then finding out it does not perform as expected	(Featherman & Pavlou, 2003)

## **DATA ANALYSIS**

### **Measurement Model**

Partial least squares (PLS) analysis was used to test item reliability, convergent validity, and discriminant validity. Table X provides factors loadings of the items for the underlying dimensions. All of factor loadings are greater than the recommended 0.7. Convergent validity is also ensured (composite reliability > 0.7 and AVE > 0.5). As Table X shows, discriminant validity is also assured (correlations < 0.8 and the square root of AVE > correlation coefficient).

### **Structural Model**

PLS 2.0 with bootstrapping as a resampling technique (500 random samples) to test the structural model and the significance level of the paths. Path coefficient, their significance levels, and the R<sup>2</sup> were used jointly to evaluate the model (Chin, 1998). As shown in Figure 2, performance expectancy, social influence, and facilitating condition are found to have significant positive impacts on attitude towards joining the business

model. Therefore, H1, H3, and H4 are supported, but H2. Performance expectancy, effort expectancy, social influence, and facilitating condition, interaction between performance risk and performance expectancy, interaction between time risk and effort expectancy, and the interaction between social risk and social influence totally explain 64.6% of the variance of attitude towards joining the business model. Moreover, facilitating condition is partially significant positive related to behavior intention; therefore, H5 is partially supported. Attitude towards joining the business model has significantly positive impact on behavior intention. H6 is supported. In addition, social risk is positively moderated the relationship between social influence and attitude towards joining the business model; hence, H9 is supported. The moderating effects of performance risk and time risk are not significant. H7 and H8 are not supported.

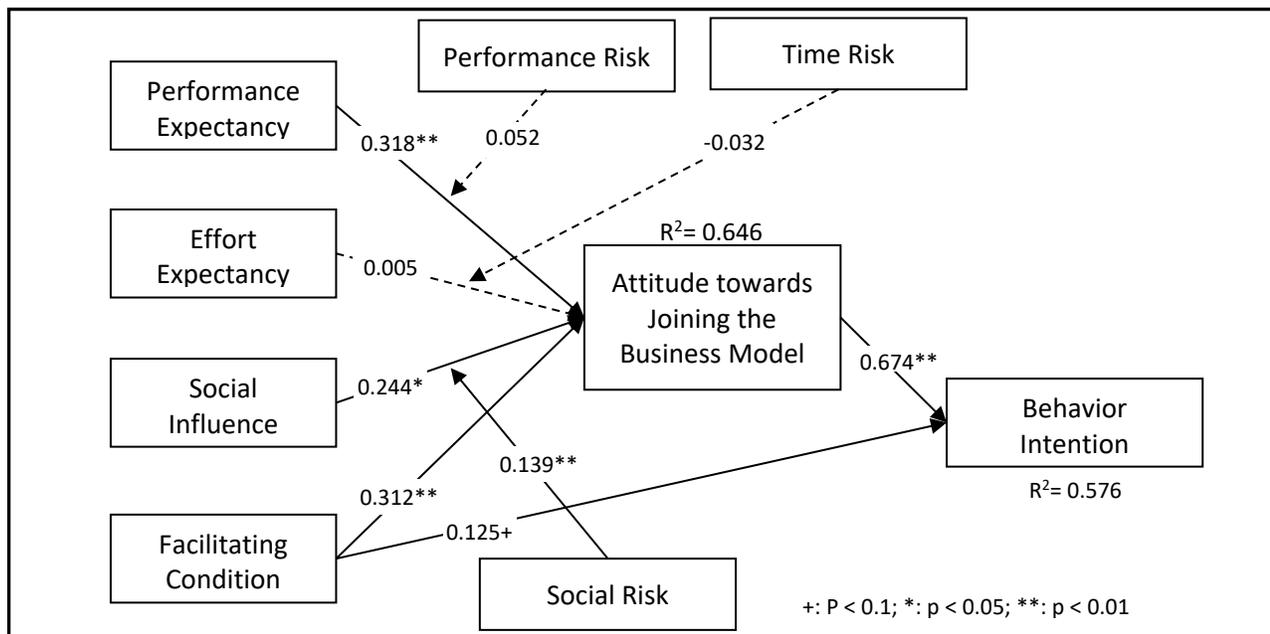


Figure 2. Path analysis.

## Discussion

Performance expectancy has been a variable that is deemed as strongest predictor for attitude towards joining the business model. Since it is directly related to performance in workplace hence people naturally put more attention and willing to spend more time to learn new skills or technologies. PLS helped to reassure this assumption by showing the relation between performance expectancy and attitude towards joining the business model is significant ( $\beta = 0.318$ , at significant level  $p < 0.01$ ) which means H1 is supported. Specifically in this study, performance expectancy equals to the degree the sellers (Indonesian immigrants) want to join the business model to be able to receive more income. Either staying in Taiwan to study or to work, people have tendency to have eagerness to earn more. Especially when they are doing hard labor work which requires much time and energy to earn average salary. Earning side income definitely an option they would prefer.

Social influence has been a strong influencer to behavioral intention especially at the early stage of adopting the technology or in other words is still in the phase that the amount of user is relatively low. With this

business model has not yet been introduced to public, the social influence will obviously play a big role to the success of the platform. Because instead of nonusers, the effect SI affects BI is more likely depending on current users (Slade et al., 2015). This result is supported by a research by Suhendra et al. [21] which showed social influence is the biggest predictor for intention. From the figure we can see it is significantly related to ATT ( $\beta = 0.244$ , at significant level  $p < 0.01$ ). Meaning H2 is supported. As a worker in a foreign country where language and culture is totally different, workers tend to rely their life on their agents and the supervisors at their workplaces. Therefore their attitudes and behavior inside and even outside work hours more or less affected by people they trust. The result may not be as significant as we expected because of the untruthful answers we might get. In some cases, the agency or the supervisor set some strict rules with punishments if they disobey so the workers have fears to join any programs or activities outside the workplace. Those workers do not want to share 100% honest answers since they feel it is unsafe to share information with outsiders. The result is aligned with what Venkatesh, Thong, & Xu [22] proposed that social influence may differ according to the cultural context and also stage of experience.

H4 is supported as well since Facilitating Conditions has significant relationship to ATT ( $\beta = 0.312$ ,  $p < 0.01$ ). Furthermore, Attitude towards Joining the Business Model and Facilitating Conditions both shared 57.6 percent of the variance in Behavioral Intention. Seeing the path coefficient for those two constructs respectively is  $\beta = 0.674$ ,  $p < 0.001$  and  $\beta = 0.125$ ,  $p < 0.1$  reveals that H5 is supported and H6 is partially supported. In this particular case, FC is not well explained because of the survey items could not be related to the actual platform. Another reason is because of the differences of environment conditions and level of cognitive ability between students and workers might also impacts the result. Students tend to have more adequate facilities at school rather than people in workplace (e.g. wireless internet connection, computer lab, and education on the current technology). Furthermore, the results in H5 and H6 lead us into a conclusion that there is a necessity for people to obtain assistance to join the business model, which in this case means setting up the platform account, integrating the platform and bank account, to learning steps to run the platform.

The unsupported variables indicated in the table above are H2 and H8. Even if the result of this research reveals that effort expectancy has strong negative relationship, we need to retest it in the future research, once the platform is completely done and has been in the market for a while. Because of the survey items in this research are not discussing about the platform yet only the generalization of social media and e-commerce applications such as LINE, Facebook, Whatsapp, Tokopedia, Bukalapak, and Lazada. While for Time Risk, participants tend to not able to visual the actual online platform hence they cannot perceive how much time they will spend to utilize the platform. Especially this perception is quite different between well-educated and less-educated people, for instance between students and factory workers.

## **CONCLUSION and IMPLICATION**

This study extends former research on innovation acceptance by utilizing the generalizability of UTAUT model, integrated with perceived risk. Seeking to comprehend factors influencing social commerce in

developing countries, this study takes place in Taiwan where a large number of Indonesian immigrants live in. Based on the results, we agreed that UTAUT is a valid model to comprehend innovation acceptance well.

### **Academic Implications**

Following the research trend of UTAUT in relation to social commerce, this study makes several academic contributions especially in the context of developing countries. Most of the literature discuss this matter in developed country context. And as Venkatesh et al. [22] suggested that culture is an essential contingency factor in the technology acceptance study. Especially in the world of globalization where expatriates and immigrants are deemed as nation income's essential factor. This research hopefully attracts more future studies to observe the dynamic of developing countries especially in South Eastern Asian countries.

In terms of building the theory, perceived risk have been getting more attention from TAM and TPB researchers [19, 23, 24] and got integrated more in those models more than UTAUT. Hence this study enriches the literatures in UTAUT model related to perceived risk. Especially with the rapidly growing of social commerce in developing country.

A specific variable attitude in the original Venkatesh [13] paper is defined as a variable that is not directly influencing the behavioral intention. However, our findings show that attitude plays as mediator between performance expectancy, social influence, and facilitating condition and behavioral intention. Effort expectancy might have impact on attitude after the platform is published. Responding the arguments that ATT is significant only when PE and EE are not included in the research model, this study partially proofs the contrary side. And it simultaneously supports Al-Ajam & Nor [25] arguments that intention is mainly influenced by attention.

### **Managerial Implications**

This study explains how people in this specific region has high tendency to have side jobs and willing to have differnt ways to earn more income. Performance expectancy is significantly affecting people perception of potential business. Therefore management should have an emphasis on possibilities to obtain additional earnings. We believe this is the most effective way to attract more people to becoming platform user (seller).

After having fair amount of people in the program, in order to create their own online platform, the management can observe more about the visual design of applications like LINE, Facebook, Whatsapp, Tokopedia, Lazada, and Bukalapak since the target audience have been familiar with abovementioned software. Because based on the compiled feedback in this research, the effort expectancy is vary between people, the majority of the study reveals most of the population have good understanding of social media application usage. Besides, the findings of this research shows that attitude towards technology is an important factor in UTAUT model. Meaning the interest of using the system is also important. Therefore the management should concern not only about how the sellers can earn income but design and organize the platform to be user friendly and fun to use. A complex and unclear website presentation will reduce the intention of using it.

Establishing new platform is not as simple as we expected, design and compensation indeed play a big role as mentioned above. Yet management still needs to pay attention on sustaining the business by providing assistance for the potential and actual users. The significance of facilitating conditions to ATT explains that it is essential for management to help the users to develop themselves in this business by any forms of learning process such as workshops, seminars and trainings. Moreover, helping to set up bank and platform account would bring more benefits as well. What we could learn from a real case, Gojek – an Indonesia-based startup that is specialized in ridesharing, food delivery and transportation – provides mobile phone for each driver to ensure they have adequate facilities to becoming the platform user.

Lastly, social risk is an important factor to be considered. Based on the feedback we collected, Indonesian immigrants in Taiwan are quite sensitive about others' perceived thought on doing any sort of business, especially when money is involved in between them. The higher social risk is, the lower social influence's effect to attitude will be.

Aside from the constructs tested in this study, there are a few important findings in terms of demographics. First, the longer people stay in Taiwan, the less they are going to be interested in joining such online business model. In the range of 0-5 years takes 79.3% of the population of the respondents. The major reason is after 5 years people tend to be more settled in one area and adapted enough that they are not really in needs to earn more additional income. We concluded that those who have permanent residence permission (mostly those who have Taiwanese spouses) are less demanded for this business model. Second, bank accounts. In order to make the transaction smoother, the retail business companies better integrate their payment system with several banks that are most commonly used by Indonesians in Taiwan. However, the company shall decide how the payment will work with the currency. Furthermore, there is a gap between well educated people and less educated ones; university students tend to have the eagerness to improve themselves rather than other people who are only high school or even primary school graduates. It leads to the differences of motivation to joining the business model. University students like to accumulate as much experience as they could, especially when it is related to the current business trend. But migrant workers – whose education generally is not high – spend more time on anything that can help them to earn more money. They might be interested in joining this business model, yet might not attend to any workshops and/or seminars.

### **Limitations and Suggestions for Future Study**

There are a few limitations in this study that have been the obstacles of conducting the research. First, this study aims at investigating the intention of using social commerce platform in the context of Indonesian immigrants in Taiwan. Considering behavioral intention without the actual use will not give a thoroughly perspective. Brislin [26] suggested that cross cultural research tend to examining groups of individuals whose behavior is not completely supporting the existing study. In relation to this study, Indonesian immigrants who are living in Taiwan have Effort Expectancy insignificant because the platform has not yet published and we generalized social media features which are LINE, Facebook, Whatsapp, Bukalapak, Lazada, and Tokopedia. Hence people perceptions may differ from one to another. As Salim [27] suggested about how effort

expectancy is seen as ease of use of a technology, it might show the significance only in the early phase of new technology usage. Therefore, once the business model is implemented in the future, another research should be conducted. This way, organizations in Taiwan will perhaps receive more beneficial strategies to encourage Indonesian immigrants in the country. However, since immigrants have received influence from the particular society they are living in, thus future research may consider to have cultural context discussed deeper. Cultural dimension is known as the most popular theory for assessing cultural differences.

Second, this study centered the main attention to the four core constructs of UTAUT with risks as moderators. Future research can consider more relevant constructs to be the independent variables to widen the scope of this research model.

Third, the data is collected from same participants in the same period of time. This might cause common method bias. Future study could avoid this concern by conducting common method variance analysis. There are a couple of ways to measure common method bias which can be done by pilot study refinement and Harman's single factor test.

Lastly, social risk is found out as the only moderator that has significant result and this is worth consider because regarding to the untruthful answers they may give due to the strict rules set by the agency or supervisors. Supporting Lee (2009) arguments which behavioral intention can also be affected by the opinions of important others, future studies should combine both quantitative and qualitative approaches to examine the factor of social risk, direct interview is probably giving more answers and more explanation to behavioral intention.

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