Analysis of factors affecting Micro Small and Medium Enterprises using the *marketplace* in the New Normal

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ABSTRACT. *This study aims to analyze the factors that influence the use of the marketplace by MSMEs in Tangerang City in facing the new normal seen from (1) knowledge (2) Trust (3) Motivation (4) Technology. The object of this research is the people of Tangerang City, while the sample of this research is MSME actors. The data used are primary data obtained from survey results by distributing questionnaires to 100 respondents in Tangerang City. The data analysis technique used in this study used the binary logistic regression method with a significance level of 5%. The results of this study show simultaneously knowledge, belief, motivation, and technology. Has an influence on the use of matketplace by MSMEs in Tangerang City. Meanwhile, partially only knowledge (0.001) and belief (0.009) have a significant effect. Other variables, motivation (0.128) and technology (0.369) did not significantly influence the use of the marketplace by MSMEs in the city of Tangerang in facing the new normal era.*

Keywords: Binary Logistic Regression, Marketplace, MSMEs, Utilization.

1. INTRODUCTION

Moment this, interest Public to Entrepreneur the more develop so that competition business is getting increase especially in utilization technology in promote product or service. Survey results Association Organizer Indonesian Internet Services (APJII) for the 2019-QII/2020 period noted: amount Internet users in Indonesia have reached 196.7 million. Compared with year 2018, total this increased by 23.5 million or 8.9%. Most internet users originated from West Java, namely 35.1 million people. Followed Central Java with total 26.5 million soul. Then there is East Java with the number of 23.4 million people. Whereas province banten have total number of internet users with the number of 9.9 million people (Bayu, 11 November, 2020).

The more internet users will greatly affect the level of the community's economy. The economic level of a community is one indicator to measure the capacity of a region. One of the economic activities carried out by the community is the activity of buying and selling products or services (Rahadi *et al.,* 2019). Buying and selling activities closely related to marketing activities. With a good and broad marketing capacity will create greater buying and selling opportunities.

Table 1. 1 Number of Internet Users 2019-2020 (Q2)

No	Province	Number of Internet Users 2019-2020 (Million)	Number of Internet Users 2018 (Million)
1	JABAR	35,100,611	28,261,261
2	CENTRAL JAVA	26,536,320	24,531,969
3	EAST JAVA	26,350,802	23,278,399
4	BANTEN	9,980,725	8,145,020
5	DKI JAKARTA	8,928,485	8,384,112
6	YOGYAKARTA	2,746,706	2,817,905

Source: APJII

When the Covid-19 pandemic outbreak entered Indonesia in March 2020, people's activities, especially buying and selling, were hampered and people still had to meet their needs by switching to *online buying and selling* . With the speed of transactions, time efficiency, and the goods offered are more complete and inexpensive, making this *online* buying and selling activity one of the economic boosters during the pandemic. This *online* buying and selling activity is predicted to become a new habit for even though the pandemic is over. According to *Analytical Data Advertising (ADA), due to this pandemic, online* shopping activities have increased by 400% since March 2020. According to Bank Indonesia (BI), *e-commerce purchase transactions* reached 98.3 million in March 2020. Compared to February, this number increased. 18.1%. (Komalasari, June 11, 2020)

One of *the platforms that are very popular with the public in online* buying and selling activities is the *marketplace. Marketplace* is a means of intermediary between sellers and buyers *online* , namely third parties who provide a place to sell with payment facilities through *online transactions* (Efendi et al, 2021). With the existence of an unlimited global market, as well as the increase in internet users, the *marketplace* is a business and marketing area that reaches wider than the *offline market* itself.
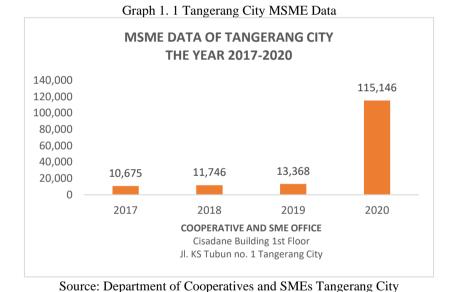
Micro, Small and Medium Enterprises (MSMEs) are one of the drivers of the economy in Indonesia that play an important role in the economic growth of a nation. The portrait of the national MSME is the little one who plays a big role and is the supporter of the smoothness and stability of the Indonesian national economy. Micro, Small and Medium Enterprises (MSMEs) are able to encourage the economy of the lower middle class and even survive the global crisis. This was increasingly seen during the pandemic due to Covid 19 , which resulted in many workers being laid off massively. Then many of them are looking for ways to survive by becoming MSME entrepreneurs by selling products that the community needs.

Currently, the growth of the *marketplace* is quite significant because people's styles are starting to shift from shopping *offline* to tending to shop *online. The growth of online* trade is a momentum for micro, small and medium enterprises (MSMEs) who sell in the *marketplace.* The shift in people's shopping style is marked by the growth of the *marketplace* through amount

more transactions _ increased , Bank Indonesia (BI) noted amount transaction sell buy *on line* increase almost double in the middle _ Covid-19 pandemic . Amount soar from 80 million transactions in 2019 to 140 million transaction until August 2020. (CNN Indonesia, 2020).

Tangerang City is one of the districts in the province of Banten . With t level high density _ which is 20,073 souls /km2 making it as district / city densest in Banten Province. Banten including province with order to 3 cases the most Covid-19 sufferers in Indonesia in 2020. Data for 2020 from the Central Statistics Agency (BPS) noted: Banten province is in the order 9th of _ provinces in Indonesia with amount Industry Most Micro and Small (IMK).

Based on data owned by the Tangerang City Cooperatives and SMEs Service , the number of Tangerang City MSMEs reached 115,146 units in 2020. In 2017 to 2019 , The data shows that there is an increase in the number of MSME units in Tangerang City. Data on the development of the number of MSMEs in Tangerang City can be seen in the following graph:

Graph 1. 1 Tangerang City MSME Data

Source: Department of Cooperatives and SMEs Tangerang City

The data proves that MSMEs are increasing from year to year , especially after the COVID-19 pandemic emerged in Indonesia and of course creates higher competitiveness. In Thing In this case, MSMEs are required to be able to keep up with technological developments that are becoming solution for maintain self in his efforts. *Marketplace* as the place transactions that have grown during the Covid-19 pandemic have gave convenience for part big consumers. Will the MSMEs of Tangerang City be able to? adapt with condition this? In Thing this, author emphasizing research on excavation factors what only affects _ utilization *marketplace* for SMEs in Tangerang City in facing the new normal era.

2. LITERATURE REVIEW
2.1 *Marketplace*

Marketplace or *e-commerce* is a place to market products electronically by bringing together sellers and buyers to interact with each other. The current online shopping behavior is a very good opportunity for MSME players to take advantage of the Indonesian market to play an active role in providing and offering goods. Based on research conducted by Putri, S. and Zakaria, R. (2020) that the five largest *e-commerce orders* In Indonesia, according to the survey results, respondents' use of *platforms* and *website & social media performance* are Shopee, Tokopedia, Lazada, Bukalapak, and Blibli. And this proves that the results of the order of the largest *e-commerce platforms* are based on the five pillars of the power of the digital economy.

2.2 New Normal Era

New normal policies or *new habits* are _ policies that lead to changes in human behavior that are adapted to health protocols while continuing to carry out normal activities as usual. In this case, MSME actors are expected to be able to return to their activities outside the home while still following the directions of health protocols with the right new strategies following *new normal policies* and community habits that also change as technology develops (Azizah et al, 2020).

2.3 Behavior Consumers and Factors Utilization of Market Place

According to Setiadi (2013) , consumer behavior is a direct activity in the process of obtaining, using, and also assessing the benefits of a company's product or service with the needs and desires, in this case its relation to the process of deciding the selection of the product or service.

Consumer behavior is a theory that explores how a person makes a decision to allocate their resources, namely their money, time, and energy to get products to be consumed (Schiffman and Kanuk, 2000).

In a competitive marketing environment, the key to a company's survival, profitability and growth is the ability to identify and address unmet consumer needs better and earlier than competitors.

Disciplines about consumer behavior are very important basic things in the field of marketing specifically to develop marketing research, design marketing mix, determine segmentation, formulate product positioning and differentiation, and formulate analysis of the business environment. (Chairunnisa, 2018)

2.4 Factors Affecting MSME *Marketplace Utilization*

According to Kotler and Keller (2009) there are 4 main indicators that influence consumer behavior, namely cultural indicators, social indicators, personal indicators, and psychological indicators.

1. **Cultural factors** . Culture is a complex matter that includes science, belief, art, morals, customs, habits, and norms that apply in society.
2. **Social factors** . Social factors such as reference groups, family, and the role of social status consist of all groups that directly or indirectly influence a person's position or behavior in interacting.

3. **personal factor** . The buyer's decision is also influenced by individual factors, namely the age of the buyer and the stage of the life cycle, occupation, the buyer's economic situation, lifestyle, personality and self-concept. Personality character is a unique psychological characteristic of a person whose response results are relatively consistent and long-lasting in his environment. Personality is often described in terms of one's confidence (trust), friendliness, stamina and adaptability.

4. **Psychological factors** . Consumer choice is also influenced by 4 main psychological factors, namely motivation, perception, knowledge, and belief.

F factors for the use of the *marketplace* by MSMEs in Tangerang City in facing the *new normal era* namely, knowledge, belief, motivation, and technology.

1. **Knowledge**

Somebody get learning will something Thing that is change behavior, arise from experiences they have experienced (Kotler and Keller, 2009). Part big behavior man formed from results study. If MSMEs have good knowledge and experience, they will believe that both of them could help and improve ability in take advantage of use *marketplace* as means develop effort.

2. **Trust**

Trust or confidence is thinking somebody about something thing. According to Kotler and Keller (2009), belief somebody to products, services, or brand will influence on decisions them.

3. **Motivation**

Motivation could depict as strength booster in self coercive individual _ they for take action (Schiffman, Kanuk, and Hansen, 2012). urge fulfillment urgent need, make consumer more fast determine decision buy or use products and services compared on his wish. (Nainggolan *at all,* 2020)

4. **Technology**

According to Sumarwan (2014: 26), progress technology very take effect to behavior consumer by significant. At least There are 3 technologies that are very influence behavior consumer moment this namely, internet, transportation and systems payment. Context technology refers to aspects like perceived benefits, compatibility (state of adjustment self), and costs that affect decision take advantage of the marketplace as a tool promotion. So, technology identified as factor determinant use of marketplaces. If MSMEs have feel benefit maximum more technology big they will believe that technology they could help growth his efforts.

3. RESEARCH METHODOLOGY

The research method that will be used in this research is quantitative analysis method and based on the level of explanation . This research belongs to the type of associative research which has the aim of knowing the

relationship between the influence of one or more independent variables and one or more dependent variables. The data was taken from the data collection of MSME actors obtained through a questionnaire. The data will be processed by data analysis methods which are then interpreted accurately and rationally, so that a conclusion can be drawn. The conclusions resulting from the analysis will describe whether the hypothesis is accepted or rejected.

The general population in this study were SMEs in Tangerang City. The *sampling* technique in this research is *random sampling*. Sampling technique _ randomly so that everyone has an equal chance. The sample size in this study was 82 SMEs in Tangerang City. Of the 82 samples of respondents, obtained 79 samples of respondents who are included in the next test.

In this study, primary data came from observations in the form of filling out a questionnaire on the use of the *marketplace* as a promotion and sales medium for MSME actors in Tangerang. And the secondary data sources come from books, journals, and the internet related to this research.

In this study there are two kinds of *variables* , namely the dependent variable and the *independent* variable . The dependent variable in this study is the use of the *marketplace* (Y) . And the independent variables used are the factors that influence MSMEs in Tangerang City to use the *marketplace* as a promotional tool (X). The research variables used can be seen in the table below:

Table 3. 1 Research variable

Variable	Sub Variable	Indicator	Scale	Source
Dependent	Utilization *Marketplace*	a. Yes b. Not	Nominal	(Saputro, 2020)
Independent	1. Knowledge	a. I have family or friends who sell through the *marketplace* as a promotional tool b. I've visited *marketplace* for shopping c. I have attended a seminar/training on the use of the *marketplace* for sales in the *new normal era* d. I know that the *marketplace* is an alternative way to	ordinal	(Saputro, 2020)

		shop in the *new normal era*		
	2. Trust	a. I believe selling using the *marketplace* can reach a wider range of potential buyers b. I believe using the *marketplace* makes it easier for sellers to process purchases (offer products, confirm purchases, facilitate payments and provide information on shipping goods) c. I believe that using the *marketplace* makes it easier for sellers to carry out promotions such as discounts, free shipping, and *cashback* d. I believe selling through the *marketplace* can be a solution so that businesses can survive in the *new normal era*	ordinal	(Saputro, 2020)
	3. Motivation	a. In the *new normal era* , people's culture of shopping *online has* become a new habit b. Selling using the marketplace is more effective because it is able to reach the target market	ordinal	(Chairunisa, 2018)

		c. Selling using the *marketplace* is more cost efficient d. Selling through the *marketplace* is very safe e. Selling through the *marketplace* without meeting face-to-face more closely meets health standards *in the new normal era*		
	4. Technology	a. I'm used to using *the marketplace* to shop b. I use the internet every day c. Every day I always *update* the account on my social media d. Shopping transactions in my business already use a digital wallet	ordinal	(Saputro, 2020)

Source: Data processed, 2022

The technique for measuring the variables of this study uses the Guttman scale and the Liert scale . The G uttman scale is used to measure the dependent variable i.e. utilization *marketplaces*. Meanwhile , to measure the independent variable namely knowledge, belief, motivation, and technology is the Likert scale .

Table 3. 2 Nominal Scale

Variable	Indicator	Normal Scale
Utilization	Yes	1
	Not	0

Source: Data processed, 2022

Table 3. 3Scale ordinal

Answer	Score
Strongly Disagree (STS)	1
Disagree (TS)	2
Doubtful (RR)	3
Agree (S)	4

Strongly Agree (SS)	5

Source: Data processed, 2022

In this study, the analytical tool for data processing uses the SPSS (*Statistical Program for Social Science*) version 2 4 application . SPSS application is a statistical computer program that functions to assist in processing statistical data accurately and quickly and to produce various outputs desired by decision makers. Meanwhile, in this study SPSS was used to test the validity and reliability of the data from the questionnaire, to test some correlations between variables and to test the formulation of the research problem. As for technical deep data analysis study this are; (1) test the quality of the data, namely the validity test and reliability test, (2) regression test logistics, namely the model fit test (*goodness of fit)*, the overall model fit test (overall *model fit*), and the t test (*significance test*).

4. RESULTS AND DISCUSSION
4.1 Validity and Reliability Testing

Testing the validity of latent variables is done by looking at the value of r arithmetic r table then the *item* is declared valid, and vice versa if r arithmetic r table then the *item* is declared invalid.

Table 4 . 1 Validity Test Results

R count (knowledge)	R count (Trust)	R count (Motivation)	R count (Technology)	R Table	Information
0.907	0.959	0.921	0.922	0.374	Valid
0.948	0.976	0.959	0.925	0.374	Valid
0.63	0.975	0.926	0.863	0.374	Valid
0.922	0.923	0.895	0.811	0.374	Valid
		0.763		0.374	Valid

Source: Data processed by the author, 2022

Based on the data in table 4.5 , all calculated r values are greater than the table r values. So the 17 statement items in the questionnaire can be said to be valid. After the validity test and the data are declared valid, then the reliability test is then carried out. The reliability test was carried out with *Cronbach's Alpha* (α) using SPSS. An instrument is said to be reliable if it has a *Cronbach's Alpha* (α) value greater than 0.600.

Table 4 . 2 Knowledge Perception Reliability Test

Cronbach's Alpha	Critical Value	N of Items
0.877	0.6	4

Source: Data processed by the author, 2022

Table 4 . 3 Trust Perception Reliability Test

Cronbach's Alpha	Critical Value	N of Items
0.97	0.6	4

Source: Data processed by the author, 2022

Table 4 . 4 Motivation Perception Reliability Test

Cronbach's Alpha	Critical Value	N of Items
0.937	0.6	5

Source: Data processed by the author, 2022

Table 4 . 5 Technology Perception Reliability Test

Cronbach's Alpha	Critical Value	N of Items
0.903	0.6	4

Source: Data processed by the author, 2022

The results shown in each table show that the value of *Cronbach's Alpha* on the variables of knowledge (0.877) , trust (0.97) , motivation (0.937) , and technology (0.903) is greater than the standard value of 0.6. measure in this questionnaire is *reliable* . And the level in this variable is said to be reliable.

4. 2 Model Feasibility Test (*Goodness of fit*)

To assess the feasibility of the regression model, the logit model used in the logistic regression analysis method is using the *Hosmer and Lemeshow's Goodness of Fit Test* . This model is used to test the hypothesis zero which indicates that the data used is suitable or in accordance with the model (there is no difference between the model and the data so that the model can be said to be fit).

The feasibility of the regression model in *Hosmer and Lemeshow's Goodness of Fit Test* has a value greater than 0.05 (5%). If the statistic is equal to or less than 0.05 then the null hypothesis is rejected which means there is a significant difference between the model and the observation data so that the *Goodness fit of the model* is not good because the model cannot predict the value of the observations (Ghozali, 2011: 341)

Tabel 4.10 Uji Goodness of Fit Test
Hosmer and Lemeshow Test

Step	Chi-square	Df	Sig.
1	9,877	8	,274

Sumber: Data SPSS (diolah, 2022)

In table 4.10 the test results using *Hosmer and Lemeshow's Goodness of Fit Test* , the *Chi-square value is* 9.877 with a significance probability of 0.274. These results indicate that the significance value of 0.274 is greater than 0.05, which means that there is no difference between the model and the observed value. Thus, it can be concluded that the model can be accepted because it is able to predict the effect of the independent variables on the dependent variable.

4.3 Overall Model Fit Test (*Overall Model fit*)

The model fit test was conducted based on the *Likelihood function. Likelihood* L of the model is the probability that the hypothesized model describes the input data. The test is carried out by comparing the value between -2 log likelihood (-2LL) at the beginning (*Block Number* = 0) with a value of -2 *log likelihood* (-2LL) at the end (*Block Number* = 1).

By comparing the -2LL value or score of the two models, it can also be used to determine if there is the addition of a new variable to the model whether it will cause a significant reduction in the -2LL value or not, if there is a decrease , it can be concluded that the model shows a good regression model.

Table 4.11 *Overall Model Fit* Test 1

Iteration History [a,b,c]

Iteration		-2 Logs likelihood	Coefficients Constant
Step 0	1	109.403	,076
	2	109.403	,076

Source: SPSS data (processed, 2022)

Table 4. 6 *Overall Model Fit* Test 2

Iteration History [a,b,c,d]

Iteration		-2 Logs likelihood	Constant	Coefficients			
				Knowledge	Trust	Motivation	Technology
Step 1	1	74,281	-6,774	,277	,188	-,131	,119
	2	69,534	-10,656	,412	,330	-,173	,122
	3	68,980	-12,554	,476	,397	-,183	,114
	4	68,971	-12,824	,486	,406	-,184	,113
	5	68,971	-12,829	,486	,406	-,184	,113
	6	68,971	-12,829	,486	,406	-,184	,113

Source: SPSS data (processed, 2022)

Tables 4.12 and 4.13 show that the calculation results for the -2LL value in the first block (*Block Number* = 0) are 109.403 and the -2LL value in

the second block (*Block Number* = 1) is 68.971. With these results it can be concluded that the regression model is better because there is a decrease in value from the first block to the second block.

The next step is to find the amount of change after the addition of the independent variable. To find out these results, a summary model test was conducted to determine how much the combination of independent variables was able to explain the dependent variable as seen from the values of *Cox and Snell's R Square* and *Nagelkerke's R Square* . *Cox and Snell's R square* is a measure that tries to imitate the size of R² in a linear regression model based on the *likelihood estimation technique* with a maximum value of less than 1 (one). Meanwhile , *Nagelkerke's R square* is a modification of the *Cox and Snell coefficients* to ensure that the value varies from 0 (zero) to 1 (one).

Table 4. 7 Test Model Summary

Model Summary

Step	-2 Logs likelihood	Cox & Snell R Square	Nagelkerke R Square
1	68,971 ᵃ	,401	,534

Source: SPSS data (processed, 2022)

Summ model test results

ary in table 4.14 gives *Cox and Snell's R Square* a value of 0.401 or 40.1 percent and *Nagelkerke's R Square value* of 0.534 or 53.4 percent. That is, the *independent* variable t (X1, X2, X3, and X4) used is able to explain the variation of the *dependent variable t* (Y) by 53.4 percent . While the remaining 46.6 percent is explained by other factors outside of the variables studied.

4.4 Significance Test

To test the hypothesis for the partial effect between each *independent variable on the dependent* variable t , then the t test is used. On the basis of decision making if the significance value is less than 0.05, then the hypothesis is accepted and vice versa if the significance value is greater than 0.05, then the hypothesis is rejected .

Table 4. 8Variable V in Equation

Variables in the Equation

	B	SE	Wald	df	Sig.	Exp(B)
Step 1 ᵃ Knowledge	,486	,151	10,305	1	.001	1,626
Trust	,406	,157	6,731	1	,009	1,501
Motivation	-,184	,121	2,320	1	,128	,832
Technology	,113	,126	,807	1	,369	1,120
Constant	-12,829	3,190	16,173	1	,000	,000

a. Variable(s) entered on step 1: Knowledge, Belief, Motivation, Technology.

Based on table 4.15 can seen, the significant value for the **knowledge variable (X1)** is of 0.001. This figure is smaller than the research *alpha* (0.001

< 0.05). This means that partially the knowledge variable has a significant influence on the use of the *marketplace* by MSMEs .

As for for the **confidence variable (X2)** is of 0.009. This figure is smaller than the research alpha (0.009 < 0.05). This means partially , the **trust variable has a significant** influence on the use of the *marketplace* by MSMEs .

As for for the **motivation variable (X3)**, namely of 0.128. This number is greater than the research *alpha* (0.128 < 0.05). This means that partially , the motivation variable does not significantly affect the use of the *marketplace* by SMEs .

As for for **the variable t technology** (X4) i.e of 0.369. This figure is greater than the research alpha (0.369 > 0.05). This means that partially , the technology variable does not significantly affect the use of the *marketplace* by MSMEs .

4.5 Logistics Regression Model

The analysis used in this study is logistic regression analysis , namely by looking at the effect of knowledge (X1), trust (X2), motivation (X3), and technology (X4) on the decision to use the *marketplace* by MSMEs in Tangerang City in dealing with the *new normal era* .

Variables in the Equation

		B	SE	Wald	df	Sig.	Exp(B)
Step 1 [a]	Knowledge	,486	,151	10,305	1	.001	1,626
	Trust	,406	,157	6,731	1	,009	1,501
	Motivation	-,184	,121	2,320	1	,128	,832
	Technology	,113	,126	,807	1	,369	1,120
	Constant	-12,829	3,190	16,173	1	,000	,000

a. Variable(s) entered on step 1: Knowledge, Belief, Motivation, Technology.

The form of the equation of logistic regression is:

Logit (Utilization) $= + 1 X_1 + 2 X_2 + 3 X_3 + 4 X_4$

Where:

Logit : Utilization of the *marketplace* by MSMEs (PM)
$1 X_1$: Knowledge (P)
$2 X_2$: Trust (K)
$3 X_3$: Motivation (M)
$4 X_4$: Technology (T)

Based on the table which is the result of the logistic regression analysis, the logistic regression equation can be formulated as follows:

$PM = -12.829 + 0.486P + 0.406K + -0.184M + 0.113T$

The ways to interpret logistic regression using a probability approach (Santoso, 2014) are:

- Negative values, considered probability 0.
- Positive value more than 1, considered probability 1

- Positive value between 0 to 1, the probability is adjusted according to the acquisition number

From the regression equation above , it can be analyzed, where:

The constant value (α) is -12.829, meaning that if the independent variable is constant (constant), the market utilization value is *-12.829* .

1. **The knowledge variable** (P) has a positive coefficient value of 0.486, meaning that if each unit of knowledge variable increases with the assumption that the value of other variables is constant, it will increase the market utilization value *(* PM) by 0.486.

2. **The confidence variable** (K) has a positive coefficient value of 0.406, meaning that if every one-unit increase in the confidence variable assuming the value of other variables is constant, it will increase the market utilization value (PM) by 0.406 .

3. **The motivation variable** (M) has a negative coefficient value of -0.184, meaning that if each unit of motivation variable increases with the assumption that the value of other variables is constant, it will decrease the market utilization value (PM) by -0.184 .

4. **The technology variable** (T) has a positive coefficient value of 0.113, meaning that if each unit of technology variable increases with the assumption that the value of other variables is constant, it will increase the market utilization value *(* PM) by 0.113.

5. CONCLUSION

Factors that influence the use of the *marketplace* by MSME actors in Tangerang City are knowledge and trust. Meanwhile , other factors, namely motivation and technology, do not significantly influence the decisions of MSMEs in the Tangerang City area in utilizing the *marketplace* for business.

The knowledge that influences the decisions of MSMEs in Tangerang City in utilizing the *marketplace* consists of knowledge from family or friends who also sell through the *marketplace* , experience in shopping through the *marketplace* , knowledge gained from experience in participating in seminars or training on using the *marketplace* to sell, and knowing that the *marketplace* become an alternative way of shopping in the *new normal era.*

The trust variables that influence the decision of the Tangerang City MSMEs in utilizing the *marketplace* consist of a wider range of potential buyers, making it easier to process purchases, making it easier to carry out promotions, as a solution to survive in the new normal era.

Based on statistical tests, it shows that the *independent variable t* in this study was only able to explain *the dependent variable t* 53.4 percent so that the remaining 46.6 percent was explained by other factors not examined in this study. The policy that must be carried out by the government is the existence of supervision and regulations to control the security of using the *marketplace platform.*

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