

## ABSTRACT

*Information and Communication Technology (ICT) has changed the way businesses are run, including MSMEs. By utilizing ICT, MSMEs can reach a wider market and increase efficiency. One form of ICT that can be utilized by MSMEs is e-commerce. The adoption of e-commerce by MSMEs in Indonesia is still diverse. Therefore, it is necessary to conduct research to determine the factors that influence the adoption of e-commerce by MSMEs.*

*This research aims to determine the influence of Managerial Characteristics, Observability, Relative Advantage, and Customer Pressure on the adoption of e-commerce by MSMEs in the city of Surakarta.*

*in this research which was located in the city of Surakarta. Samples were taken using a non-probability method with incidental techniques. Data analysis was carried out using SEM-PLS in the Smart-PLS 4 application.*

*The number of respondents in this study was 100 respondents, data was collected using a questionnaire distributed to Surakarta City MSMEs and analyzed using SEM-PLS.*

*The results of this research show that Managerial Characteristics variables have a negative influence on the adoption of e-commerce by MSMEs in Surakarta City. However, the variables Observability, Relative Advantage, and Customer Pressure do not have a positive influence on the adoption of e-commerce by MSMEs in Surakarta City.*

**Keywords:** *e-commerce, MSMEs, managerial characteristic, Observability.*