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The Influence of Entrepreneurship and Digital Technology on the Development of MSME Entrepreneurs through E-Commerce Methods in Bandung City

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Abstract

This study aims to explore the impact of digital technology and E-Commerce entrepreneurship methods on the development of MSMEs in Bandung City. The research adopts a quantitative, scientific approach to examine various aspects and phenomena, focusing on causality and their interrelationships. The objective of this quantitative research is to develop and apply mathematical statistical models, theories, and/or hypotheses related to the observed phenomena. The study targets MSME actors in the fashion and culinary sectors in Bandung City, utilizing primary data for analysis. Data collection was conducted through questionnaires, with a saturated sampling method applied for sample selection. The research data were analyzed using multiple linear regression, including validity tests, reliability tests, classical assumption tests, and hypothesis tests. The findings of this study reveal two key conclusions: (1) Entrepreneurial Orientation and Digital Technology significantly and positively influence the development of MSME entrepreneurs, and (2) The application of E-Commerce methods in entrepreneurship significantly and positively impacts the development of MSMEs.

Keywords: Entrepreneurship, Digital Technology, MSME Entrepreneurs, E-Commerce Methods

Introduction

The rapid growth of MSMEs and digital sales in Bandung City has significantly impacted the local economy from 2020 to the end of 2021. By 2022, the number of MSMEs in Bandung City increased by 180,000 new businesses, while online transaction activities grew by 150%. The three highest-selling products were fashion, food and beverages, and health products. To support this growth, the Bandung City Department of Trade and Industry (DISDAGIN) implemented various initiatives, including online training sessions. In 2021, DISDAGIN provided training to 600 MSME entrepreneurs (Bandung.go.id, December 2024).

This rapid growth reflects the community's ability to manage and capitalize on opportunities in challenging situations. Entrepreneurs are individuals who can identify and evaluate business opportunities, gather the necessary resources, and take appropriate actions to ensure success (Basrowi, 2016). Currently, numerous business trends are emerging in Bandung, along with online business opportunities in West Java Province (Jabar), both through online stores and offline outlets. The evolving business trends in the millennial era further encourage creative industry players to leverage the internet and digital marketing strategies as their primary promotional tools (silaenseo.com, accessed December 2022).

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Economic development in Indonesia is generally based on a people-centered economy, as evidenced by the significant role of the micro, small, and medium enterprises (MSMEs) sector. This sector plays a crucial role in both the national and regional economies. MSMEs are among the most popular business types in Indonesia due to their relatively easy management, which can be carried out by various groups without requiring large capital. Furthermore, during the economic downturn caused by the monetary crisis, the MSME sector became a highly sought-after solution (Safarudin, Muntu Abdullah, Irda Zulhijayanti Syahrir, 2021).

However, despite their resilience in facing economic crises, small and medium-sized entrepreneurs often encounter challenges in developing their businesses. One of the main issues is the difficulty in accessing economic resources, including production management and other aspects. With the rapid advancement of time, business actors, particularly in the MSME sector, need to have strong planning to ensure that the products and services they offer are well-received and consumed by the broader community.

The success or failure of a business, including MSMEs, is often determined by the decisions made by its owner. The owner's role is critical in ensuring that all activities run according to plan. In the midst of increasingly fierce competition, MSMEs are required to optimally utilize their skills in marketing, legal, and financial fields to stay competitive and survive (Tanjung, 2017). Therefore, MSME managers or owners must have the ability to identify problems, recognize opportunities, and make appropriate adjustments. They are also responsible for maintaining business continuity and monitoring the achievement of desired targets. Useful information is needed to make quality decisions (Eriani, I. D., & Fanani, 2019).

While the majority of MSME actors have not fully adopted e-commerce systems in their entrepreneurship, various factors influence business development. However, the use of e-commerce has also had a positive impact on business growth, particularly in helping owners or company management to monitor costs incurred and revenue generated over a certain period. This enables them to plan and control future costs and revenues. MSMEs play a vital role in the economic growth of Bandung City, as this sector comprises the largest number of business actors. Moreover, MSMEs have proven their resilience in facing various economic crises and have also created significant job opportunities, contributing to reducing unemployment.

Technology serves as a tool to accelerate productivity within a business. With such tools, it becomes easier for workers to produce goods, ultimately increasing worker productivity and influencing income levels. MSME technology development is influenced by various factors, including human resources to build technology, capital availability for technology procurement, the role of research institutions in supporting technology development, and monetary and fiscal policies (Suharyadi, 2004, in Tri Utari, 2014).

E-Commerce entrepreneurship methods serve as a skilled reference for managing micro, small, and medium enterprises, including determining their pricing in emerging markets and making investment decisions. Consequently, each E-Commerce method applied in entrepreneurship significantly influences the decision-making of business owners or MSMEs. A lack of E-Commerce entrepreneurship methods often stems from the limited entrepreneurial understanding of the owners (Prastika, N.E., & Purnomo., 2019).

The most crucial component of any E-Commerce that is required by entrepreneurship management is entrepreneurial data, particularly those related to financial E-Commerce. Entrepreneurs utilize this data to make management decisions for small businesses, such as pricing,

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market development, and investment decisions (Sagita et al., 2022).

Theoretical Framework

Small and Medium Enterprises (SMEs)

Small and Medium Enterprises (SMEs) play a crucial role in Indonesia's current economy, representing the largest group of businesses in the country. SMEs also serve as a key solution in addressing the issue of poverty. Therefore, the development and empowerment of SMEs are essential, particularly for business operators who lack knowledge and resources. To create highly competitive SMEs, support from government agencies, such as the Department of Manpower, Cooperatives, and SMEs, is necessary. This development aims to enhance the technical, theoretical, conceptual, and moral capacities of business operators in line with the specific needs of their enterprises.

According to Jony et al. (2021:13), effective environmental management is a critical factor in business success, particularly in the face of competitive markets and a constantly evolving environment. This involves managing several key factors:

a. Internal Factors: These are the aspects of the environment that business owners can control.
b. External Factors: These include environmental elements outside the control of business owners.
c. Entrepreneurial Skills: These are the necessary skills required for successfully running a business.

Given these factors, the development of SMEs must focus on differentiating themselves from other businesses. The introduction of new ideas and a willingness to compete will enable SMEs to grow, especially by offering products that meet societal needs.

Efforts to Improve and Develop Human Resource Quality

In running a business, enhancing the quality of marketed products is crucial. Human Resources (HR) quality also plays a vital role in business success. High-quality HR directly impacts business progress and operational efficiency. Although improving or developing HR is challenging, it is essential. The abilities of individuals within a business significantly influence the quality of the HR produced. HR personnel, who act as thinkers and planners, must undergo continuous training and development.

Mangkunegara (2019:51) outlines several components of HR development:

a. The objectives and goals of training must be clear and measurable.
b. Trainers should be experts and qualified in their fields.
c. Training materials should align with the intended objectives.
d. Training methods should match the participants' skill levels.
e. Participants must meet the predetermined requirements.

Widodo (2020:32) emphasizes the importance of identifying HR needs within an

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organization and developing an action plan to fulfill those needs. Matutina, as cited in Amboningtyas (2018), states that HR quality refers to the knowledge, skills, and abilities necessary for entrepreneurship.

HR quality can be improved through formal education, vocational training, and work experience. Ruhana, as cited in Amboningtyas (2018), suggests that HR quality enhancement can be achieved through formal education, which provides foundational knowledge and logic, vocational training to enhance skills, and work experience to increase technical knowledge and job-related skills.

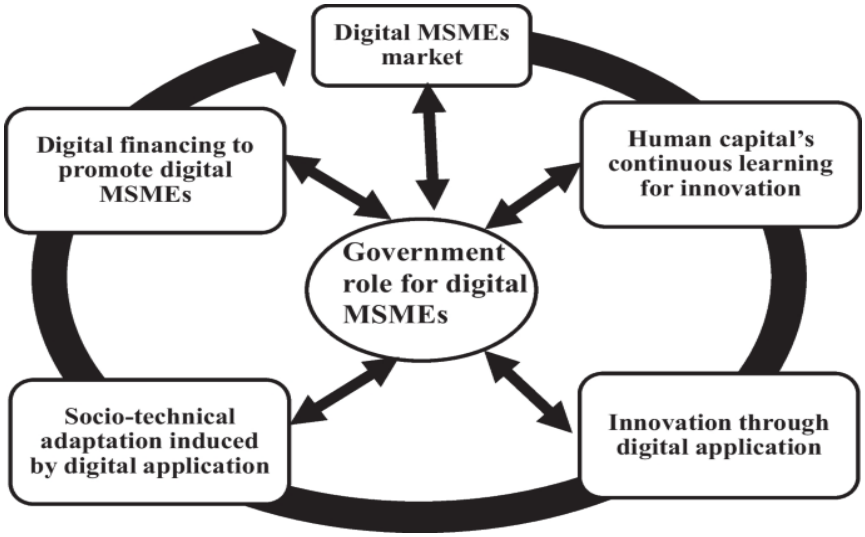

Figure Entrepreneurship and Technology Entrepreneurs E-Commerce
(Source: SpingerLink)

Research Methods

Quantitative research is a systematic scientific study of the parts and phenomena and the causality of their relationships. The purpose of quantitative research is to develop and use mathematical models, theories and/or hypotheses related to a phenomenon.

Research Variables

The variables in this research consist of two types: independent and dependent variables. The independent variables (X) in this study include two main factors: the Use of Technology and the Accounting Information System (AIS). The dependent variable (Y) is the Performance of SMEs, which is further elaborated below:

a. Dependent Variable. The dependent variable is the primary variable under investigation to determine if it is influenced by other variables. In this context, the dependent variable is the one that responds when linked to independent variables, meaning its value is affected by the independent variables. The dependent variable in this study is the Development of SMEs.
b. Independent Variables. Independent variables are those that influence or cause changes in the dependent variable (Indriantoro & Supomo, 2016). In this research, the independent

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variables being examined are the Use of Technology and the E-Commerce Entrepreneurship Method.

Operational Definition of Variables

The operational definition of research variables refers to the explanation of each variable used in a study, detailing the indicators that form them. The operational definitions in this research are as follows:

a. Use of Technology. Technology refers to the tools and infrastructure created by humans to produce goods needed for human survival and comfort. It facilitates and accelerates human development, leading to more effective and efficient activities. For SMEs, applicable technologies include e-commerce technology, communication technology, and industrial technology that aid their operations. In this study, the focus is on financial technology (fintech).
b. E-Commerce Entrepreneurship Method. The E-Commerce Entrepreneurship Method (AIS) is designed to collect and present e-commerce accounting information, enabling accountants and company executives to make informed decisions. This system is considered a vital component of financial departments worldwide, primarily software-based, and can be implemented as part of an enterprise's e-commerce technology solution. The E-Commerce Entrepreneurship Method (AIS) is essential for businesses in any industry, including SMEs, as it provides an accurate and reliable process for reporting the company's financial condition to all relevant stakeholders.
c. SMEs Development. Development refers to the analysis of a company's condition using financial analysis tools to assess the quality of the company's financial status, which reflects its performance over a specific period. Essentially, an e-commerce entrepreneurship method can add value to SMEs by enhancing their efficiency and improving the quality of their operations.

Results and Discussion
Research Object Description

This study aims to examine the impact of technology usage and the application of e-commerce entrepreneurship methods on the development of SMEs, specifically focusing on fashion and culinary SMEs in Bandung City. The sample for this research was selected using purposive sampling, a method where samples are chosen based on specific criteria to determine the size of the population being studied.

The research seeks to understand how product innovation, digital marketing, and market orientation influence the marketing performance of culinary SMEs in Bandung. The subjects of the study are business owners of culinary SMEs. Questionnaires were distributed using Google Forms. A total of 144 questionnaires were sent out, and 70 completed questionnaires were returned and processed. The results of the questionnaire distribution are presented in the table below.

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Respondents' Gender

The table above shows the gender distribution of the respondents who participated in the survey. Of the respondents, 55 were female, and 15 were male. Male entrepreneurs are generally more independent, future-oriented, and creative compared to female entrepreneurs, particularly when facing competitive challenges. This aligns with Handayani's (2017) research, which indicates that male entrepreneurs tend to have a stronger image of independence in running their businesses.

Table 1. Respondents' Gender

No	Gender	Respondents	Percent
1	Female	55	78,5%
2	Male	15	21,5%
Total		70	100%

Primary data source processed, 2024

Respondents Age

The description of respondents based on age aims to observe the distribution across different age groups, allowing the identification of the most common age group among the respondents. The age group intervals were determined using Sturges' formula with the following steps:

a. Determine the range by subtracting the smallest data value from the largest.
b. Determine the number of class intervals based on Sturges' rule.
c. Determine the class interval length (P) using the formula provided.

The results of the analysis of respondent descriptions with the rules of struggle based on age can be seen in table 4.2 below:

Tabel 2. Usia Responden

No	Age / age (Years)	Jumlah Respondents	Percent
1	20 – 30	18	25,5%
2	31 – 40	32	46 %
3	41 – 50	20	28,5%
Total		70	100%

Primary data source processed, 2024

Respondents, also referred to as research subjects, are individuals selected as a sample in a study. They possess the necessary characteristics relevant to the research. These subjects play a crucial role in providing the information or responses required by the researcher. The table above illustrates the demographic data of respondents targeted by the researcher for questionnaire distribution. In this study, the respondents' age distribution was as follows: 18 respondents aged

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20-30 years, 32 respondents aged 31-40 years, and 20 respondents aged 41-50 years. Field observations in this study reveal that the SME actors in Bandung are predominantly young people, aged between 17 and 24 years. Anwar et al. (2018) stated that younger generations prefer entrepreneurship for several reasons, including the sense of freedom and the absence of binding contracts typically found in traditional employment. They are particularly attracted to franchise opportunities, which offer unlimited income potential through various business packages. These packages generally require limited capital and come with all the necessary materials, equipment for selling, and promotional tools. This appeal encourages the younger generation to venture into independent business ownership.

Validity Test

A validity test is employed to determine the extent to which a measurement tool accurately measures what it is intended to measure. It is used to assess the legitimacy and reliability of a questionnaire (Ghozali, 2009). In this study, the data presented is as follows.

Tabel 3 Uji Validitas X1

Correlations X1								
		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	Total
X1.1	Pearson Correlation	1	,764	,594	,354	,787	,722	,872
	Sig. (2-tailed)		,000	,000	,003	,000	,000	,000
	N	70	70	70	70	70	70	70
X1.2	Pearson Correlation	,764	1	,507	,326	,646	,700	,818
	Sig. (2-tailed)	,000		,000	,006	,000	,000	,000
	N	70	70	70	70	70	70	70
X1.3	Pearson Correlation	,594	,507	1	,474	,565	,449	,764
	Sig. (2-tailed)	,000	,000		,000	,000	,000	,000
	N	70	70	70	70	70	70	70
X1.4	Pearson Correlation	,354	,326	,474	1	,233	,233	,633
	Sig. (2-tailed)	,003	,006	,000		,052	,052	,000
	N	70	70	70	70	70	70	70
X1.5	Pearson Correlation	,787	,646	,565	,233	1	,827	,822
	Sig. (2-tailed)	,000	,000	,000	,052		,000	,000
	N	70	70	70	70	70	70	70

X1.6	Pearson Correlation	,722	,700	,449	,233	,827	1	,796
	Sig. (2-tailed)	,000	,000	,000	,052	,000		,000
	N	70	70	70	70	70	70	70
Total	Pearson Correlation	,872	,818	,764	,633	,822	,796	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	70	70	70	70	70	70	70
**. Correlation is significant at the 0.01 level (2-tailed).								

Source: SPSS 26 Primary Data, processed in 2024

The data presented above, Variable (X1) Use of Technology with a significant correlation value where the value is <0.05 then the questionnaire analysis data is declared valid.

Reliability Test

Reliability Test is a tool to measure the consistency of respondents' answers in the questionnaire. If the Cronbach Alpha value is above 0.060, then a questionnaire can be said to be reliable. In this study, the following data were obtained.

Table 4. Reliability Test X1

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	20,83	11,275	,810	,795
X1.2	20,80	11,322	,726	,808
X1.3	21,04	11,839	,658	,821
X1.4	21,51	11,355	,384	,904
X1.5	20,70	11,662	,742	,808
X1.6	20,76	11,955	,710	,815

Source: Primary Data, SPSS 26, Processed in 2024

Based on Table 4. it can be concluded that variable X1 is considered reliable, as the Cronbach's alpha is greater than 0.60.

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Table 5. Reliability Test Y

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
Y1.1	16,04	6,042	,764	,875
Y1.2	16,14	6,356	,726	,883
Y1.3	15,84	6,743	,734	,882
Y1.4	15,89	6,508	,703	,888
Y1.5	15,91	6,340	,844	,858

Source: SPSS 26 Primary Data, processed in 2024

Based on table 5, it can be concluded that the variable Y is reliable, as the Cronbach's alpha is greater than 0.060.

Classical Assumption Test

The classical assumption test is conducted to ensure that the obtained regression equation is linear and valid for making predictions. The following tests were performed:

Normality Test

Table 6. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardize d Residual
N		70
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	2,01361613
Most Extreme Differences	Absolute	,093
	Positive	,070
	Negative	-,093
Test Statistic		,093
Asymp. Sig. (2-tailed)		,200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		

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c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: Primary Data, SPSS 26, Processed in 2024

In Table 6, the normality test shows an asymp sig (2-tailed) result of 0.200 > 0.05. This indicates that the regression model is normally distributed.

Multicollinearity Test

The multicollinearity test is conducted using the Variance Inflation Factor (VIF). A variable may exhibit multicollinearity if it has a high VIF value in a regression model. The VIF values for the independent variables in this study's regression model are presented as follows:

Table 7. Multicollinearity Test

Coefficients[a]				
Model		Sig.	Collinearity Statistics	
			Tolerance	VIF
1	(Constant)	,008		
	Use of Technology	,001	,509	1,963
	Use of Methods E-Commerce Accounting	,000	,509	1,963
a. Dependent Variable: Pengembangan UMKM				

Source: SPSS 26 Primary Data, processed in 2024

Table 7 is the test result showing that the VIF value of all independent variables has a value smaller than 10 and a tolerance value greater than 0.010. This means that the research variables do not show any symptoms of multicollinearity in the regression model.

Heteroscedasticity Test

The heteroscedasticity test is used to test whether the regression model has unequal variances from residuals or other observations (Ghozali, 2006). In this study, the following data were obtained:

Table 8. Heteroscedasticity Test

Coefficients[a]

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Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,274	1,018		,269	,789
	Use of Technology	,021	,054	,067	,397	,693
	Use of Methods E-Commerce Accounting	,030	,051	,101	,596	,554
a. Dependent Variable: Abs_Res						

Source: Primary Data, SPSS 26, Processed in 2024

Table 8 shows the results of the heteroscedasticity test, indicating that the significance values of all independent variables are greater than 0.05. Therefore, none of the independent variables are significant, leading to the conclusion that the regression model does not exhibit heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to test the hypothesis regarding the simultaneous influence of variables and to examine the partial effects of the independent variables. The data obtained from this study are presented as follows:

Table 9. Results of Multiple Linear Regression Analysis

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,459	1,627		2,741	,008
	Penggunaan Teknologi	,306	,086	,394	3,574	,001
	Penggunaan SIA	,322	,082	,434	3,935	,000
a. Dependent Variable: Kinerja UMKM						

Source: Primary Data, SPSS 26, Processed in 2024

Based on Table 9, which presents the results of the multiple linear regression test, the

following equation is obtained: Y = 0.306 X1 + 0.322 X2.

a. The constant value is 4.459, meaning that if the variables of technology use and the use of entrepreneurial E-Commerce methods are assumed to be constant, the MSME development would be valued at 4.459.
b. The regression coefficient for technology use is 0.306, indicating that if technology use is increased, MSME development will also increase, with the coefficient for MSME performance being 0.306, assuming other variables remain constant.
c. The regression coefficient for the use of entrepreneurial E-Commerce methods is 0.322, indicating that if the use of these methods is increased, MSME development will also increase, with the coefficient for MSME development being 0.322, assuming other variables remain constant.

F-Test

The F-test was conducted to assess the influence of the independent variables together on the dependent variable. The statistical calculation results are as follows:

Table 10 F Test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	393,101	2	196,550	47,070	,000[b]
	Residual	279,771	67	4,176		
	Total	672,871	69			
a. Dependent Variable: Pengembangan UMKM						
b. Predictors: (Constant), Penggunaan SIA, Penggunaan Teknologi						

Source: Primary Data, SPSS 26, Processed in 2024

Based on Table 10 the F-value is 47.070 with a significance level of 0.000. Given that the significance value is less than 0.05 and the F-value is greater than the F-table value, this indicates that the variable of MSME development can be jointly explained by the variables of technology use and the use of entrepreneurial E-Commerce methods.

T-Test

The T-test essentially shows the extent to which an individual independent variable can explain the variation in the dependent variable (Ghozali, 2005).

Table 11. T-Test

Coefficients[a]				
	Unstandardized Coefficients	Standardized Coefficients		

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Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	4,459	1,627		2,741	,008
	Penggunaan Teknologi	,306	,086	,394	3,574	,001
	Penggunaan SIA	,322	,082	,434	3,935	,000
a. Dependent Variable: Pengembangan UMKM						

Source: Primary Data, SPSS 26, Processed in 2024

Test Results

a. The t-test results, using a significance level of 0.05, indicate that the significance value must be less than 0.05. From the table above, the effect of technology use on MSME development shows a value of 0.001 < 0.05. This indicates that the hypothesis stating that technology use has a significant positive effect on MSME development is supported, and thus, H1 is accepted.
b. The t-test results, using a significance level of 0.05, indicate that the significance value must be less than 0.05. From the table above, the effect of using entrepreneurial E-Commerce systems (SIA) on MSME development shows a value of 0.000 < 0.05. This confirms the hypothesis that the use of entrepreneurial E-Commerce systems has a positive impact on MSME development, and thus, H2 is accepted.

Discussion

The Influence of Technology Use on MSME Development

Based on the analysis of the first hypothesis test (H1) in this study, the significance value of 0.001 < 0.05 indicates that technology use has a positive effect on MSME development. The study demonstrates that technology usage significantly influences MSME development. The role of technology and communication is particularly crucial for MSME actors. As technology advances, communication, especially in entrepreneurship, becomes easier and faster. This opens up broader opportunities for MSMEs to accelerate entrepreneurial growth and expand their entrepreneurial networks.

The Influence of Entrepreneurial E-Commerce Systems on MSME Development

The analysis of the second hypothesis test (H2) in this study reveals a significance value of 0.000 < 0.05, indicating that the use of entrepreneurial E-Commerce systems positively affects MSME development. The study proves that the use of entrepreneurial E-Commerce methods significantly impacts MSME development. Entrepreneurial E-Commerce systems (SIA) are methods that generate E-Commerce results from activities such as collecting, recording, storing, processing, and preparing entrepreneurial reports that can be used for decision-making by both internal and external users.

Conclusion

Based on the test results regarding the use of technology and entrepreneurial information systems on the development of MSMEs in Bandung, the following conclusions can be drawn:

a. The use of technology has a significant positive impact on MSME performance.
b. The use of accounting information systems has a significant positive impact on MSME performance.
c. Both variables studied show significant effects on MSME performance.

Suggestion

Based on the research findings, the following recommendations are made:

a. MSME actors should embrace rapid technological changes to easily access entrepreneurial resources that benefit their businesses.
b. Government support is crucial in providing attention to MSME actors, encouraging them to innovate and enhance their development.
c. Future researchers should consider exploring additional variables that may influence MSME development.

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