The Role Of E-Commerce For MSMEs

Betty Rahayu
Universitas Darul Ulum Jombang
bettyrahayu.se@gmail.com

Abstract

The purpose of this research is to determine the determinants of choice variables for MSME companies in Cimahi when it comes to using e-commerce. In this study, the Theory of Planned Behavior (TPB) is used as a theoretical framework to construct research hypotheses. The earliest stages of the research began with the collection of primary data in the form of questionnaire responses from Cimahi chips SMEs, with a total of 148 respondents filling out the questionnaire. The acquired data will next be processed using various linear regression methods. According to the findings of the study, Cimahi chip SMEs have a favorable attitude toward e-commerce adoption. They also include the influence of social norms as a factor to consider when adopting e-commerce. Perceived behavioral control influences e-commerce adoption as well. Based on the findings of the research, footwear MSMEs that have not used e-commerce should analyze the benefits of e-commerce for business, while MSMEs that have used e-commerce can assess the benefits and restrictions of utilizing e-commerce. The government can also help MSMEs adopt e-commerce by giving training, constructing suitable infrastructure, and establishing applicable legislation.

Keywoards : UMKM; adopsi e-commerce; theory of planned behavior.

Abstrak

Tujuan dari penelitian ini adalah untuk mengetahui variabel determinan pilihan perusahaan UMKM di Cimahi dalam menggunakan e-commerce. Dalam penelitian ini, Theory of Planned Behavior (TPB) digunakan sebagai kerangka teori untuk membangun hipotesis penelitian. Tahapan awal penelitian dimulai dengan pengumpulan data primer berupa respon kuesioner dari UKM keripik Cimahi, dengan jumlah responden yang mengisi kuesioner sebanyak 148 responden. Data yang diperoleh selanjutnya akan diolah dengan menggunakan berbagai metode regresi linier. Berdasarkan temuan penelitian, UKM chip Cimahi memiliki sikap positif terhadap adopsi e-commerce. Mereka juga memasukkan pengaruh norma sosial sebagai faktor yang perlu dipertimbangkan ketika mengadopsi e-commerce. Kontrol perilaku yang dirasakan juga mempengaruhi adopsi e-commerce. Berdasarkan temuan penelitian, UMKM alas kaki yang belum menggunakan e-commerce sebaiknya menganalisis manfaat e-commerce bagi dunia usaha, sedangkan UMKM yang sudah menggunakan e-commerce dapat menilai manfaat dan keterbatasan memanfaatkan e-commerce. Pemerintah juga dapat membantu UMKM mengadopsi e-commerce dengan memberikan pelatihan, membangun infrastruktur yang sesuai, dan menetapkan peraturan perundang-undangan yang berlaku.

Kata Kunci : UMKM; penerapan e-niaga; teori perilaku terencana.

1. INTRODUCTION

The use of e-commerce by UMKM can be a way to improve efficiency and competitive position in the market. (Sahromi et al., 2021). The number of UMKMs using e-commerce in Indonesia is still small. A survey by the Central Statistical Authority (BPS) showed that only 0.04% of UMKMs have a website. On the other hand, UMKM's revenue from online transactions covers 28% of annual revenue earned (Yusuf & Saepudin, 2020).UMKM's decision to adopt e-commerce is usually determined by internal factors such as the owner's willingness to innovate, the owner's personal attitude toward new technologies and external

factors like business competition and market conditions, as well as technological factors like the ease of use of technology and the benefits that will be obtained.

Development of the Theory of Planned Behavior (TPB) as a modification of TRA. The TPB model introduces the perception of behavioral control due to the presence of restrictions on TRA, that is, all behaviors are assumed to be under the full control of the individual. When a person faces a limitation of the opportunities, resources, or expertise required in adopting behavior, the person's confidence in controlling all the processes in the adoption of behaviour will be reduced. Taking into account these limitations, both real and perceived, the concept of behavioral control perception is incorporated as a third component in the initial TRA model. (Yusuf, 2020).

Business owners who have a positive attitude towards the use of e-commerce will be more interested in using e- commerce in their business activities (Kushendar & Saepudin, 202). Research results Saepuddin et al. (2020) also confirmed the significant influence of attitudes towards e-business use on UMKM. influenced by external entities that influence the survival of the business. These parties include trading partners (Al-Bakri & Katsioloudes, 2015) or other companies in the same industry (Walker et al., 2016). Hypotheses relating to external influences can be formulated as follows. H1: There is a positive influence of subjective norms on the intention to adopt e-commerce.Perception of behavioral control becomes one of the significant determinants in shaping decisions adopting e-commerce (Rosadi & Kurhayadi, 2018). This is related to the availability of supporting resources such as computers as well as access to knowledge and expertise on e-commerce. (Awiagah et al., 2015). Based on the exposure, the hypothesis can be organized as follows.

H2: There is a positive influence of the perception of behavioral control on the intention of adopting e-commerce. The research model used in this study can be seen on Figure 1.
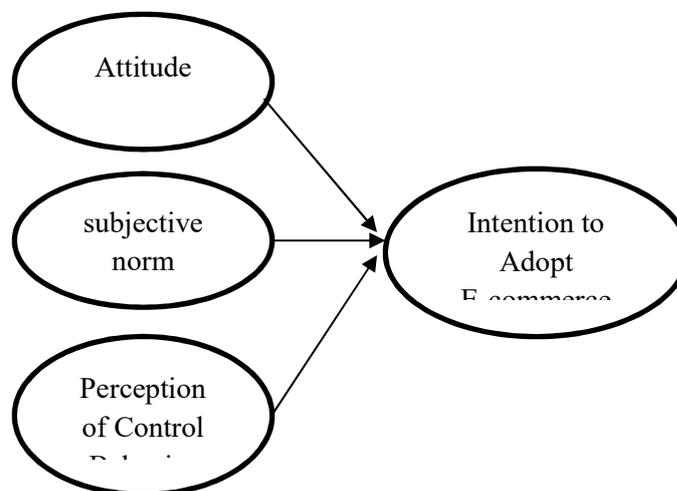
2. RESEARCH METHOD

This research uses the survey method by asking questions of the subject and processing and analyzing the answers collected. (Kushendar, 2021). The data used is primarily obtained from the responses given by the respondents. The data is obtained by distributing printed questionnaires to UMKM chips in Cimahi. The simple random sampling technique is selected in the sample taking so that every member of the population gets the same chance to be a sample. (Kurhayadi, 2021).The population used in this study is the UMKM chips that are located in Cimahi, Bandung City. Because research has not found representative UMKM population data, population determination is done using the Lemeshow method. (Kushendar et al., 2023). With a confidence rate of 83%, the minimum number of samples is 81 respondents. This amount was assessed as appropriate to guarantee the accuracy of the results, exceeding the minimum number of samples for the survey study of 81 respondents. (Nasution et al., 2020). The sampling process lasted for two weeks.

This study uses a questionnaire that will record the responses of respondents. Respondents read the statements on the questionnaire and then fill in the Likert scale points that best match the respondent's choice. Before being used in the main study, the questionnaire was tested on 36 initial respondents for validity and feasibility testing. (Saepudin, 2021). The results of the validity test of the questionnaire state that the smallest number is 0.423 and the highest is 0.864. From these numbers it is stated that the entire questionnary statement is valid because higher than the critical r is 0.3. For the lowest reliability is 0.803 and highest 0.843 then the entire statement is also reliable because Cronbach's alpha is >0.7.

Analysis of research data using double linear regression. Since the data collected from the questionnaire is an ordinary type of data, then it is necessary to convert to interval data using the method of interval succession. (Sarwono & Budiono, 2012). The next step is to test the classical assumption of a free variable as an estimator of a non-biased bound variable. (Ghozali, 2011). The methods used are a normality test with a P-plot chart, a multicolinearity testing with a VIF value, a heterocadastisity test using a scatterplot, and an autocorrelation test with the Durbin-Watson method. The data was then analyzed regression with SPSS 22.

3. RESULT AND DISCUSSION
Descriptive Research Results
Table 1. Multicollinearity Test Results Coefficientsa

Model Collinearity statistics Tolerance VIF			
(Constant)			
Ssnap	0,353		2, 155
norma	0,484		2.026
Subjecttif			
Pereception Kendali	0,584		1,683
Pebehavior			

Sourcer: Results of Data Processing, 2023.

The findings of the multicollinearity test are shown in Table 1, with VIF values of 2.16 for the Attitude variable, 2.03 for Subjective Norms, and 1.68 for Perception of Behavioral Control. The data gathered is devoid of multicollinearity symptoms because all VIF values for each variable are lower than 10 (Ghozali, 2011). The heteroscedasticity test was used to check for variance differences across different residual observations. The scatterplot method is one that can be applied. If the dots in the scatterplot are dispersed randomly and do not create a particular pattern, residual data does not exhibit heteroscedasticity symptoms.

Table 2. Autocorrelation Test Results

The Durbin-Watson Model
11, 831

Sourcer: Results of Data Processing, 2023.

The autocorrelation test results in Table 3 give the Durbin-Watson coefficient a value of 1,831 with a degree of confidence of 0.05%. This value is between dU (1,7728) and 4 – dU (2,3688), so the model is free of autocorrelation symptoms.

Hypothesis testing

The hypothesis is tested with a t-test. The T-test is performed to determine the influence of each independent variable on the dependent variable. (Kuncoro, 2013). The t-test test method uses a 85% confidence rate in one direction. The degree of freedom used is 144 (Df = sample number – total variable). From the table t, it can be determined that the value of the table at a confidence rate of 85% and a degree of freedom of 144 is 1,877.

Multiple Linear Regression Analysis

Double linear regression is used in models with more than one independent variable. As for the dependent variable, I used only one. This analysis aims to measure the magnitude of the influence of independent variables on the dependent variable. (Kuncoro) The positive influence of attitudes has a significant impact on the decision to adopt e-commerce; business owners or managers who have a positive attitude about the use of e-commerce will have a greater likelihood of adopting e-commerce (Kurhayadi & Kushendar, 2022). Based on Yusuf & Saepudin's research (2022), UMKM's benefits from using e-commerce are to expand market share, increase sales, facilitate external communication, build the company's image, speed up working hours, and increase workers' productivity. Subjective norms, i.e., support from parties that are considered important in running a business, are also a driving factor for e-commerce adoption. According to Grandón and Ramrez's research (Rosadi, 2022), subjective norms have a positive influence on the intention to adopt e-commerce. The long-standing use of e-commerce in the Cimahi UMKM chip environment provides strong external support for UMKM owners to adopt e-commerce. On the contrary, a business environment with limited e-commerce use will not provide an external incentive for entrepreneurs to use e-commerce. (Yusuf et al., 2022) Perceptions of behavioral control also make a positive contribution to the intention of using e-commerce.

The availability of equipment such as computers and supporting infrastructure, adequate funding, as well as knowledge to use e-commerce are some of the elements that build UMKM's confidence in using e- commerce (Yusuf et al 2022).

4. CONCLUSION

This research shows that UMKM's decision to adopt e-commerce is influenced by personal attitudes towards the use of e-commerce. They assess that e-commerce is beneficial for increasing the number of customers as well as business development. Subjective norms, i.e., the parties considered important in business activities such as customers, suppliers, competitors, and business partners, have a considerable influence on e-commerce use decisions. The impact of behavioral control perceptions was also significant; respondents assessed e-commerce as relatively easy to learn, use, and implement, as well as being able to access supporting resources. UMKM Cimahi has a strong intention to use e-commerce in its business activities. The results of this research can enrich the theoretical treasures of the decision-making process for the adoption of new technology in UMKM. The main focus of this study is to dig deeper into the influence of internal factors on the owner of the enterprise.

The practical benefit of this research is that it can be used by governments and other stakeholders as a benchmark to provide relevant assistance in supporting UMKM in adopting e-commerce. The limitation of this research is that it has not detailed the variables that shape individual attitudes, social influences, and individual beliefs in the use of new technologies. Therefore, further research may add additional relevant variables.

REFERENCES

Alfiah, A., Suhendar, A., & Yusuf, M. (2023). Pengaruh Kualitas Produk, Citra Merek dan Harga terhadap Keputusan Pembelian Vinyl Flooring Merek Taco di CV Indosanjaya Kota Bandung. SEIKO: Journal of Management & Business, 6(1), 492-503.

Aripin, Z., Suganda, U. K., & Kusumah, A. Z. (2022). Marketing intelligence: Innovation ability to anticipate global competition. International Journal of Research in Business and Social Science (2147-4478), 11(1), 328-339.

Atmaja, D. S., Zaroni, A. N., & Yusuf, M. (2023). Actualization Of Performance Management Models For The Development Of Human Resources Quality, Economic Potential, And Financial Governance Policy In Indonesia Ministry Of Education. Multicultural Education, 9(01), 1-15.

Atra, D. N. C., Yeti, Y., Rahayu, B., & Yusuf, M. (2022). EFFECT OF COMPETENCE AND COMPENSATION ON EMPLOYEE PERFORMANCE. Journal of Innovation Research and Knowledge, 2(6), 2477-2482.

Baidun, A., Prananta, R., Harahap, M. A. K., & Yusuf, M. (2022). Effect Of Customer Satisfaction, Marketing Mix, And Price In Astana Anyar Market Bandung. Al-Kharaj: Journal of Islamic Economic and Business, 4(2).

Hanafi, A., & Rahayu, B. (2019). Intensifikasi Dan Ekstensifikasi PD BPR Bank Jombang Dalam Meningkatkan Pendapatan Asli Daerah (PAD) Di Kabupaten Jombang. Journal of Public Power, 3(1), 1-11.

Hanis, R., & Yusuf, M. (2022, December). Applying A Swot Analysis Approach To A Sharia Marketing Perspective At Alunicorn Shops In Bandung. In Proceeding of The International Conference on Economics and Business (Vol. 1, No. 2, pp. 653-670).

Herawati, A. F., Yusuf, M., Cakranegara, P. A., Sampe, F., & Haryono, A. (2022). Social Media Marketing In The Promotion Of Incubator Business Programs. Jurnal Darma Agung, 30(2), 623-633.

Ismail, K., & Rahayu, B. Supriyanto, & Muhammad Mudjib Musta'in.(2019). Analisis Pengaruh Kinerja Keuangan Dengan Analisis Rasio Terhadap Laba Perusahaan:(Studi kasus PT. Astra International TBK Periode 2010-2014). Journal of Public Power, 3(2), 81-90.

Nurani, N., Suganda, U. K., Hermina, N., & Sutisna, D. (2023). Human Resource Development of Bandung MSMEs with Entrepreneurial Leadership Characteristic through Quality Leadership in Global Market Era. Quantitative Economics and Management Studies, 4(3), 594-607.

Nurrohmah, A., & Alfanur, F. (2016). Adopsi e-commerce pada usaha mikro dan kecil di Bandung (studi kasus subsektor fesyen). E- Proceeding of Management, 3(2), 1120–1127.

Pearson, J. M., & Grandon, E. E. (2005). An Empirical Study of Factors That Influence E-Commerce Adoption/Non-Adoption in Small and Medium Sized Businesses. Journal of Internet Commerce, 4(4), 1–21. https://doi.org/10.1360/J178v04n04_01

Rahayu, B. (2015). Faktor-Faktor Yang Mempengaruhi Kinerja Dosen Fakultas Ekonomi Universitas Darul 'Ulum Jombang. 1. @ Trisula, 1(2), 2-2.

Rahayu, B. (2017). Pengaruh Kualitas Pelayanan Nasabah Pada PT. BPR Artha Pemenang Cabang Jombang. Jurnal@ Trisula LP2M Undar, 1(5), 464-476.

Rahayu, B. (2017). Pengaruh Kualitas Pelayanan terhadap Kepuasan Nasabah pada PT BPR Artha Pamenang Cabang Jombang. Skripsi Universitas Darul'Ulum Jombang.

Rahayu, B. (2022). ANALISIS RASIO KEUANGAN UNTUK MENGUKUR KEBIJAKAN KEUANGAN PADA INDUSTRI COSMETIC AND HOUSE HOLD DI BURSA EFEK INDONESIA: Liquidity Ratios, Leverage Ratio, Financial Policy. eBA Journal: Journal Economic, Bussines dan Accounting, 9(1), 1-16.

Rahayu, B., & Musta'in, M. M. (2019). Analisis Pengaruh Kinerja Keuangan Dengan Analisis Rasio Terhadap Laba Perusahaan:(Studi kasus PT. Astra International TBK Periode 2010-2014). Journal of Public Power, 3(2), 81-90.

Rahayu, B., & Nurhayati, W. (2021, March). Pengaruh Budaya Organisasi Terhadap Kinerja Pegawai Pada Kantor Dinas Pekerjaan Umum Dan Penataan Ruang Kabupaten Jombang. In Conference on Economic and Business Innovation (CEBI) (pp. 816-828).

Rahayu, B., Arrasyid, M. H., & Nurhayati, W. (2021). Harga, Promosi, Dan Inovasi Produk Terhadap Volume Penjualan. National Coverence Multidisiplinary (NiCMa).

Rahayu, R., & Day, J. (2017). E-commerce adoption by SMEs in developing countries: evidence from Indonesia. *Eurasian Business Review*, *7*(1), 25–41. https://doi.org/10.817/s40821- 016-0044-6

Rillo, A. D., & dela Cruz, V. (2016). *The Development Dimension of E- Commerce in Asia: Opportunities and Challenges*.

Saepudin, A., Prihadi, M. D., Asmala, T., & Yusuf, M. (2022). WORK FROM HOME (WFH) POLICIES ARE BEING IMPLEMENTED AT THE BANDUNG CITY PUBLIC WORKS DEPARTMENT. *Journal of Research and Development on Public Policy*, *1*(1), 42-50.

Sariani, N. L. P., Arijanti, S., Rahayu, B., Lubis, F. M., & Nure, H. M. (2023). Determinant Factors Of Work Stress Of Production Workers At National Printing Company. JEMSI (Jurnal Ekonomi, Manajemen, dan Akuntansi), 9(4), 1629-1634.

Sarwono, J., & Budiono, H. (2012). *Statistik Terapan. Aplikasi untuk Riset Skripsi, Tesis, dan Disertasi (Menggunakan SPSS, AMOS, dan Excel)*. PT Elex Media Komputindo.

Setiowati, R., Hartoyo, Daryanto, H. K., & Arifin, B. (2015). Understanding ICT Adoption Determinants among Indonesian SMEs in Fashion Subsector International Research Journal of Business Studies. *Understanding ICT Adoption Determinants among Indonesian SMEs in Fashion Subsector International Research Journal of Business Studies* , *8*(1), 47–57.

Silalahi, U. (1888). *Metode dan Metodologi Penelitian*. Penerbit Bina Budhaya. Sugiama, A. G. (2008). *Metode Riset Bisnis dan Manajemen*. Penerbit Guardaya Intimarta.

Sudirjo, F., Sutaguna, I. N. T., Kaharuddin, K., Rukmana, A. Y., & Rahayu, B. (2023). Antam Marketing Mix Strategy Group. Wawasan: Jurnal Ilmu Manajemen, Ekonomi dan Kewirausahaan, 1(4), 237-254.

Suganda, U. K. (2022). Reducing turnover intention: The mediating role of work-life balance and organizational commitment. International Journal of Business Ecosystem & Strategy (2687-2293), 4(3), 01-12.

Suganda, U. K., & Arrifianti, I. (2023). Analysis of The Drivers of Consumer Purchasing Decisions in The Digital Era: The Role of Social Media Marketing, E-Service Quality, and Payment Safety. Quantitative Economics and Management Studies, 4(1), 1-11.

Suganda, U. K., & Priadi, Y. (2023). Improving customer loyalty through customer experience, price attractiveness, and customer relationship management. Jurnal Manajemen Industri dan Logistik, 7(1), 195-204.

Suganda, U. K., & Rohman, N. (2023). Analysis of the Factors that Influence the Competitive Advantage of SMEs in the City of Bandung. Quantitative Economics and Management Studies, 4(1), 75-83.

Suganda, U. K., & Simbolon, E. D. (2023). Building Entrepreneurial Intention: The Moderating Role of Social Support. Quantitative Economics and Management Studies, 4(2), 304-313.

Suganda, U. K., Egiani, D., & Sugiarti, I. (2021). The Influence of Product Quality and Brand Image on Customer Loyalty Of "Little Hanna" Muslim Clothing. Review of International Geographical Education Online, 11(3), 1498-1503.

Suganda, U. K., Handayani, W. F., & Amalia, A. (2021). The effect of promotion and perception of the quality of advan smartphone products on purchase interest in the Dukomsel Store Bandung. Review of International Geographical Education Online, 11(6), 778-783.

Suganda, U. K., Hapsari, M. S., Tawakal, M. I., & Roespinoedji, D. (2021). The Influence of Brand Image, Trust, On Buying Interest in E-Wallet 'Ovo' In Bandung City. Review of International Geographical Education Online, 11(5), 943-948.

Suganda, U. K., Oktavia, P., & Fridayanti, V. D. (2021). The Effect of Experiential Marketing and Service Quality on Customer Loyalty of Domino's Pizza in Cirebon City. Review of International Geographical Education Online, 11(6), 772-777.

Suganda, U. K., Theresia, M. P., & Wijaya, H. A. (2022). Antecedent of green purchase behavior: Cases of Indonesia. International Journal of Business Ecosystem & Strategy (2687-2293), 4(1), 01-10.

Suganda, U. K., Wardhana, B. A., & Oktavian, R. (2022). INFLUENCE OF PRODUCT QUALITY AND BRAND IMAGE ON PURCHASE INTENTION "UNKL 347" CLOTHING PRODUCTS A STUDY ON BANDUNG WEST JAVA. Central Asia & the Caucasus (14046091), 23(1).

Sugiyono. (2015). *Metode Penelitian Kombinasi (Mix Methods)*. Alfabeta. Thong, J. Y. L. (1888). An Integrated Model of Information Systems Adoption in Small Businesses. *Journal of Management Information Systems*, 15(4), 187–214.

Sutaguna, I. N. T., Norvadewi, N., Rahayu, B., Rukmana, A. Y., & Yulianti, M. L. (2023). Implementation Social Media Marketing Implementation in MSMEs. ALKHIDMAH: Jurnal Pengabdian Dan Kemitraan Masyarakat, 1(3), 140-150.

Sutaguna, I. N. T., Sampe, F., Dima, A. F., Pakiding, D. L., & Yusuf, M. (2022). Compensation and Work Discipline's Effects on Employee Achievement at Perumda Pasar Juara. YUME: Journal of Management, 5(3), 408-428.

Wowling, S. A. S., Yusuf, M., Gampu, S., & Sahala, J. (2022). Product Quality And Pricing Influence On The Brand Reputation Of Loco Coffee Fast Food Products. *Jurnal Darma Agung*, 30(2), 541-548.

Yusuf, M., & Matiin, N. (2022). ANALYSIS OF THE EFFECT OF THE MARKETING MIX ON PURCHASING DECISIONS. *International Journal of Economics and Management Research*, 1(3), 177-182.

Yusuf, M., Sutrisno, S., Putri, P. A. N., Asir, M., & Cakranegara, P. A. (2022). Prospek Penggunaan E-Commerce Terhadap Profitabilitas Dan Kemudahan Pelayanan Konsumen: Literature Review. Jurnal Darma Agung, 30(1), 786-801.