

The Effect of E-Commerce Implementation and Entrepreneurial Characteristics on MSMEs Performance in Tabanan Regency

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Abstract: This study aims to obtain empirical evidence of the effect of e-commerce implementation and entrepreneurial characteristics on MSMEs performance in Tabanan regency. The population in this study were 42.702 MSMEs enterprises in Tabanan regency. The sampling method used in this study is probability sampling method with a disproportionate stratified random sampling technique. The sample size was determined by the Slovin formula with a 10% standard error so that 100 samples were obtained. Data collection was done by distributing questionnaires to 100 MSMEs using e-commerce in Tabanan Regency. The analysis technique used in this research is multiple linear regression analysis by SPSS 22 software. Based on the results, e-commerce had a positive significant effect on the performance of MSMEs, and entrepreneurial characteristics had a positive and significant effect on the performance of MSMEs in Tabanan regency.

Keywords: E-Commerce; Entrepreneurial Characteristics; SMEs Performance; DeLone and McLean Theory.

I. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one of the pillars of the Indonesian economy and a strong driving force for the people's economy. However, since the COVID-19 pandemic, MSMEs have become one of the most impactful sectors. COVID-19 pandemic is an infectious disease caused by a coronavirus and the spread is quite fast and easy through droplets. World Health Organization (WHO) has appealed to the entire world community to carry out physical distancing, namely efforts to break the chain of virus spread by limitation of social interactions by maintaining physical contact between one person and another. The existence of this policy makes most activities, such as schooling and work, must be done from home. Many people have lost their jobs too, this has an impact on decreasing people's purchasing power. The decrease in people's purchasing power affects an enterprise's performance.

An enterprises's performance is the result of work achieved by a person or group of people in a business and is a tool for assessing a process to achieve business goals. During the COVID-19 pandemic, many MSMEs have experienced a decline in performance, one of which is from the financial aspect where their income has decreased quite drastically (Wicaksono, 2020). However, it turns out that the COVID-19 pandemic has also had a positive impact on online transactions. Activities that are more often carried out at home, including shopping, have resulted in most people shopping online. This has increased the number of online transactions of various e-commerce in Indonesia (Waluyo, 2021). Therefore, many MSMEs have finally implemented e-commerce during the COVID-19 pandemic to get a benefit (Ulya, 2021).

Electronic commerce or e-commerce is the use of internet technology in buying and selling and exchanging goods or services (Purnata and Suardhka, 2019). During the COVID-19 pandemic, MSMEs were unable to carry out activities directly or offline, therefore MSMEs were encouraged to implement e-commerce as a new sales strategy where sales activities were carried out online. According to DeLone and McLean's theory, the success of an information system is influenced by the quality of information (perceived information quality) and system quality (perceived system quality) which will have an impact on organizational performance. The existence of information quality and system quality in technology will encourage people's intention to use the technology and to actually use the technology. So, it can be

explained that MSMEs implement e-commerce into their activities because this technology has a quality system and information that will provide net benefits to their business performance. The benefits provided are that MSMEs can market their products more widely, even to the international market with e-commerce, making it easier for sellers to communicate with potential consumers without having to be limited by distance or time, and reducing costs (Reza, 2019). Research on the effect of e-commerce implementation on the performance of MSMEs has been carried out several times, including Ardiani et al. (2018), Hanum and Sinarasri (2017), Sarastyarini and Yadnyana (2018), Purnata and Suardikha (2019) which shows that the e-commerce implementation has a positive effect on the performance of MSMEs.

Almost all provinces in Indonesia cannot escape the impact of the COVID-19 pandemic, including Bali, and Tabanan is one of the districts in Bali whose territory is dominated by MSMEs. An overview of the level of MSMEs in Tabanan regency from 2017 to 2019 is presented in Table 1.

Table 1: Number of MSMEs Growth in Tabanan Regency From 2017 to 2019

Year	Micro Enterprises (unit)	Small Enterprises (unit)	Medium Enterprises (unit)	MSMEs Total
2017	38.996	439	36	39.471
2018	40.957	460	37	41.458
2019	42.194	470	38	42.702

Source: Department of Cooperatives and MSMEs in Tabanan Regency

In the current pandemic situation, MSMEs in Tabanan Regency is also affected. Many MSMEs have experienced a decline in turnover and forcing them to close their businesses, especially those located in the Tabanan markets. During the COVID-19 pandemic, most markets were closed to avoid crowds of people, this had an impact on the sustainability of business activities in Tabanan Regency (Catriona, 2020). However, with the existence of e-commerce, most MSMEs are still able to survive because they can still do online selling. Based on the observations of researchers on one of the e-commerce sites, namely GoJek in the Go Food feature on the gofood.co.id website, the number of registered businesses in Tabanan Regency is even more than 300 businesses (GoFood, 2021).

Apart from affecting online transactions, the COVID-19 pandemic also has an impact on the welfare of the people of Tabanan. Deputy Regent of Tabanan, Dr. I Komang Gede Sanjaya stated that during pandemic, many Tabanan's people lost their jobs up to 22,457 people (Pemerintah Kabupaten Tabanan, 2020). The people who lost their jobs decided to open a business so that they still had income, and it had an impact on the growth of the number of MSMEs amid the COVID-19 pandemic in Tabanan Regency (Bisnis Bali, 2020). However, in running a business, not only material factors must be prepared, but also psychological factors or characteristics of an entrepreneur. Entrepreneurial characteristics are a personal or psychological picture of an entrepreneur from the dimensions of attitudes and needs values (Sari et al., 2016). During the COVID-19 pandemic situation, entrepreneurial characteristics are important for entrepreneurs to have to help them face challenges while running a business. Entrepreneurial characteristics influence the success of a business because it is the key to maximizing the efficiency of using factors in developing economic competitiveness, enabling MSMEs to have a creative, positive, and market-sensitive mindset. Agus et al. (2015) stated that a good entrepreneur is also encouraged to be able to see opportunities and get relevant information and resources. Research on the effect of entrepreneurial characteristics on the performance of MSMEs has been conducted by Sari et al. (2016) and Ardiani and Putra (2019) which prove that entrepreneurial characteristics have a positive effect on the performance of a business. This means that entrepreneurial characteristics are important for an entrepreneur to have to achieve business success.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Research on the effect of the e-commerce implimantation on the performance of MSMEs has been conducted several times. Research conducted by Ardiani et al. (2018) entitled "Comparison of SME Performance with the Use of E-Commerce (Case Study of Banua Cokelat and Cokelat Sakaya SMEs)" proves that the application of e-commerce can provide benefits for SMEs. Research conducted by Sarastyarini and Yadnyana (2018) entitled "The Effect of E-commerce and User Work Effectiveness on the Performance of Small and Medium Enterprises in Denpasar" also proves that the application of e-commerce has a positive effect on the performance of SMEs. Similarly, research by Hanum and Sinarasri (2017), as well as Purnata and Suardikha (2019) found that the application of e-commerce has a significant positive effect on the performance of MSMEs. This shows that the higher the application of e-commerce, the higher the performance of MSMEs.

H1: E-Commerce implementation has a positive effect on the performance of MSME's

The COVID-19 pandemic has had many impacts on human life since the beginning of 2020. The existence of a physical distancing policy in order to break the chain of transmission of COVID-19 has had a major impact on company performance. Not a few workers have lost their jobs. Therefore, to maintain the family economy, many people have started to open MSME-scale businesses, especially micro. In running a business, an entrepreneur must have strong entrepreneurial characteristics in order to be able to run and develop his business for the long term. An entrepreneur is always close to uncertainty or something that is difficult to predict in the future, such as COVID-19. Therefore, it is hoped that entrepreneurs will not give up easily, be innovative, and be able to adapt to difficult situations so that the performance of their MSMEs can remain stable and improve. Research on the effect of entrepreneurial characteristics on the performance of MSMEs has been conducted several times. Research Sari et al. (2016) found that entrepreneurial characteristics have a positive effect on business performance. Ardiani and Putra's research (2019) also obtained consistent results, namely that entrepreneurial characteristics have a positive effect on business performance.

H2: Entrepreneurial characteristics have a positive effect on the performance of MSMEs.

Based on the background that has been described, it is known that the COVID-19 pandemic has an impact on the performance of MSMEs in Tabanan Regency. The variables of e-commerce implementation and entrepreneurial characteristics are taken because these variables are predicted to affect the performance of MSMEs during the COVID-19 pandemic.

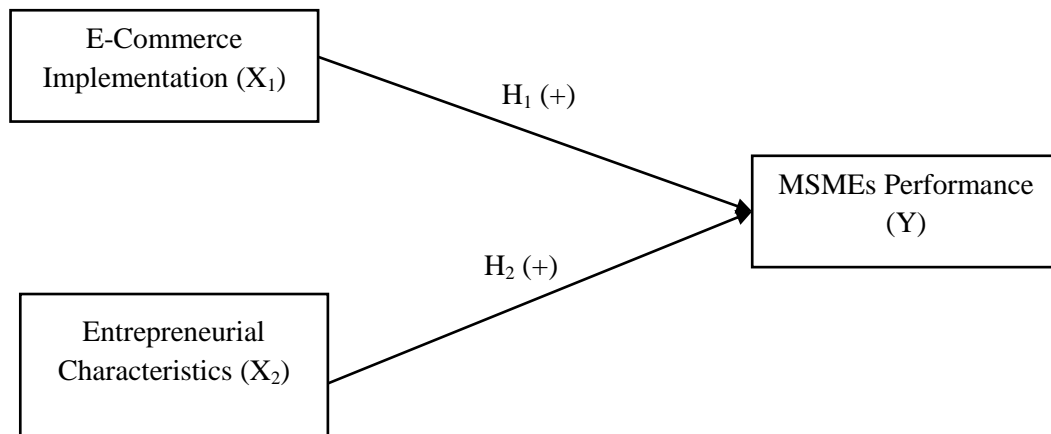


Figure 1: Conceptual Framework

III. RESEARCH METHODS

This research uses an associative quantitative approach. This research is located in MSMEs that implement e-commerce in Tabanan regency. The populations in this study were 42.702 MSMEs. The sampling method used in this study is probability sampling method with a disproportionate stratified random sampling technique. The sample size was determined by the Slovin formula with a 10% standard error so that 100 samples were obtained. Data collection was done by distributing questionnaires to 100 MSMEs using e-commerce in Tabanan Regency. Respondents answer using a 4-point Likert scale. The analysis technique used in this research is multiple linear regression analysis by SPSS 22 software.

IV. RESULTS AND DISCUSSION

The questionnaires returned in this study were 60 out of 100 questionnaires. So, the sample in this study is 60 samples. The characteristics of the respondents are presented in Table 2 as follows.

Table 2: Characteristics of Respondents

Characteristics of Respondents	Information	
	Amount	Percentage
Gender		
Male	36	60%
Female	24	40%
Total	60	100%

Age		
< 20 years	1	1,7%
20-40 years	44	73,3%
40-60 years	15	25,0%
60 years	-	-
Total	60	100%
Education Background		
Junior High School	-	-
Senior High School	12	20,0%
Vocational High School	2	3,3%
Diploma	11	18,3%
Bachelor Degree	35	58,3%
Master Degree	-	-
Total	60	100%
Scale Enterprises		
Micro	38	63,3%
Small	12	20,0%
Medium	10	16,7%
Total	60	100%

Source: Research Data, 2021

Based on Table 2, the dominant respondents were male, as many as 36 people or 60% of the 60 respondents, while the female respondents were 40% of the 60 respondents. Most of the respondents in this study were aged 20-40 years with a percentage of 73.3% of 60 respondents or as many as 44 people. Respondents aged less than 20 years were 1.7%, respondents aged 40-60 years were 15 people or 25% of the total respondents, and respondents aged more than 60 years were zero percent or none. Based on education level, most of the respondents in this study had a final education of Bachelor's degree with a total of 35 people or 58.3% of the total 60 respondents. Respondents of this study are MSMEs which have three scales of enterprises, namely micro, small and medium enterprises. It is known that of the 60 respondents, 38 respondents were micro-scale enterprises with a percentage of 63.3%. This shows that most of the respondents in this study were micro-enterprises, followed by small enterprises totaling 12 units with a percentage of 20% of the total respondents, and 10 medium enterprises with a percentage of 16.7% of the total respondents.

Table 3: Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	0.249	2.382		0.105	0.917		
E-Commerce Implementation	0.173	0.072	0.267	2.392	0.020	0.923	1.083
Entrepreneurial Characteristics	0.239	0.059	0.453	4.055	0.000	0.923	1.083
Adjusted R ²	0.321						
F _{count}	14.921						
Significant of F	0.000 ^b						

Source: Research Data, 2021

Analysis of the coefficient of determination can measure how far the model's ability to explain the variation in the dependent variable. In this study the coefficient of determination is measured by looking at the Adjusted R Square value. The value of the coefficient of determination Adjusted R Square (R²) is 0.321, this shows that 32.1% of MSME performance variations are influenced by the variables of e-commerce implementation and entrepreneurial characteristics, while the rest or 67.9 % influenced by other factors not included in the research model.

Based on the results of data, the F-Value significance value is less than 0.05 (0.000 < 0.05) or in another sense the regression model made is feasible to be used to explain the effect of e-commerce application and entrepreneurial characteristics on the performance of MSMEs.

The Effect of E-Commerce Implementation on MSMEs Performance

Based on the results of multiple regression linear analysis, the first hypothesis that stated there is an effect of e-commerce implementation on MSMEs performance is accepted. It is because the e-commerce implementation variable shows a significance value of 0.020 with a positive regression coefficient value of 0.173. The significance value of 0.020 is smaller than α (alpha) 0.05. This means that the performance of MSMEs in Tabanan Regency will increase if MSMEs implement e-commerce in their business. The results of this study are under the theory used, namely DeLone and McLean's theory which states that the quality of the system and the quality of information from a system will encourage individuals to use the system, which in turn will have an impact on organizational performance by providing net benefits. DeLone and McLean's theory explains the actions of MSME entrepreneurs in deciding to implement e-commerce in their business activities because they feel that there are benefits in using e-commerce that have an impact on their MSMEs performance. Based on research data, most of the respondents in this study felt that the implementation of e-commerce could help them attract more consumers. The increase in the number of consumers will increase the level of sales, which is an indicator of improving enterprise's performance.

In addition, based on research data the implementation of e-commerce in MSMEs provides benefits in time efficiency and costs in the sales process. E-Commerce that utilizes internet technology helps MSME entrepreneurs to interact with their consumers more quickly because it can be done anytime and anywhere. This will help MSMEs in improving their business services. Through e-commerce, a business can promote products only by digital, which does not require the cost of printing flyers or banners to promote products in various regions, this reflects that the application of e-commerce can reduce costs, both marketing costs, labor, and transportation, so that the benefits will be greater. During the COVID-19 pandemic situation, the implementation of e-commerce can help a business to continue doing selling activities. The results of this test are in line with research conducted by Hanum and Sinarasri (2017) which states that the application of e-commerce has a positive and significant effect on the performance of MSMEs, as well as research by Ardiani et al. (2018), Sarastyarini and Yadyana (2018), as well as Purnata and Suardikha (2019).

The Effect of Entrepreneurial Characteristics on MSMEs Performance

Based on the results of multiple regression linear analysis, the second hypothesis that stated there is an effect of entrepreneurial characteristics on MSMEs performance is accepted. It is because the entrepreneurial characteristics variable shows a significance value of 0.000 with a positive regression coefficient of 0.239. The significance value of 0.000 is less than α (alpha) 0.05. the stronger the entrepreneurial characteristics an entrepreneur has, the better his business performance will be. The entrepreneurial characteristics studied include indicators of entrepreneurial experience, risk-taking, innovation, self-confidence, persistence, leadership, and motivation. The highest average indicator of entrepreneurial characteristics is an indicator of innovation. In this study, most respondents agreed that they always try to innovate for their business continuity. The innovations they carry out will improve, both in terms of the products produced and the services provided, so that it will improve the quality of the business. As a result, consumers will have trust and decide to buy repeatedly or be regular customers to the business. This will have an impact on business performance, where repeated purchases by consumers will affect sales growth.

Leadership indicators in this study have the second-highest average after innovation indicators, meaning that respondents in this study, the MSMEs in Tabanan Regency, agreed that leadership would affect their business performance. In running a business, there will always be feedback from consumers, either in the form of suggestions or criticism of their business. As a business owner, an entrepreneur must be open to suggestions and criticism and make it the basis for his future business improvements. The nature of being open to suggestions and criticism will affect the performance of MSMEs. This is because by accepting suggestions and criticism, entrepreneurs will know how the quality of the products they produce, so that they can improve the products produced or innovation their MSMEs products. The results of this test are in line with research conducted by Sari et al. (2016) and Ardiani and Putra (2019) who also stated that entrepreneurial characteristics had a positive and significant effect on the performance of MSMEs.

V. CONCLUSION

Based on this study, the e-commerce implementation has a significant positive effect on the performance of MSMEs in Tabanan Regency. This means that the performance of MSMEs in Tabanan Regency will increase when implementing e-commerce in their business. The e-commerce implementation can help MSMEs attract more consumers, so it will increase the level of sales on MSMEs. Entrepreneurial characteristics have a positive and significant effect on the performance of

MSMEs in Tabanan Regency. This means that the stronger the entrepreneurial characteristics, the higher the performance of micro, small and medium enterprises in Tabanan Regency will be. Entrepreneurial characteristics can help MSMEs entrepreneurs to maximize the efficiency of using factors in developing economic competitiveness, enabling MSMEs to have a creative, positive, and see opportunities in business.

Managerial Implication

The results of this study illustrate the theoretical support used, namely the theory of DeLone and McLean in proving the effect of the application of e-commerce and entrepreneurial characteristics on the performance of MSMEs in Tabanan Regency. DeLone and McLean's theory explains that the success of an information system is described by six factors, namely system quality, information quality, use, user satisfaction, individual impact, and organizational impact. The quality of the system and the quality of information are the first elements that will determine the attitude of the user, then it will have an impact on individuals and organizations. Based on DeLone and McLean's theory, it can be explained how e-commerce implemented in MSMEs affects the performance of these MSMEs. E-Commerce has a quality system and quality information that encourages user attitudes to use e-commerce repeatedly. Repeated use indicates an intensity of use due to the net benefits of e-commerce. In this study, it has been proven that the application of e-commerce has an effect on the performance of MSMEs. Based on the research results, by implementing e-commerce, MSMEs can market their products in a wider scope, so that there are opportunities to increase the number of consumers. In addition, with the application of e-commerce, MSMEs can streamline their time and costs. The benefits provided by the application of e-commerce affect the performance of MSMEs, which is marked by an increase in sales and an increase in the number of consumers.

The results of this study prove that there is a positive influence on the application of e-commerce and entrepreneurial characteristics on the performance of MSMEs. The research has implications for micro, small and medium enterprises (MSMEs) in Tabanan Regency as a consideration and knowledge about the application of e-commerce and the importance of entrepreneurial characteristics in running a business. When building and running a business, it is necessary to consider implementing e-commerce in its business activities in order to increase sales and reach a wider market, so that the number of consumers will also increase. This is because in this study it can be proven that the application of e-commerce in MSMEs helps businesses to increase consumers which have an impact on increasing sales. In addition, the characteristics of entrepreneurship which are the attitude or psychological description of the entrepreneur also need to be considered. An entrepreneur who has strong entrepreneurial characteristics will be able to run his business well and be able to face existing problems. This has been proven in this study, where entrepreneurial characteristics affect the performance of MSMEs with the desire to innovate continuously.

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