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The Role of Sharia Banking and E-Commerce in the Development of Micro, Small and Medium Enterprises

Salsabila Sirtufillaili[1], Bambang[2]

[1,2] Department Accounting, Mataram University, Indonesia

Corresponding Author: salsabilamaret04@gmail.com

Abstract

Sharia Banks and e-commerce are believed to contribute significantly to developing micro, small, and medium enterprises (UKMKM) in Indonesia. This research aims to analyze the influence of Sharia Banks and E-Commerce on the development of MSMEs in Praya City, Central Lombok Regency, by using regression analysis with the help of Partial Least Squares (PLS) and using data from 116 MSME respondents. The findings in this research show that Islamic banks have a positive and significant influence on the development of MSMEs in Praya City. Apart from that, the conclusions of this research also show a positive and significant influence between the use of E-commerce technology and the development of MSMEs, such as increasing sales turnover and sales profits. This finding has implications for MSME actors in Praya City, namely that, in running their business, they should use an e-commerce platform to market their products to be widely known. Apart from that, perpetrators can utilize Sharia bank products to finance MSME businesses.

Keywords: Micro, Small and Medium Enterprises (MSMEs), Sharia Banks, E-Commerce

INTRODUCTION

When the economic crisis hit the world, the financial situation in Indonesia automatically became worse. The crisis occurred from 1997 to 1998, but only the Micro, Small and Medium Enterprises (MSME) sector managed to survive strongly (Suci, 2017). According to data released by the Central Statistics Agency, after the economic crisis, the number of MSMEs in Indonesia has not decreased; on the contrary, growth has increased, and it was able to absorb between 85 and 107 million workers by 2012. In that year, the number of entrepreneurs in Indonesia reached 56,539,560 units. Of this number, MSMEs contributed 56,534,592 units or around 99.99%.

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Meanwhile, the remainder, around 0.01% or 4,968 units, are large-scale businesses. MSMEs significantly contribute in various fields, of which 99.9% (64.1 million) of the number of business units in Indonesia are MSMEs. As much as 97% (116.9 million) of the total workforce in Indonesia is absorbed in MSMEs. As much as 61.07% (8,573,895 billion) of Indonesia's GDP comes from MSMEs. As much as 14.37% (293,840 billion) of Indonesia's non-oil and gas exports came from MSMEs. As much as 60.42% (2,564,549 billion) of total investment in Indonesia came from MSMEs.

Despite the strength of MSMEs in Indonesia, in running their business, MSMEs often need help with various difficulties and obstacles, primarily related to marketing, capital and management issues. However, based on a survey by the Central Statistics Agency (BPS, 2020), around 69.02% of MSMEs experienced capital difficulties during the Covid-19 pandemic. This data shows that capital assistance for MSMEs is essential and needed. For example, many MSME entrepreneurs must undergo credit restructuring during a pandemic. As of July 31, 2021, more than 3.59 million MSMEs had taken advantage of this program, which had a value of IDR 285.17 billion. Besides government and conventional banking, Sharia banking also plays a role in recovering MSMEs through Sharia Financial Technology (Fintech) as a form of technology development that helps Sharia-based financial services.

Based on Bank Indonesia data for 2021, Sharia banking financing to MSMEs is growing consistently, in line with the national economic recovery process. In October 2021, MSME financing increased by 8.98% annually or year-on-year (yoy) to IDR 75.07 trillion (BI, 2022). In this case, banking financial institutions have a vital role in encouraging the growth of MSMEs. However, conventional financing systems that apply interest often make it difficult for MSMEs to obtain business financing. An increase in bank interest rates tends to make MSME business actors, especially those with economic limitations, no longer able to pay their debts to banks, so banks will most likely confiscate their assets to pay off these debts so as not to suffer losses.

Therefore, the community and micro and small-scale business actors need a financing system that better supports business success, such as a profit-sharing system. This kind of transaction model can be carried out by Sharia financial institutions that operate based on Islamic Sharia principles, which prohibit the practice of interest (riba) and implement a profit-loss sharing system in each transaction. Sharia banking in Indonesia continues to grow year by year. According to the 2021 Sharia Banking Outlook, 12 Sharia commercial banks (BUS), 21 Sharia business units (UUS), and 165 BPRS exist. Sharia banks have 2,301 branches in 33 provinces of Indonesia, even though their market share in Indonesia is only 5%. Sharia banking assets are minimal compared to total national banking assets, but Sharia

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banks experience growth of 15% yearly (Azis, 2018). Thus, Sharia banking can become the leading solution for MSME players in obtaining capital for their businesses.

E-commerce is also considered one way to progress Micro, Small and Medium Enterprises (MSMEs) (Harmar et al., 2021). E-commerce is the use of the internet to carry out digital-based trade transactions between organizations and individuals in which there is an exchange of value that has eight unique features, namely ubiquity, global richness, universal standards, richness, interactivity, information density, personalization and customization, social technology (Laudon & Traver, 2017). This unique feature of e-commerce differentiates it from traditional trading. The business strategy of managing funds in order to save costs can be made more accessible by using E-commerce. The use of e-commerce began to appear around the 2010s as a result of developments in information and communication technology infrastructure at that time (Saputra et al., 2023)

Micro, small and medium enterprises (MSMEs), as one of the foundations of a country's economy, have an essential role in managing their business, including employees' physical well-being, utilizing digital marketing, and increasing the efficiency of products and services. (Turaev & Ganiev, 2021). E-commerce has become essential for companies to help business operations become more efficient and gain a competitive advantage (Nasution et al., 2021). Business operations with e-commerce can clarify customer demands, increase automation, maintain physical distance and increase sales and turnover (Kumar & Ayedee, 2020). However, the risks inherent in using e-commerce, such as individual privacy, intellectual property, and community welfare, hinder MSMEs' willingness to enter the world of e-commerce.

This research aims to analyze the influence of Sharia Banking and the use of E-commerce on the development of Micro, Small and Medium Enterprises (MSMEs) in Praya City. According to the 2021 Annual IMK Survey, are 106,975 businesses in West Nusa Tenggara. Lombok Island has the most IMK businesses, with 84,613 businesses, or around 79.10% of all IMK businesses in West Nusa Tenggara Province. Central Lombok, East Lombok, and West Lombok districts have the most IMK businesses, with 39,040 businesses, 21,779 businesses and 14,724 businesses, respectively. This condition is very different from that of Dompu and West Sumbawa Regencies, where the number of businesses is below 3 thousand each. In addition, of the 106,975 IMK companies in West Nusa Tenggara, 97,704 (91.33 per cent) are micro industries, and 9,271 (8.67 per cent) are small industries (BPS, 2021). With the background of the development of micro industry on the island of Lombok, this research analyzes whether Islamic banking as a financial intermediary institution and E-Commerce has a role in the development of MSMEs in Praya City

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LITERATURE ANALYSIS AND METHODOLOGY

Literature Analysis

Banks are one of the financial institutions that have an essential role in the economic growth of a country (Simatupang, 2019). The reason is that banking is a financial industry that provides much financing for people's economic activities (Saputra et al., 2022). In several economic and financial literature, the influence of banking on the development of the Micro, Small and Medium Enterprises industry has been widely discussed for its strategic influence on the development of MSMEs. Research conducted by Alghifary et al. (2021) found that Islamic bank financing affected the output issued by the MSME industry. Tunas et al. (2021) found that sharia financing significantly affects the development of MSMEs in Depok City. Nihayah and Rifqi (2022) found that Islamic banks are essential in financing MSMEs during COVID-19. Wider Harmar et al. (2021), in their research, it was proved that Islamic banks play an essential role in the Indonesian economy.

Apart from that, current developments in the world of technology also play an essential role in developing the MSME industry in Indonesia (Affan, 2022). Advertising and promoting products and services, increasing brand exposure, conducting marketing research, utilizing e-commerce for references, building relationships with consumers, interacting with customers, carrying out customer service activities, receiving input from customers regarding available products/services, getting customer input regarding new/future products/services, reaching new consumers, looking for general information, looking for information about competitors, and looking for information about consumers (Ainin et al., 2015). Research conducted by (Lismula, 2022) found that using e-commerce can increase the income of the MSME industry. Yusuf (2022) and Madrianah et al. (2023) found that E-Commerce increases MSME income. Besides that, Ikhsan & Hasan (2020), in their research, found that E-commerce can increase the sales turnover of the MSME industry.

METHODOLOGY

Research on the influence of Sharia Banks and E-Commerce on the development of MSMEs is an associative quantitative type of research. The location of this research was Praya City, Central Lombok Regency. Thus, the population in this study is all MSME actors in Praya City, using a sample of 116 MSME actors. The sample in this study used probability sampling with random sampling techniques. Sugiyono (2017) defines side random as taking sample members from a population randomly without paying attention to the strata in the population. The primary data in the research was obtained using questionnaires directly sent to MSMEs in Praya City.

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This research was conducted to prove the influence of Sharia Banks and E-Commerce on the development of MSME businesses in Praya City; this research uses multiple regression with the help of Partial Least Squares (PLS) software. The results of this research analysis consist of reliability tests, validity tests, hypothesis tests, and R2 determination. Refers to Gujarati & Porter (2015), The following is the general form of equation in this research:

$Y = a + ß_1X_1 + ß_2X_2 + e$ 1

Information:

Y : Growth of MSMEs
a : Constanta
ß : Regression coefficient
X1 : Islamic Bank
X2 : E-Commerce Use
e : Standard Error

RESEARCH AND RESULTS

Respondent characteristics

This research used 116 MSME actors in Praya City as respondents. Of the 116 respondents sampled in this study, around 37% of the respondents were male, and around 67% were female. If we look at the total annual income from the MSME businesses they are involved in, around 50% have income of around IDR 50 million to IDR 300 million per year. The remaining 50% have income below IDR 50 million. Based on the questionnaire results, it can also be seen that most MSMEs in Praya City have access to capital from Sharia banks. Around 91% of respondents had financing from Sharia banks, while the other 8% came from other capital.

Validity test

This research obtained the outer loading and discriminant validity test results. This study's outer loading matrix value for all variable indicators is above 0.60. Referring to Chin & Marcoulides (1998), The convergent validity test is said to have passed if the factor loading value is between 0.50 and 0.60. The loading factor values for all indicators in the Sharia Bank, E-commerce, Micro, Small and Medium Enterprises (MSME) variables are above >0.50. Thus, the results of the convergent validity test in the research have passed or are adequate.

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Table 1. Outer Loading - Matrix

Variable	Indicator	Sharia Bank
Sharia Bank	X1.1	0.688
	X1.2	0.714
	X1.3	0.672
	X1.4	0.722
	X1.5	0.678
	X1.6	0.716
	X1.7	0.752
	X1.8	0.639
E-Commerce	X2.1	0.876
	X2.2	0.731
	X2.3	0.604
	X2.4	0.709
	X2.5	0.626
	X2.6	0.641
	X2.7	0.634
MSMEs	Y.1	0.882
	Y.2	0.613
	Y.3	0.771
	Y.4	0.611

Source: Output Smart PLS 4

Apart from conducting a convergent validity test using factor loading to ensure the consistency of the validity of the data in the research, a discriminant validity test was carried out, summarized in Table 2.

Table 2. Discriminant Validity

Variable	Sharia Bank	E-Commerce	MSMEs
Sharia Bank	-		
E-Commerce	0.348	-	
MSMEs	0.348	0.284	-

Source: Output Smart PLS 4

The discriminant validity test results were based on the Heterotrait-Monotrait Ratio (HTMT), summarized in Table 2 above. The results of this study show that the HTMT value

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for all research variables is below <0.90; this value shows no discriminant validity problems in the research. Thus, the indicators in this study have good discriminant validity when compiling each variable.

Reliability Test Results

Reliability testing evaluates the extent to which a measurement instrument or questionnaire provides consistent and reliable results. The condition for passing a reliability or construct test is high if Cronbach's alpha and composite reliability values are above >0.70.

Table 3. Reliability Test Results

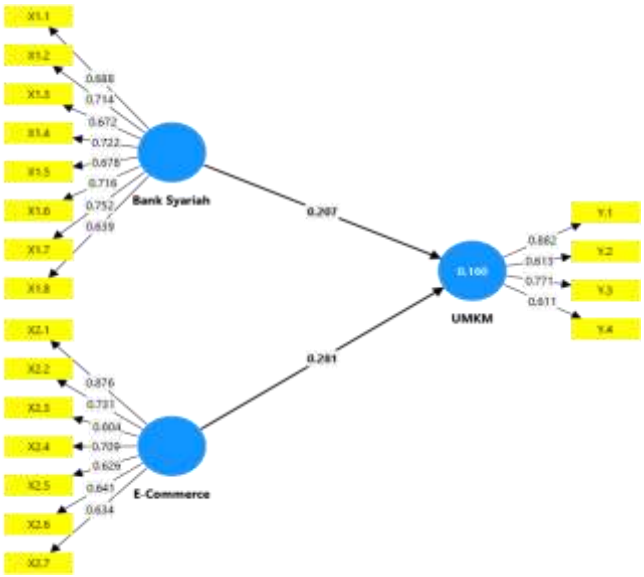
Variable	Cronbach's alpha	Composite reliability (rho_c)
Sharia Bank	0.854	0.884
E-Commerce	0.842	0.865
MSMEs	0.715	0.815

Sumber: Output Smart PLS 4

Cronbach's alpha and composite reliability are two measures of reliability that are often used in statistical analysis. Table 3 shows the Cronbach's alpha and composite reliability values in this study. Based on the test results, the Cronbach alpha values for all variables are above 0.7. Sharia banks amounted to 0.85, E-commerce 0.84, and MSMEs to 0.715. Apart from that, the composite reliability value also shows a value above 7. Sharia banks are 0.884, E-commerce is 0.865, and MSMEs are 0.815, according to Ghozali (2006). Construct reliability and validity values are said to be good if >0.7. so this research has met the requirements of the Construct Reliability and Validity test.

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Gambar 1. Loading Plot

Table 4. Hypothesis Test Results

Variable	Original sample (O)	P values
Sharia Bank -> MSMEs	0.207	0.022
E-Commerce -> MSMEs	0.281	0.026

Source: Output Smart PLS 4

Table 4 shows the influence of Islamic banks and e-commerce on the development of Micro, Small and Medium Enterprises (MSMEs) in Praya City. The influence of Sharia Banks on the development of Micro, Small and Medium Enterprises shows a P-value smaller than <0.05, namely 0.022. Apart from that, based on the research results, E-Commerce significantly influences the development of MSMEs. The research P-value shows a value below <0.05 or 0.026, so E-commerce is declared to influence the development of MSMEs significantly.

In Table 4 and Figure 1, it can be seen that the statistical coefficient value shows a positive value of 0.207 on the influence of Sharia Banks on MSMEs and a positive value of 0.281 on the influence of E-commerce on MSMEs. It means that if there is an increase in access to capital provided by Sharia banks to MSME players by 1%, it will impact the development of MSMEs in Praya City by 0.207%. Apart from that, if there is an increase in the use of E-commerce in MSME business activities by 1%, it will impact the development of MSMEs

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by 0.281%. Apart from that, the statistical coefficient value also shows that e-commerce has a more significant influence on the development of MSMEs in Praya City than Sharia Banks.

The Influence of Sharia Banks on the Development of MSMEs in Praya City

The influence of Sharia Banks on the development of Micro, Small and Medium Enterprises (MSMEs) in Praya City shows a positive and significant influence on the development of MSMEs. This positive and significant influence can be seen from the statistical coefficient or original sample value of 0.27 and the P-value of 0.22. This means that the higher the access to financing for MSMEs in Praya City, the more impact it will have on increasing the development of MSMEs in that city. The results of this research align with the findings of several previous studies, such as Tunas et al. (2021) and Nihayah and Rifqi (2022), who found that Islamic banking has an essential role in the development of MSMEs.

Sharia banks significantly positively impact the development of Micro, Small and Medium Enterprises (MSMEs). First, Islamic banks provide more inclusive financial access for MSMEs, who often have difficulty accessing capital and conventional financial services. Through Sharia principles emphasizing justice and partnership, Sharia banks tend to pay more attention to the needs of MSMEs and provide financing per sustainability principles. Second, Islamic banks also encourage sustainable and responsible business practices, which can increase the long-term sustainability of MSMEs. By focusing on economic activities based on Sharia principles, such as sharing risks and profits, Islamic banks can help MSMEs to develop sustainably while still paying attention to social and environmental interests. In a survey of respondents in this research, around 91% of MSME players had funding sourced from Sharia Banks. Therefore, the existence of Islamic banks can be an essential catalyst in supporting the growth and sustainability of the MSME sector, which in turn can contribute significantly to overall economic growth (Alghifary et al., 2021).

The influence of E-Commerce on the development of MSMEs in Praya City

Apart from analyzing the impact of Islamic banks on the development of MSMEs in the City of Praya, this research also analyzes the impact of E-Commerce on the development of MSMEs in the City. The findings show that E-commerce in MSME businesses positively and significantly influences the development of MSMEs. This positive and significant influence can be seen from the statistical coefficient value or original sample value of 0.281 and the P-value value of 0.026. This means that the higher the use of E-commerce in MSME business activities, the more impact it will have on the development of MSMEs in Praya City in terms of increasing sales turnover and profits. This finding aligns with the results of

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research conducted by Lismula (2022) and Yusuf (2022), who found that E-commerce has a vital role in developing MSMEs.

E-commerce, or electronic commerce, has become one of the main drivers in developing Micro, Small and Medium Enterprises (MSMEs) in various countries, including Indonesia. The positive impact of e-commerce on the development of MSMEs can be explained in several aspects, including broader market access, operational efficiency, and more significant growth opportunities. First, e-commerce provides more comprehensive market access for MSMEs by enabling them to sell their products online to consumers in local, national and international areas. In this way, MSMEs are now limited by geographical boundaries and can reach many consumers without having a physical store. In addition, e-commerce allows MSMEs to optimize their operational efficiency by reducing overhead costs, such as business premises rental costs and employee salaries.

By utilizing e-commerce platforms, MSMEs can manage and run their businesses at lower costs, increasing their profitability and competitiveness. Lastly, e-commerce provides more significant growth opportunities for MSMEs by enabling them to expand the range of their products and services, reach new markets, and build brands online. By utilizing technology and digital marketing strategies, MSMEs can effectively increase their visibility and presence in the market. Studies have shown that MSMEs active in e-commerce tend to have faster growth and higher stability than those relying solely on conventional business models. Therefore, e-commerce has proven to be a very effective tool in supporting the development and growth of MSMEs in this digital era.

CONCLUSION

This research examines the influence of Islamic banks and e-commerce on the development of Micro, Small and Medium Enterprises (MSMEs) in Praya City, Central Lombok Regency. The use of Islamic banks and e-commerce has significantly and positively impacted the development of MSMEs in Praya City. Sharia banks provide alternative financing that is more in line with Islamic sharia principles, which provides opportunities for MSMEs to gain access to capital more efficiently and fairly. With the profit-sharing system implemented by Islamic banks, MSMEs can feel more help overcoming the capital difficulties they often face. Also, e-commerce has opened up new opportunities for MSMEs in Praya City to expand their market reach. With the e-commerce platform, MSMEs can market their products more widely and efficiently, even to markets outside Praya City. It increases the income of MSMEs, expands their reach, and introduces local Praya City products to a broader market.

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However, this research has several limitations. First, the focus of this research is only limited to MSMEs in Praya City, so generalizing the results of this research to MSMEs in other areas may need to be done with caution. Second, this research may have yet to consider other factors that could influence the development of MSMEs, such as government regulations or overall economic conditions. Therefore, further research involving a more comprehensive sample and considering various external factors may be needed to deepen the understanding of the influence of Islamic banks and e-commerce on the development of MSMEs in a more holistic manner.

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