

The Influence of Information and Communication Technology on Entrepreneurial Literacy through MSME Performance

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Abstract

This research aims to understand how information and communication technology has an impact on entrepreneurial literacy through the performance of MSMEs. MSME entrepreneurs are the target population in this study, which also includes a large sample size of 50 respondents. Proportional stratified random sampling is the distribution of questionnaires used. The method used in this study is path analysis. The results of this study are that information and communication technology has a significant effect on entrepreneurship & information technology and technology and entrepreneurship have a significant effect on the performance of MSMEs. Meanwhile, simultaneously it shows that the variables of information technology, technology, and entrepreneurial orientation together have a significant effect on the performance of MSMEs. The implication in this study is that the Disperindagkop provides training to MSMEs on the benefits of using information and communication technology more intensively and the training is carried out on target and applicatively as needed. For MSME entrepreneurs, they must be able to take advantage of information and communication technology facilities to increase their business and be willing to take part in training on information and communication technology held by the Disperindagkop and other parties.



Keywords: Information and Communication Technology, Entrepreneurship and MSME Performance.

INTRODUCTION

Supporting banks that provide credit to micro, small and medium enterprises (MSMEs) is essential for the growth of MSMEs in Indonesia. And the distribution of banking loans to micro, small and medium enterprises every year has increased beyond the increase in total banking loans. In contrast to other countries, the number of MSMEs in Indonesia is among the largest, and this was observed starting in 2014 and continues to grow in dating.

The function of MSMEs in the cycle of critical events and state development is very vital. This applies not only to Indonesia, but also to other countries that have been created and made. The function of Indonesian MSMEs in the development and improvement of monetary is one way to overcome the problem of problem solving. People's income can increase as a result of the rise of micro, small and medium enterprises (MSMEs). Micro, small and medium enterprises also play a strategic role in the government's efforts to alleviate poverty due to their heavy workload. Micro, small, and medium enterprises in total general goods increased from 57.84% to 60.34% in the last five years. In the same period, the use of labor in this sector increased from 96.99% to 97.22%.

Despite their strategic role, MSMEs have been harmed by stiff competition, especially from large corporations and other contemporary competitors. The majority of Micro, Small and Medium Enterprises (MSMEs) in Indonesia run their businesses in the traditional way, which includes marketing and production. However, the isolation that prevents MSMEs from accessing markets, knowledge, capital, expertise, and institutional support is a problem facing MSMEs in developing countries, not size.

The productive use of ICT in large organizations cannot be extrapolated to small organizations because 1) the consequences of previous explorations show the relationship between hierarchical size and speed of achievement in the use of information technology, 2) the fact shows that the functional capabilities and hierarchical climate of MSMEs are not the same as those of large organizations. The results show that MSMEs in general will not have many assets for ICT development so they often use different methods to handle ICT acceptance (Baldwin and Sabourin, 2018). As a result, it is necessary to investigate the extent to which MSMEs use ICT (Indarti, 2007; Dany, 2020; Sasmito, 2019).



Computer applications that help manage an organization are called information systems. Use, construction and maintenance of computers, programming and information. An "information system" can consist of a number of different parts of computer technology that interact and work together according to a predefined workflow (business rules), process data, and convert it into information that can aid in decision-making (mukhyi). Also, Mogiana, 2018) In most literature, the phrase "buying innovation" is characterized by the ability to initiate and engage with the path of mechanical change. This management interaction is through selecting, acquiring, executing, entitled, connecting, reflecting, acquiring, refreshing, and supervising every innovation that develops more efficiently and realistically (Mukhyi and Mujiyana, 2018).

According to Ginsberg (2021), an individual's entrepreneurial orientation is his tendency to be innovative, risk-taking, and proactive when starting a business. According to Morris and Paul (2017), corporate strategic direction is defined as the tendency of top management to take calculated risks and be innovative and proactive. Tyasari and Mustikowati (2014) understand that the orientation of the leadership system is a measure related to developing the goods market, not doing too many risky tasks, and emphasizing leadership, advancing and defeating competitors.

The implementation of MSMEs is a result achieved through individual dependency behavior (Gibson, 2012). The term organizational effectiveness refers to the results that a company expects from the actions of its workers. There have been several shifts in understanding, defining and measuring the performance of MSMEs. Barney (2021) asserts that the academic literature and understanding of various management studies and their definitions of organizational performance are still in the process of development. According to Ricardo and Swim (2021), the development of small and medium business implementation ideas includes efficiency, feasibility, economy, quality, consistency of organizational behavior and activities.

MSME performance, as defined by Luthans (2020), is the quantity and quality of work or services provided by an employee in an organization. Performance in the UK changes over time (Fahmy, 2021). Therefore, the level of achievement of goals becomes an agreement, and the achievement of managers in leading small and medium-sized businesses is reflected in the efficiency of the organization.

Mollyad (2007) defines MSME performance as the achievement of members, teams or organizations from good goals to be used as expected. According to Silly (2010), the implementation of MSMEs is the ability to help carry out hierarchical tasks with real and efficient use of assets. Human resources, all assets, skills, organizational procedures, company



characteristics, knowledge, and information that the company controls are examples of resources. The implementation of MSMEs is characterized by the level of implementation of training, projects, and strategies that use different assets in carrying out activities (Sembiring, 2012). According to some of these views, the best way to maximize the achievement of activities is to use and improve performance well.

According to Fahreza research (2018), Indonesia must consider micro, small and medium enterprises (MSMEs), because in developing countries, MSMEs play an important role in national development because the number of MSMEs continues to grow. To maintain the company's performance, new dealers are needed. This study uses multiple linear regression analysis for descriptive and confirmatory analysis methods. Investigate connectivity and collateral coefficients to estimate the impact of business direction and data innovation on business outcomes. The expressive test results show that the variable "business" has a very decent rating, the variable "data innovation" has a very decent rating, and the variable "business implementation" has a very decent rating. According to the surveillance analysis, it seems that entrepreneurial and information technology guidance has a significant impact on business results at certain times.

RESEARCH METHODS

A quantitative research methodology is used in this study. Despite the fact that the sample is a small fraction of the population that seeks to represent all the important parts, the people in this study are all the same. The population in this study is limited to MSMEs in Makassar. Tiered arbitrary matching checks are used as an example in this review (Sinambela, 2021). The Taro Yamane or Slovin formula is used in the sampling method (Riduan, 2021). Based on the calculation above, this study sample consists of only five MSMEs in Makassar based on the relative distribution of questionnaires randomly selected for this study (Haar & Co. 2015).

The tools in this study are questionnaires, and *Google forms* are used to collect data online. Finding information based on issues or features that need attention is the primary purpose of using a scanning tool. In addition, the tool provides quantitative data with the aim of providing points or values on each confirmation. Researchers used rating scales, in particular, to ensure that the data they collected were accurate and trustworthy using the Likert scale.

The data analysis method used in this study is the path analysis method. This method is used to determine the influence of the dependent variable, namely the performance of MSMEs and the independent variable, namely entrepreneurial literacy and the intermediate variable,



namely the performance of MSMEs. The data obtained was then analyzed by path analysis, using the SPSS program, then explained descriptively.

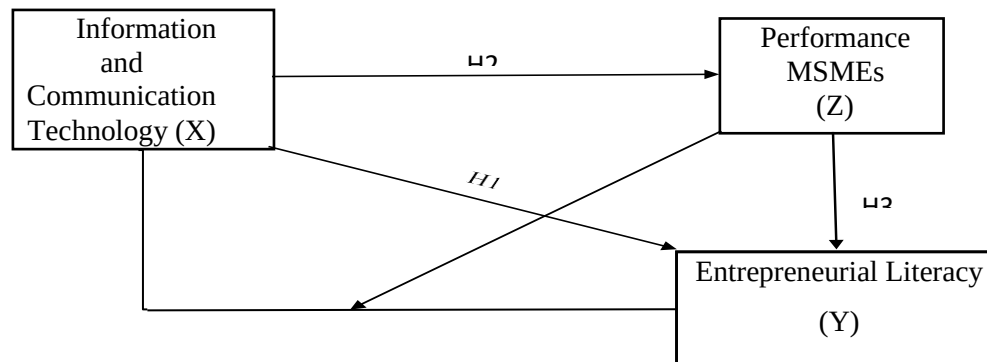


Figure 1. Research Mindset

It is clear from the previous framework that this study aims to ensure the influence of independent variables, namely Information and Communication Technology (X), dependent variables, Entrepreneurial Literacy (Y) and variables between MSME Performance (Y).

RESULTS AND DISCUSSION

Results

One of the things that must be described in the description of the research sample used in this study is the personality of the respondents. The respondents for this exploration are 50 business actors who use data and messages in their organizations. The following describes the characteristics of survey respondents to provide an overview:

Table 1. Characteristics of Respondents

Characteristic	Frequency	Percentage
Type of Business		
Clothes	7	14%
Food	17	34%

Drink	6	12%
Cosmetics	4	8%
Screen printing	2	4%
Convection	6	12%
Home Supplies	3	6%
Craft	2	4%
Electronic	3	6%
Information Technology & Communication		
Shopee	4	8%
Grab/Gojek	22	44%
Instagram	13	26%
Whatsapp	6	12%
Facebook	5	10%
Last Education		
SMA	19	38%
SMK	8	16%
S1	20	40%
S2	3	6%

Source: Data processing results of ms. Excel

Based on the data in the table above, the sources of this research are nine types of businesses, five types of ICT, and resource persons from the last four levels of education. This type of survey was completed by 34 percent of companies in the food industry, followed by 14 percent in the apparel industry. In addition, based on the information and communication technology used, 44% of respondents use Grab/Gojek, online motorcycle taxi services, and 26% use Instagram. Finally, the highest education of informants is equivalent to high school/vocational



school, with 54% having an S1 education, 40% having an S1 education, and 6% having a master's degree.

Instrument testing is a further test carried out to see if the research instrument used is valid and reliable enough to be used in this study. Validity and reliability tests are included in this device test. All questionnaire items were found to be valid and reliable upon completion of the test. And it could continue.

Table 2. Descriptive Analysis

Variable	Class Interval	Frequency	Presentation	Category
	>57	6	12%	Low
X	46-57	42	84%	Keep
	<46	2	4%	Tall
	>52	6	12%	Low
Y	43-52	39	78%	Keep
	<43	5	10%	Tall
	>44	2	4%	Low
Z	34-44	42	84%	Keep
	<34	6	12%	Tall

Source: Data processing results of ms. Excel

According to the table above, information and communication technology (X), Entrepreneurial Literacy (Y), and MSME performance (Z) tend to be at a moderate level. The Classical Assumption Test has also been carried out on all variables of this study. This research has passed the Normality, Multicollinearity and Heteroscedasticity tests. Next is the Path Analysis test. This study consists of 2 equations, in equation 1 the following path diagram is found:

Path analysis

Table 3. Model I Regression Analysis

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.725	.526	.525	3.34138



Dependent Variable : Entrepreneurial Literacy

Source: Data processed with SPSS (2024)

In the table above, the R2 estimate has been adjusted by 0.525 or 52.5%. This means that the independent variable, namely information and communication technology, can reach 52.5 percent of the 'business' variable. Other factors outside the model or other variables that were not studied in this study amounted to the remaining 100%, or 52.5%, or 47.5%.

An overview of different regression cases seen from the table above is the regression coefficient for the ICT variable of 0.795, with the intention that if the ICT variable increases by 1 unit, then the company variable increases by 0.795 units, considering that the difference in the independent factor is a variable that has an appropriate value.

Table 4. Model II Regression Analysis

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.704	.495	.493	2.92144

Source: Data processed with SPSS (2024)

DISCUSSION

The Influence of Information and Communication Technology on Entrepreneurial Literacy

From the data processing conducted in this study, it was found that t-count (20.770) > t-table (1.96) referring to ICT variables showed that ICT sometimes had a significant impact on entrepreneurship. In other words. It was found that there is an influence between information and communication technology on entrepreneurial literacy.

The results of this study are in line with Sidik and Tutik (2017) and Ruwah (2018) which prove that ICT has a significant influence on entrepreneurship. Because data and messaging innovations can support MSME businesses in terms of growth and density.

The results of the study are in line with Tan's (2019) research which stated that information and communication technology has a positive and significant effect on entrepreneurial literacy. Where it can be seen that the development of entrepreneurial literacy in the form of information and communication technology focuses attention on the results achieved.

This research is also in line with research conducted by Vasuwat et al., (2022) which



explains that digital literacy can increase the efficiency of entrepreneurial literacy. In addition, media and information literacy, digital security and digital law statistically have a positive and significant effect on entrepreneurial literacy.

With the increase in data and innovation in correspondence, it has encouraged many SMEs to carry out some truly productive developments and can be used as the opening door to new businesses (web-based businesses) for MSMEs. The market is increasingly focusing on online product-based businesses or e-commerce. Take for example the sale of e-books, e-paper, e-money and other products can be converted into electronic forms that are easy to use and can be carried anywhere.

Medium-sized organizations are using data and messaging innovations to improve the direction of their business. Data and messaging innovations in MSMEs outperform competitors on the grounds that business cycles are faster and easier and the risk of critical errors is lower. It is hoped that data and messaging innovations will further develop organizational implementation in the MSME business cycle. Micro, Small and Medium Enterprises (MSMEs) cannot compete because ICT does not keep up with the development of technology and communication. Small and medium enterprises (MSMEs) are more competitive in today's global market.

The Influence of Information and Communication Technology on the Performance of MSMEs

Related to the data and message innovation factor, the t_{cal} value (8.748) > t table (1.96) shows that data and message innovation sometimes affects the fair SMEs. The results of this study are similar to the significance of the Indexing (2018) and Murthy (2012) examinations which show that data and message innovation has a great influence on the fairness of MSMEs.

The results of the analysis show that there is an influence of information and communication technology on the performance of MSMEs. There is a positive influence shown by information and communication technology, explaining that if information and communication technology is high, the higher the performance of the MSMEs they have.

The test results show that the results of this study are in accordance with the results of research conducted by Shield (2017). The results of his research show that partially information and communication literacy has a positive and significant effect on business performance.

Research conducted by (Hamsal, 2021) produced digital literacy has a significant positive effect on the performance of MSMEs. The performance of MSMEs will be even more significant when MSMEs are able to make good use of e-commerce. For business actors, suggestions were



given to implement an online to offline system which allows people to shop online but pay, take, return offline, and can even be online in offline stores.

This is really intended so that by using data innovation, MSMEs can remain vigilant against the change of mechanical events and MSMEs are more serious or better than competitors with superior corporate culture. The implementation of the organization is a side effect of the formation of an MSME perspective and training system, which is reflected in the daily training of MSME accredited artists. Business activities play an important role as the initial capital needed by MSMEs to compete and outperform other MSMEs. The success of MSMEs does not necessarily depend on their good performance; However, the performance of MSMEs can be improved by recruiting competent entrepreneurs and using the existing MSME culture.

ICT applications in MSMEs, which form the premise of many current ICT applications, including board networks, datasets, frameworks, etc. The use of ICT in all fundamental matters related to micro, small, and medium resources is the main application. Systems or applications for accounting and finance, payroll, and other related resources for MSMEs, e.g. Real estate applications, accounting applications, truck applications, warehousing applications, etc. are examples of ICT applications that specifically serve the needs of Micro, Small and Medium Enterprises (MSMEs).

Data utilization and messaging innovation in the workplace are critical to every administrator's time and cost efficiency. One of the reasons for business trends is the continued effects of the use of data and innovation in messaging, for example, the use of large business asset management (ERP) frameworks. ERP is a product that consists of an organizational framework for executives. Costs can be reduced in all areas of labor, operations, marketing, and even administration by integrating ICT into MSME organizations. In addition, another benefit is that the increase in MSMEs can increase rapidly by spreading their wings in MSME associations.

The Effect of Entrepreneurial Literacy on MSME Performance

Regards, $t\text{-count} (5,667) > t\text{-count} (1,96)$ indicate that in some cases business mainly affects SME exhibitions. The results of this study are in line with Wardoyo, Rusdianti, and Purwantin (2017), Wardi (2017) and Anis (2018), which show that the company's strategic direction has a significant effect on performance.

These results show that there is a positive and significant influence of entrepreneurial literacy on the performance of MSMEs. This is also identified if having the courage to take risks



and be innovative in running a business will affect the achievement of MSME performance.

The results of the study also show that these results are in accordance with research conducted by Risdella in 2017. The results of his research show that partially information literacy has a positive and significant effect on business performance.

This study is in line with research conducted by Fairoz et al., (2019) the results show that there is a significant influence between innovation, proactive, risk-taking (EO) with sales growth, profit, employment growth and owner/manager satisfaction (MSME performance) in the Netherlands, showing that the EO dimension of innovation, risk-taking and proactive significantly affects the measure of business performance related to increased profits.

As a result of the fact that the strategic direction of the business is very important for all small and medium-sized enterprises with high business quality. The ability of micro, small and medium enterprises (MSMEs) to innovate new products, develop strategies, produce original and new concepts, and the willingness to take risks to produce additional goods in response to customer demand are examples of how entrepreneurship affects the performance of MSMEs. This shows that MSMEs perform better when there are more entrepreneurial activities. Measures of MSME performance include their ability to grow, profitability, and survival. The ability of companies to market their products for business improvement can be improved with a higher level of entrepreneurship in MSMEs (innovation, strategy development, original ideas, and risk-taking). Entrepreneurship among MSMEs can boost performance.

The Influence of Information and Communication Technology on Entrepreneurial Literacy Together through MSME Performance

Information and communication technology has a positive direct influence on entrepreneurial literacy through the performance of MSMEs. The meaning that can be captured from this finding is that information technology (realizing the need for information, the ability to access information, utilizing information, evaluating information and improving communication) on entrepreneurial literacy (innovative, daring to take risks and diligent in business) has a positive influence through the performance of MSMEs (increasing income, expanding marketing areas, increasing sales volume).

This research is in line with research conducted by Adjeng (2017) if entrepreneurial literacy is the knowledge to face a person in carrying out life challenges by knowing the efforts of several risks that will be faced with various efforts to achieve good performance. Eugenia (2018) also put



forward the theory that information and communication technology is a way of knowing information and communication, accessing information and communication, utilizing information and communication, and evaluating information needed for effective performance in tasks or work.

This research has also been obtained in an international journal researched by Irene (2022), the implementation of health and safety measures also forces MSME owners to improve their digital literacy to solve marketing problems faced during the pandemic. Entrepreneurial skills play an important role in the sustainability of MSMEs. This entrepreneurial skill or literacy has a significant influence on digital literacy on the implementation of health and safety measures in the performance of MSMEs.

CONCLUSION

The findings of the research and subsequent discussions led to the conclusion that, data and messaging innovations sometimes fundamentally affect businesses. Because Information and Communication Technology (ICT) can help small and medium business entrepreneurial strategies to focus on competition and innovation. In today's global market, this information and communication technology helps small and medium-sized businesses to compete. The performance of small and medium enterprises (SMEs) can be greatly affected by ICT. Costs can be reduced in all areas of labor, operations, marketing, and even administration by integrating ICT into MSME organizations. In addition, another benefit is that the increase in MSMEs can increase rapidly by spreading their wings in MSME associations.

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