



INTERNATIONAL JOURNAL ON INFORMATICS VISUALIZATION

journal homepage : www.joiv.org/index.php/joiv



Impact of External Factors on Determining E-commerce Benefits among SMEs in Jakarta and Palembang

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Abstract—Technological trends have triggered a more advanced technology-based approach to influencing customers and encouraging the growth of the e-commerce industry in Indonesia. E-commerce is now considered a bridge for MSME players to market with a broader reach, even to international markets, which is one of the factors for the rise of Indonesian MSMEs, as well as the growth of the digital economy in Indonesia. However, very few MSMEs are still using technology to grow their business. This article examines how external factors, specifically customers and competitors, can encourage SMEs in Jakarta and Palembang to adopt e-commerce and promote e-commerce adoption. Small and medium enterprises benefit from applying this technology. The research method used was the quantitative conjoint type, using primary data in questionnaires distributed to 101 MSME owners in Jakarta and Palembang using a Google form. The data analysis technique in this study used structural equation modeling (SEM) based on partial least squares (PLS) by examining the measurement model and model structure. The results of this study indicate that perceived customer benefits have a significant influence on external relationships and are found to influence cost reduction, as well as a significant influence on loyalty. customer's status. At the same time, perceptions of competitive value increase relationships with external parties and customer loyalty. In contrast, competitive value only affects customer loyalty without significantly affecting cost reduction and external relations.

Keywords— E-commerce; customer benefit; competitive value; cost reduction; customer orientation; external linkage.

Manuscript received 17 Oct. 2022; revised 29 Apr. 2023; accepted 29 Nov. 2023. Date of publication 31 Mar. 2024.
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I. INTRODUCTION

Globalization and rapid development of the economy have dramatically changed consumption patterns and demand, thereby promoting emerging and development, driving economic development, promoting trade reform, and forcing many businesses and customers to [1]. E-commerce has opened a new chapter in Indonesia's history for increasing the income of business actors, particularly MSMEs. E-commerce is now seen as a way for small and medium-sized businesses to market to more people, even in other countries. As a result, Indonesia's digital economy and the rise of Indonesian micro, small, and medium-sized enterprises (MSMEs) are both influenced by e-commerce.

The value of e-commerce transactions in Indonesia will rise to IDR 266.3 trillion in 2020 due to an increase in the number of platforms. This number reached Rp 205.5 trillion in 2019, an increase of 29.6% from 2019 [2]. This condition gives business actors new motivation to perform better. The fact that consumers have begun to rely on e-commerce sites to purchase various products,

particularly those that are difficult for them to find in physical stores, is the reason for the rapid expansion of the e-commerce industry.

Several facts show that MSMEs in Indonesia have benefited from the accessible communication of e-commerce with potential customers and consumers. Previous studies [3] and [4] have demonstrated that MSMEs' adoption of e-commerce is driven by customer demand and competitive pressure. The literature has identified the benefits or value of e-commerce for small and medium-sized businesses (SMEs), such as lowering operational expenses, boosting customer retention, and enhancing external relations.

There are still very few studies that pay special attention to external factors, specifically customers and competitors, that can affect the benefits obtained, despite the findings of studies that identify the driving factors for MSMEs to adopt e-commerce and gain benefits. As a result, this study aims to investigate the external factors and benefits of MSMEs adopting e-commerce in greater depth.

A. External Factors and Benefits of Adopting E-Commerce

The continuation of the COVID-19 pandemic in early 2000 led to an increased reliance on digital technologies in daily research and several pandemic prevention policies and controls, such as lockdowns. My habits have changed. Due to the measures and social distancing measures, public places such as restaurants and shopping centers were closed. Changing world trends, people's behavior in daily life, and business activities [5].

Technology is considered a significant issue aimed at leading humanity towards sustainability and all environmental, and promises solutions to social and economic problems [6]. The trend for small and medium-sized enterprises to carry out digital marketing in both developed and developing countries has increased over the past three years, as the application of digital marketing through social media and the Internet can positively impact the performance of small and medium-sized enterprises continues to increase [7].

The adoption of technology, especially the increasing use of e-commerce among small and medium-sized enterprises, is driven by pressure from external factors such as suppliers and customers. Additionally, management approaches, corporate strategies, and technology implementation capabilities are also believed to influence the implementation of e-commerce to meet business needs [8]. This result is in line with the research conducted [9], which shows that the main factors influencing the adoption of information technology within organizations are competitive pressure, infrastructure maturity, human resources, claims support, and partnership from top management. Information technology maturity is affected.

Adopting a customer-centric strategy significantly impacts business, requiring manufacturers to respond to changes in customer behavior by adjusting their services [10]. Companies must introduce innovations by combining production factors with technology and the Internet to maintain long-term competitive advantage [11]. When adopting technologies such as e-commerce, trust is an essential factor because when consumers trust e-commerce, they accept it as an alternative for buying and selling after brick-and-mortar stores [12].

B. Benefits of E-Commerce for MSMEs

Previous studies have pointed out many benefits for MSMEs to adopt e-commerce. These benefits may be tangible or intangible [13]. One of the most recognized benefits is the reduction in operating costs for companies [14]–[16]. A study by [14] states that trust is an essential part of the system. Therefore, if e-commerce does not gain public trust, it will not last long because trust is a factor that influences e-commerce and can also influence technology adoption; research frameworks can be developed.

Studies by [17] revealed that the benefits of implementing e-commerce include increasing the ability of service companies to reach and interact with their customers or increasing the drive to innovate. Therefore, although this research does not necessarily provide significant financial benefits for companies, SMEs should still consider adopting e-commerce because of these benefits. This is especially true considering increasingly cheaper and easier-to-use e-

commerce solutions for end-consumer contact and services, such as social media-based e-commerce and the use of intermediaries for order management and fulfillment [18].

In developing countries such as Kenya [18], research results show that Small and Medium Enterprises (SMEs) still need to catch up in applying electronic trading technology such as e-commerce. There is resistance to adopting online purchasing due to several obstacles, such as social and cultural context, lack of trust, and lack of awareness of the use of technology. However, in other developing countries such as Brazil [19], research results show that adopting technology, organizations and the environment significantly impacts the sustainability of SME businesses. This research is also supported by [20]–[22], which states that adopting technology can positively affect the sustainability of MSME businesses.

Based on the explanation of the results of previous research, the following research framework can be developed.

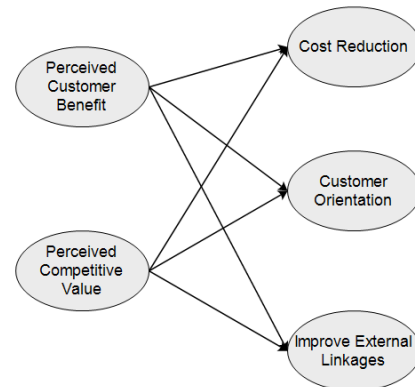


Fig. 1 Research Model

Based on the explanation of the background of the problem and observed image in Fig.1, this hypothesis is to find out and analyze the following:

- Hypothesis 1: The effect of customer perceived benefits on cost reduction.
- Hypothesis 2: Effect of perceived competitive value on cost reduction
- Hypothesis 3: The effect of customer-perceived benefits on customer retention.
- Hypothesis 4: Effect of perceived competitive value on customer retention
- Hypothesis 5: The effect of customer perceived benefits on improving external relationships.
- Hypothesis 6: The effect of perceived competitive value on improving external relationships

II. MATERIALS AND METHOD

Fig.2 shows the flow of the research. The research begins by identifying the problem, conducting a literature review from previous research, compiling a methodology, conducting testing, and analyzing data. This type of research is verification because it is carried out to describe the value of the research construct and ensure that there is a relationship and influence between the constructs. The study setting used was a survey because the data was collected through questionnaires which were carried out once without any comparison (cross-sectional), and no manipulation of the independent variables was carried out.

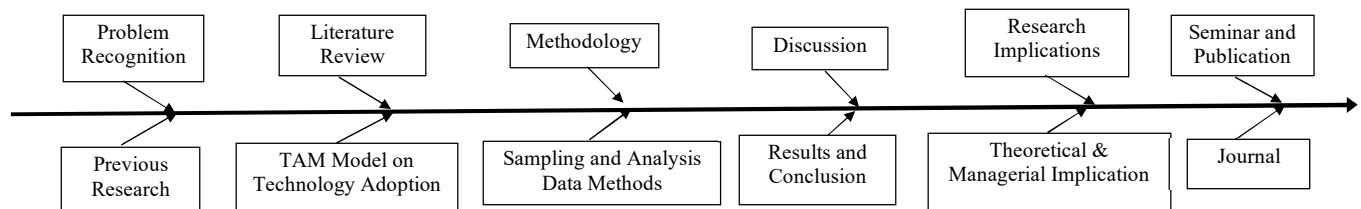


Fig. 2 Fishbone Model

The population in this study are SMEs in Palembang and Jakarta who have adopted e-commerce. Because the population is not known for certain (infinity population), 100 SMEs are randomly selected. [23] explained that in the structural equation model, the sample size plays an important role in the estimation and interpretation of the results. Considering that there is no correct sample size, it is recommended that the sample size has a range between 100 and 200.

TABLE I
OPERATIONAL VARIABLES

Variable	Indicator	Scale Measurement
Perceived competitive value	<ul style="list-style-type: none"> • Could deal with rapid changes. • Feeling left behind if you don't adapt to new technology. • Responses to competitors' actions are critical. • Pressure from competitors to adopt e-business 	Ordinal
Perceived competitive benefit	<ul style="list-style-type: none"> • Security of online transactions and protection of customer data • Customers register and set up a personalized account. • Customers are better served online. • Customers will be well-informed about product updates/new promotions. • Product return or exchange facility for customer 	Ordinal
Cost Reduction	<ul style="list-style-type: none"> • Cost reduction from general management activities • Reduced coordination costs with suppliers, customers, and business partners • Cost reduction in product marketing • Reduction of production and transaction costs • Cost reduction to acquire new customers. 	Ordinal
Customer orientation	<ul style="list-style-type: none"> • New customers increase. • Reduce customer defections. • Customer satisfaction • Customers are more loyal than ever. 	Ordinal
Improve external linkage	<ul style="list-style-type: none"> • Strengthening business relationships with partners and suppliers • Longer relationships between our suppliers and business partners 	Ordinal

Source: Result of data processing Smart PLS 3.2.9

The data analysis technique in this study uses a structural equation model (Structural Equation Modeling, SEM) with Smart-PLS 3.2.9 software.

III. RESULT AND DISCUSSION

A. Respondent Profile

The results of this research data are processed using the Structural Equations Model (SEM) with Smart PLS 3.2.9 software. Structural Equations This model is employed to analyze the respondent's profile and the relationship between the variables in this study. In this study, 114 data were collected, and those who used e-commerce were only 101 samples from Palembang and Jakarta SMEs.

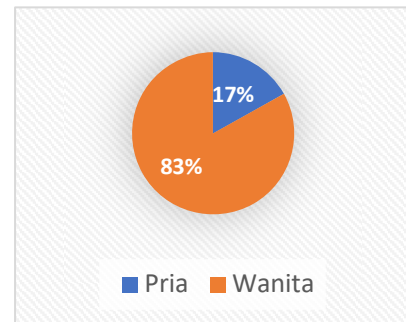


Fig. 3 Profile Gender

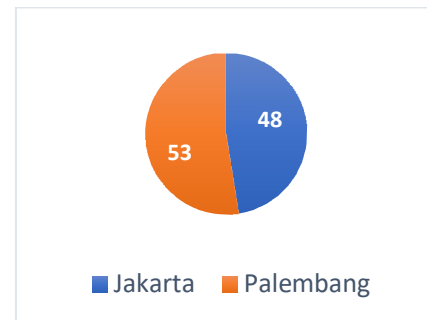


Fig. 4 Geographic Profile

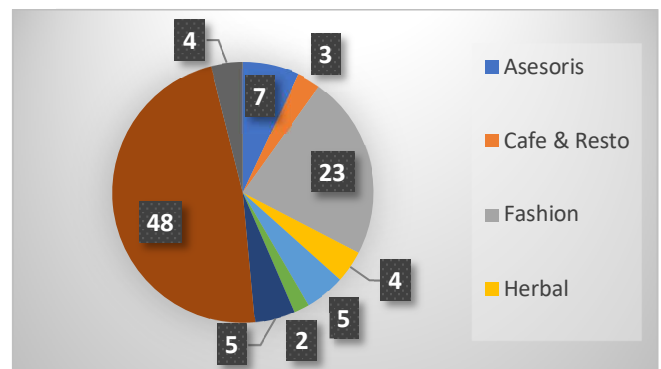


Fig. 5 Profile Type of Business

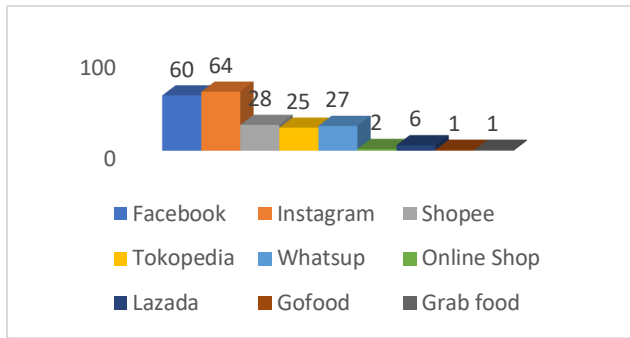


Fig. 6 Profile Platform Online

Based on the results of a survey of 101 respondents, it is known in Fig. 5 that the most dominant type of business among respondents is food and beverage with 48% and Fashion with 23%, while based on the e-commerce platform

used in running their business as seen in Fig. 6, Instagram is used by 64% of respondents. Facebook is used by 60% of respondents.

B. Results Test with SEM PLS

Analytical testing needs to be done first to ensure the model is feasible for analysis. To test the proposed framework developed in this study, Partial Least Square (PLS) was used for both the measurement model and the structural model for data analysis. This technique is considered appropriate for this study because of its inherent nature: the ability to model latent variables with small to medium-sized samples. [24]. This study will use the SmartPLS version 3.2.9 application in making path diagrams, analyzing structural models (inner models) and measurement models (outer models), and testing hypotheses.

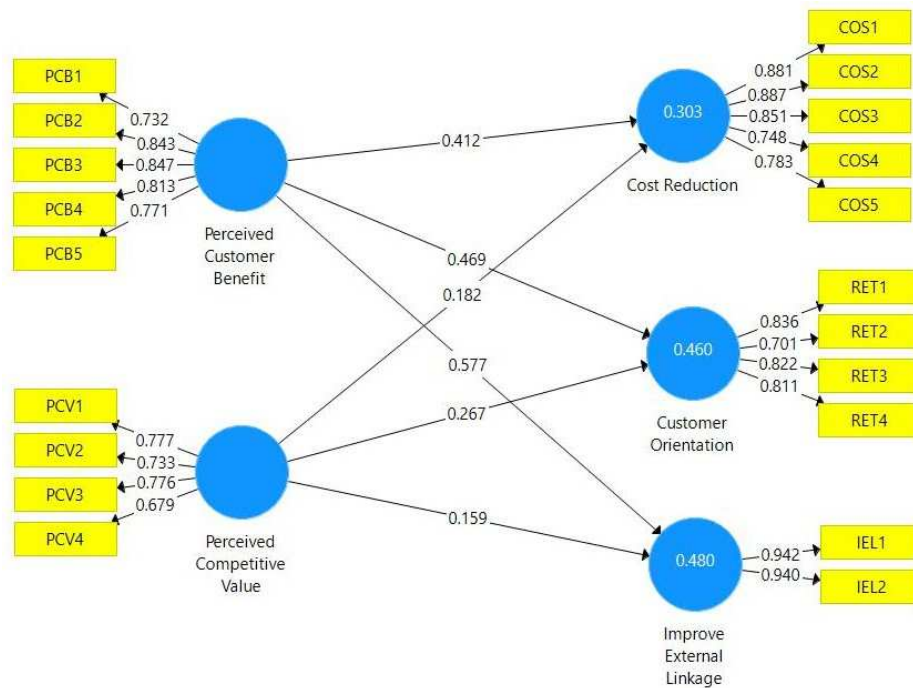


Fig. 7 Research Model Standardized

The first validity test is to test the loading factor. The data that has been entered into the model construct on SmartPLS is then calculated (running) to determine its validity and reliability. This process can be done repeatedly until the result of the loading factor value of all indicators is above the validity requirement of 0.70 [25]. A convergent validity test measures each indicator that refers to the loading factor.

TABLE II
VALIDITY & RELIABILITY TEST RESULT

Variable	Indicator	Standardized Loading Factor (SLF) ≥ 0.70	Conclusion
Perceived competitive value. CA: 0.731 CR: 0.830	PCV1	0.777	Valid
	PCV2	0.733	Valid
	PCV3	0.776	Valid
	PCV4	0.679	Valid
Perceived competitive benefit.	PCB1	0.732	Valid
	PCB2	0.843	Valid
	PCB3	0.847	Valid

Variable	Indicator	Standardized Loading Factor (SLF) ≥ 0.70	Conclusion
CA: 0.861 CR: 0.900	PCB4	0.813	Valid
	PCB5	0.771	Valid
Cost Reduction CA: 0.888 CR: 0.918	COS1	0.881	Valid
	COS2	0.887	Valid
	COS3	0.851	Valid
	COS4	0.748	Valid
	COS5	0.783	Valid
Customer orientation CA: 0.805 CR: 0.872	RET1	0.836	Valid
	RET2	0.701	Valid
	RET3	0.822	Valid
	RET4	0.811	Valid
Improve external linkage. CA: 0.871 CR: 0.939	IEL1	0.942	Valid
	IEL2	0.940	Valid

Source: Result of data processing Smart PLS 3.2.9

Table 2 shows that each variable is above the validity requirement of 0.70. However, the fourth indicator on the perceived Competitive Value variable has a loading factor value of less than 0.70, namely 0.679. This value of 0.679 is still considered valid in measuring indicators. This table also shows that all variables have Cronbach's alpha and composite reliability values that exceed the standard value of >0.7. Thus, it can be concluded that all indicators used in this study are valid and reliable and it can be continued at the next stage.

TABLE III
AVERAGE VARIABLE EXTRACTED (AVE)

Indicator	AVE	Conclusion
Perceived competitive value	0.885	Valid
Perceived competitive benefit	0.551	Valid
Cost Reduction	0.644	Valid
Customer orientation	0.692	Valid
Improve external linkage	0.631	Valid

Source: Result of data processing Smart PLS 3.2.9

The AVE value describes how much diversity of indicator variables is contained in a construct with the recommended AVE value of 0.50 [26]. If the AVE value obtained is more

significant than 0.50 then the indicators in the study are proven to measure the targeted latent construct and do not measure the other latent constructs. Based on Table 3 above, all indicators that represent the tested variables have an AVE value above 0.50 which indicates that there is a correlation between indicators and the model research is Valid.

IV. CONCLUSIONS

There were several findings based on the study's findings. First, empirical findings demonstrate that businesses will be able to retain customers and improve relationships with partners and suppliers when SMEs adopt E-Commerce to better serve customers Online. E-commerce is also thought to help small and medium-sized businesses cut costs. However, this study also demonstrates that improving customer service does not always result in cost reduction. This could occur because, in accordance with the findings of the study, the advantages of cost reduction extend beyond transactional costs to encompass all operational costs, including managerial, marketing, production, and so on. This study also demonstrates that offering superior customer service does not significantly improve relationships with business partners.

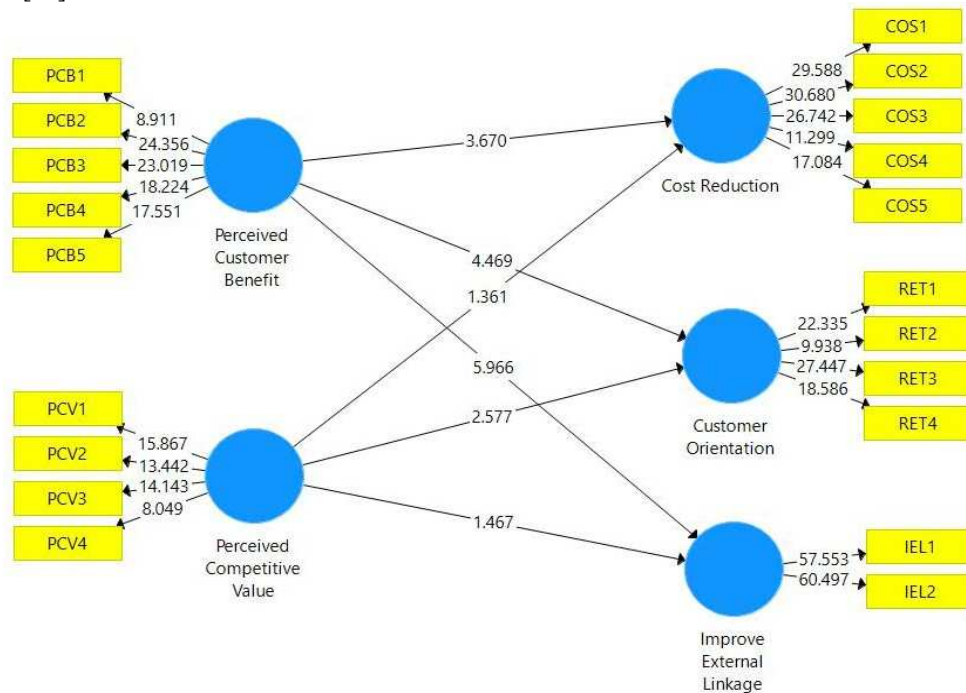


Fig. 8 Research Model Bootstrapping

According to [27]–[29] Even though implementing e-commerce can lower transaction costs, it does not lower other costs associated with running a business, such as production costs. The findings of this study also emphasize how crucial it is for small and medium-sized businesses (SMEs) to be able to adapt to emerging technologies and respond to opportunities that rivals are already vying for by embracing e-commerce. Fig.6 shows variable perceived competitive value not significant to affect variable external linkage and variable cost reduction, but they significant effect variable customer orientation. while the competitive benefit variable has a significant effect on variable cost reduction, customer orientation and internal linkage.

TABLE IV
RESULTS OF DATA PATH COEFFICIENT AND STATISTIC TEST

Construct	Original Sample (O)	T Statistics (O/STDEV)	P Values	Conclusion
PCB -> COS	0.412	3.670	0.000	Accepted
PCV -> COS	0.182	1.361	0.174	Rejected
PCB -> RET	0.469	4.469	0.000	Accepted
PCV -> RET	0.267	2.577	0.010	Accepted
PCB -> IEL	0.577	5.966	0.000	Accepted
PCV -> IEL	0.159	1.467	0.143	Rejected

Source: Result of data processing Smart PLS 3.2.9

So that hypothesis 2 and hypothesis 6 has rejected, because number of t-statistic <1,96, and p-value > 0,05. While the other 4 hypotheses are accepted, because they meet the requirements for testing the hypothesis. This conclusion is supported by previous research according [3], [4] small and medium-sized enterprises (SMEs) that are more aware of and responsive to the ways in which their rivals strategically adopt and use e-commerce in business will have the potential to reduce operating costs. The repercussions of this study's findings.

First, this study shows that SMEs need to know how to use e-commerce. In this case, the local government through the ministry of industry needs to actively participate in providing SMEs with education in the form of workshops or training so that MSEs can better understand how to win business competition with competitors. Because small and medium-sized businesses (SMEs) need to be able to understand the advantages of utilizing e-commerce and implement these strategies in their own businesses.

Second, SMEs must comprehend and conduct calculations to investigate the possibility of cost reductions following E-Commerce adoption. Customers who are becoming increasingly reliant on the internet can provide very wide opportunities to be able to market products without any time or place restrictions, which will be very profitable for SMEs with the current technological developments. In addition, the application of e-commerce encourages marketing to be on demand rather than always "on" and indirectly increases consumer [5]. According to [30], [31], customers want relevant information when they want it, without all of the unnecessary message noise, so that customers can find ways to cut costs while still giving their customers the best service possible.

Thirdly, small and medium-sized enterprises (SMEs) must also devise strategies for building and strengthening relationships with outside parties like partners in business or suppliers. After all, in business, a community that can support our company's growth is necessary [32]–[34]. In the long run, having a large number of suppliers can also be profitable because they can negotiate a lower price [30]. On the other hand, developing a business through relationships can be beneficial. In a nutshell, this research has provided empirical evidence that adopting e-commerce will benefit SMEs' businesses. Additionally, it may make it easier for customers to locate marketed products, increasing the likelihood of transactions. The author is also of the opinion that these preliminary findings can inspire other researchers to carry out additional research that can be of assistance to small and medium-sized enterprises (SMEs) and ultimately contribute to the economic development of DKI Jakarta and Palembang.

ACKNOWLEDGMENT

First, the author would like to thank Allah SWT, because with Allah's permission the author can complete research entitled "Impact of External Factors in Determining the Benefits of E-commerce for SMEs in Jakarta and Palembang We also thank to BINUS University in particular to the Chancellor for all the support given so that this research can run well.

The author realizes that the preparation of the paper is still not perfect. Suggestions and constructive criticism are very

much needed. For all the shortcomings and mistakes, the author would like to apologize. Hopefully this paper can be useful for all readers.

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