

# The Use of ICT towards Women's Business Performance: The Case of SME in Padang City of Indonesia

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# The Use of ICT towards Women's Business Performance: The Case of SME in Padang City of Indonesia

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**Abstract.** The adoption of digital technology by SMEs is one of the potential means to accelerate opportunities for business development in order to be more efficient, competitive, and sustainable. The Covid-19 pandemic along with the impacts of limitations on commu27y movement is the right moment for SMEs to digitize their business process. This study aims to analyze the use of ICT on women's business performance through a case study in Padang city of Indonesia. This study used qua12tative methods with a total of 120 women's SMEs in the city 7the samples. Partial Least Square (PLS) was used to test the hypotheses. The results of this study empirically proved that there were significant effects of ICT use towards the performance of women's SMEs. Consequently, the use of ICT improved the business performance of women's SMEs in the study area. The findings can be used to motivate the women's SMEs to be mindful of the ICT that is becoming popular to be implemented with its various benefits in the business process either during or after the Covid-19 pandemic.

**Keywords:** ICT, Women entrepreneurs, Business performance.

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## 1 Introduction

Information communication technology (ICT) has become a pillar of socio-economic development worldwide and a necessity during a pandemic [1]. The current Covid-19 pandemic can be a moment to start digitizing businesses, especially those run by women. The Insight Center [2] said that during the pandemic online retail transactions increased significantly from 4.7% to 28.9% while offline transactions fell from 52.3% to 28.9%. Th8 increase includes business transactions among women entrepreneurs, especially in Small and Medium Enterprises (SMEs), which curren8 account for more than 50% owned and managed by women. According to data from the Ministry of Cooperatives and Small and Medium Enterprises, the number of entrepreneurs in Indonesia continues to increase. Not only the number of entrepreneurs as a whole, but the number of women entrepreneurs in Indonesia also continues to increase. According to Bank Indonesia data, the number of SMEs in Indonesia in 2020 was 59.2 million, 37 million of which were women entrepreneurs. The average female entrepreneur is mostly engaged in business fields such as culinary, education, garment, 21hion, hand-craft, cosmetics, spa, and others. This data shows the participation and role of women in supporting the Indonesian economy.

Digital development is one of the potentials that open up opportunities for many women entrepreneurs to able to develop their businesses. Women entrepreneurs are women who are wholly or partially owned or a group of women who innovate, regulate, and adapt business activities, [3]. ICT also known as information communication technology is a digital platform that generates opportunities for entrepreneurial activity by utilizing tools such as the internet, mobile technology, and social computing. Emerging digital ICT technologies have strengthened business and solved problems in business processes for women entrepreneurs [4]. In the entrepreneurial process, innovation plays a major role involving various dimensions which are individual, organizational, environmental, and collaborative processes in the business environment. Salam & Majumar, [5] examine ICT enables traditional introverted housewives to reach a targeted audience and investigate the effects of ICT on women's entrepreneurship. Pappas et al., [6] emerging digital platforms such as ICT are creating opportunities for new types of entrepreneurial activity among women revealing every female entrepreneur values the entrepreneurial capabilities and utility of ICT. Yet few are leveraging technology to fulfill women's entrepreneurial motivations in business, [7].

Research on the use of ICT and its impact on the performance of SMEs has been widely studied, such by [8] in Malang, East Java, [9] in Bantul Yogyakarta, and [10] in Indonesia. The results of his research stated that the use of ICT for SMEs can communicate quickly, increase productivity, build new business opportunities, and connect to global networks with international reach. There is very little research on the use of ICT on the business performance of women entrepreneurs in Indonesia. Research by [11] on the internet adoption of women entrepreneurs to improve marketing performance. Besides the limited number and scope of previous research and not comprehensively discussing current problems. Therefore, it is very important to carry out further research from previous studies that focus on the business performance of women SMEs. The purpose of this study is to analyze the use of ICT on the business performance of women entrepreneurs in the city of Padang, West Sumatra. It is hoped that the findings of this study will be able to promote the importance of the use of ICT as one of the factors that contribute to improving the business performance of women entrepreneurs. Thus, it is hoped that this research will answer one of the government's efforts in fostering SMEs to achieve larger economies of scale.

## 2 Literature Review

### 2.1 Information Communication Technology (ICT) in SMEs

ICT includes all network components, applications, devices, and systems combined, enabling organizations and individuals to interact in the digital world [1]. One form of ICT is mobile phones, supported by wireless networks and the internet. The list of ICT components such as telephones and computers has existed for decades [12]. Others, such as digital TV, robots, and smartphones are newer models. Through the use of dig-

ital social media platforms, access to information about business processes and interactions with customers around the world will offer digital-based business management solutions that are superior and competitive.

The use of ICT as a new business model for SMEs provides new market access and new sources of competitive advantage [13] and [14]. ICT is the most powerful tool for building and creating, sharing and transferring knowledge, and enhancing capabilities even in different locations, expanding different economies and among many people, [15]. Without the use of ICT, SMEs will have serious and fatal consequences in the future and will risk being left behind economically, with all its implications. Digital technology strengthens a business and can increase the level of uncertainty and solve the problems of many SME businesses [16] and [17].

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## 2.2 Business performance of SME women entrepreneurs

23 all and Medium Enterprises (SMEs) among women in Indonesia continue to grow. During the COVID-19 pandemic, the percentage of women entrepreneurs in Indonesia was quite high at 21%, this number was much higher than the global average of 8%. This increase was due to the fact that many women who experienced layoffs turned to SMEs. The high number of women entrepreneurs continues to increase causing the phenomenon of entrepreneurial characteristics to change [18]. Economic development of a country in poverty alleviation the role of women's entrepreneurship is very necessary [19].

Women entrepreneurs are women who are able to take risks in business and manage them. 10 Women entrepreneurs are assumed to have experience with gender discrimination and 1 more difficulties than their male counterparts in starting and running a business [16]. Even when issues such as barriers to women entrepreneurs are raised in gender and entrepreneurship debates, it is usually done from the perspective that women entrepreneurs are an untapped resource and have the potential to contribute to a country's economic performance.

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## 2.3 The effect of using ICT on the business performance of women SMEs

Information 4 Communication Technology (ICT) has been recognized as an important indicator of women's empowerment. Noor et al., [20] the use of ICT among women entrepreneurs of SMEs can expand the participation of men and women in the country's economic growth. For this reason, women entrepreneurs must be able to express the development of their personality and capacity in doing business through the use of ICT, [21]. According to Noor et al., [20] there is a strong positive correlation between the levels of economic digitization and labor productivity. Yang et al., (2020) said the use of ICT in the business processes of women entrepreneurs of SMEs provides many benefits such as reduced transaction costs, online collection and processing of information, and faster and more 17 accurate access to information. Thus, knowledge-based ICT is an important factor for women entrepreneurs to be able to access the labor market and help empower women in society [22]. ICT is a new digital platform for women entrepreneurs

who are required to be able to use it in business which provides many benefits to encourage the increased performance of women entrepreneurs [23] and [7]. For this reason, the standard of living and education level of women entrepreneurs are factors for the success of women's empowerment in developed countries.

*H1: There is an effect of using ICT on the business performance of women SMEs*

### 3. Method

The population of this research is the women's SMEs that are registered at the Department of Cooperatives & SMEs, Padang City, West Sumatra. This study uses a quantitative approach with a sampling technique using random sampling with a simple random type. The data collection technique used in this study was the survey method. Questionnaires were distributed directly to 181E women entrepreneurs. The analysis technique of testing the research data uses **Partial Least Squares Equation Modeling (PLS-SEM)**.

ICT is a digital platform that generates opportunities for entrepreneurial activity by leveraging tools such as the internet, mobile technology, and social computing. The ICT adoption of SMEs using instruments from [14]. A total of 19 question items for ICT adoption to measure the underlying construct of the data using a Likert scale of 1 to very dissatisfied and 5 to very satisfied.

The measurement of women's business performance instruments included sales growth, gross profit, return on investment, and growth in the number of employees, 26rney, et al., 2001; Husain Haider, 2017; Oni et al., 2019) with eight question items using a Likert scale of 1 to strongly disagree, satisfied and 5 stars for very satisfied.

### 4. Result and Discussion

The distribution of questionnaires was sent directly. A total of 124 questionnaires were distributed. All 122 respondents returned complete responses, except two incomplete responses, and were excluded in the analysis. The number of questionnaires that can be processed in this study amounted to 120 questionnaires. The detailed process of collecting questionnaires can be seen which shows that the response rate is 96.8 or 96.8% of the total respondents.

The characteristics of respondents who answered the questionnaire were dominated by SMEs business actors with a position as a business owner of 86 people or 71.7% and the position as staff. Judging from the education level, there are more senior high schools with a total of 93 or 77.5% compared to only 5 junior high schools or 4.2% with the age of respondents ranging from 26-35 years as many as 53 or (44.2%). Based on the type of business, SMEs entrepreneurs are mostly engaged in the culinary business as much as 36 or 30%, followed by the fashion business as much as 25 or 20.8%.

From this business, the monthly income from these business actors ranges from 5 million IDR to 3 million IDR as much as 53 or 3.44% with the most type of ICT from respondents using m-commerce as much as 89 or 74.2%.

Assessment of the measurement model for all indicators is carried out by testing the loading factor, Cronbach's alpha composite reliability and average variance extracted (AVE). All indicators in Table 1 are valid and meet the criteria recommended by Hair et al., (2018) and are declared good categories because the outer loading value is  $> 0.7$ . Factors that have a value lower than the recommended value of 0.7 are omitted.

**Table 1** The result of the measurement model

Constructs	Factor Loading	Cronbach's Alpha	Composite Reliability	AVE
Rule of thumb	$> 0.7$	$> 0.7$	$> 0.7$	$> 0.5$
<i>Information Communication and Technology (ICT)</i>		0.914	0.929	0.593
Self-confidence as a user of ICT (ICT1)	0.739			
M-commerce is easier for business transactions because its equipment i.e., smartphones can move freely and easily (ICT4)	0.765			
Information communication technology and information systems are implemented regularly in business (ICT5)	0.808			
Having an interest in allocating the investment for implementing ICT in business (ICT8)	0.803			
The implementation of ICT lifts up business profits (ICT9)	0.755			
Management decision by the implementation of ICT provides a quick response to consumers (ICT13)	0.756			
As entrepreneurs must be able to give support in using ICT (ICT14)	0.762			
Entrepreneurs must be acquainted with the use of ICT (ICT15)	0.771			
Having an interest in reskilling knowledge of ICT (ICT17)	0.770			
<i>Business Performance</i>		0.887	0.914	0.640
I am satisfied that the increase in employment growth has an impact on economic growth in the region (WP8)	0.770			
I need high efficiency in operation (WP9)	0.838			
I need high productivity (WP10)	0.797			
I need to generate better business performance than business competitors (WP11)	0.814			
My product must be able to satisfy consumers (WP13)	0.758			
In general, I need business performance always improve (WP14)	0.821			

Source: SEM-PLS, (2022)

Cross-loading and Fornell-Larcker criteria were used to test the discriminant validity of the concept [25]. Based on the results obtained in Table 2, it can be stated that the

indicators used in this study have good discriminant validity in compiling their respective variables [24]. The values of R square and Q square of the results of this study in Table 3. The R Square test obtained a coefficient value of 0.427, thus it can be concluded that the contribution of the women's performance variable to the formation of Information Communication and Technology (ICT) is 42.7%, and the contribution given by all these variables is weak [26]. Structural model measurements are shown in Figure 1.

**Table 2** Discriminant validity

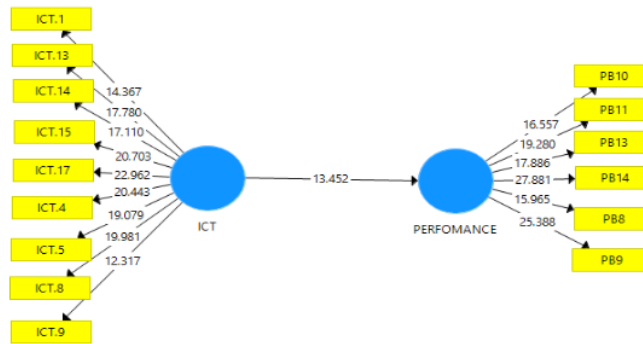
	Information Communi- cation and Technology (ICT)	Women's business perfor- mance
Information Communication and Technology (ICT)	0.770	
Women's business performance	0.654	0.800

Source: SEM-PLS, processed (2022)

**Table 3** R Square value

	R Square	R Square Adjusted	Result
Women's business performance	0.427	0.423	Weak

Source: SEM-PLS (2022)



**Figure 1:** The result of the structural model

Source: SEM-PLS (2022)

The results of hypothesis testing with a P-value of 0.000 explained that there is a significant effect of using ICT on the performance of women SMEs (see Table 4). The results indicated that

the application of ICT is able to provide benefits to the performance of women's SMEs in developing their businesses. This proved that women entrepreneurs treat ICT as an important tool that contributes to their business success. This finding is also in line with previous research, which mentioned that the proper use of ICT capable of providing various opportunities for the business development of women entrepreneurs. In fact, ICT is also a power to drive business globally [27]; [28];[29];[30] and [31].

**Table 4** Results of hypothesis testing

Model	Original Sample (O)	Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV)	P-Values	Hypothesis Results
ICT→W P	0.654	0.667	0.049	13.452	0.000	H1 Accepted

Source: SEM-PLS, processed (2022)

However, bear in mind that the use of ICT requires a creative process of exploring technology in various business tasks such as compiling letters, preparing reports, setting up databases, planning, budgeting, solving overall problem analysis, and so on. Therefore, for this reason, women's SMEs in the study area must be able to follow the trend of technological sophistication in order to be competitive and survive in business competition. The use of ICT eases women's SMEs to communicate quickly with suppliers, vendors, retailers, sellers, customers, and other parties.

Consequently, it is hoped that women entrepreneurs will be more active in the use of ICT, and involved in more training programs and workshops. To implement this program, support should be provided by the government agencies and ministries for women entrepreneurs, especially for those women's SMEs living in rural areas in order to be more familiar and confident with the use of ICT. These programs can be delivered either free of charge or with a charge depending on the type and level of training and workshops given. Conclusively, the use of ICT can reduce production costs and at the same time increase the overall income of SMEs. Utilization of ICT for business activities will be able to improve business performance because, in today's modern business life, entrepreneurs must be able to follow the trends of technological sophistication to make their businesses viable and sustainable.

**3**

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