

## E-COMMERCE OPPORTUNITIES IN THE 4.0 ERA INNOVATIVE ENTREPRENEURSHIP MANAGEMENT DEVELOPMENT

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**Abstract:** E-commerce is an innovation employed by East Java Micro, Small, and Medium Enterprises. It is used to seize opportunities in developing innovative entrepreneurial management. Innovation is crucial for business entities' survival in the 4.0 era, including MSMEs. Exploiting opportunities and innovations is the key to creating new products that ensure MSMEs survival. This research was aimed to determine the perceptions about e-commerce opportunities in influencing consumer satisfaction and trust, in providing the best customer service, in satisfying customer expectations, and threats to MSMEs. This research is quantitative descriptive research. This study applied quantitative descriptive approach with survey method. The data obtained from questionnaires and interviews were analyzed using Pearson Correlation Product Moment analysis. The research results exhibited the following e-commerce opportunities to influences satisfaction and trust in performing transactions, provides the best service, satisfying customer expectations, and not being a threat to MSMEs.

**Key words:** e-commerce, entrepreneurship, era 4.0, innovative management, MSME's

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### Introductions

MSMEs contribute 90% to the world economy (Alshanty & Emeagwali, 2019; Lin, 1998) and contributes 99.99% to Indonesian economy. MSMEs survived the 1998 crisis as it requires a small amount of capital and uses owned capital without relying on foreign currency fluctuations. After the crisis, MSMEs significantly grew (LPPI & BI, 2015), as well as the industrialization in rural areas (Al Siddiq et al., 2019).

In most developing countries, MSME has significant influences for the national economy (T. Tambunan, 2019). Nevertheless, MSMEs are involved in various aspects contained in the RPJMN (*Rencana Pembangunan Jangka Menengah Nasional*). RJP MN 2020-2024 goal is to realize an independent, advanced, just, and prosperous Indonesian society through accelerated development in various fields by building a solid economic structure based on competitive advantage in

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various regions supported by qualified and competitive human resources (Kementerian Koperasi dan UMKM, 2019).

The MSEM's growth is driven by two strategic programs, namely entrepreneurship and partnership programs. The calculus of economic development exhibits that entrepreneurship is a forgotten important factor. It is conducted to create and increase new job opportunities (Kominfo, 2017). Prosperous countries possess at least 2% of entrepreneurs. In this case, roughly 4.8 million of Indonesia's population. In 2015, however, merely 0.19% of Indonesia's total population are entrepreneurs. Indonesian total entrepreneur is under Singapore (7%), Malaysia (5%), China (10%), and the US (nearly 13%) (Kementerian Koperasi dan UMKM, 2019). Developed countries' entrepreneurship level is at least 14% (Agi, 2018). In 2016, the entrepreneurship level increased by 1.43% (Kominfo, 2017). This exhibits government policy on MSMEs development was directed at reducing poverty (Purwanto, 2007) by actively involving community participation (Al Siddiq et al., 2020). Empowering MSMEs has a significant contribution to improving economic welfare (Rifa'i, 2013).

Entrepreneurship has entered a new phase of development. It was greatly influenced by the development of digital technology affecting all aspects of life (Saputra & Al Siddiq, 2020). Digital era entrepreneurship has developed well. There are little to no obstacles in starting a new business. The main capital is creativity and courage to create a business (Kurniawati & Setiawan, 2019). Businessmen easily conduct their business online by opening an online store, selling through applications, promotion through social media, etc. The convenience affects consumers' behavioral patterns in purchasing a product (Kurniawati & Saputra, 2019a). Online market consumers are capable to conveniently compare products or services, encouraging fierce yet fair competition (Wolff, 2007).

The convenient digital era influences entrepreneurship trends. It raises a question of how East Java MSMEs set entrepreneurship trends, arrange a business plan, and develop an innovative entrepreneurship model. This study was aimed to determine four perceptions of management development related to MSME e-commerce opportunities e-commerce opportunities in influencing customer satisfaction and trust, in providing the best customer service, in satisfying customer expectations, and threats to MSMEs. The urgency of this research is to obtain a picture of fluctuating entrepreneurship in 4.0 ERA. The research results could be used as a business development basis for MSME entrepreneurs especially for the East Java region in 4.0 ERA as economic sector support.

## Literature Review

### *MSME*

Micro, Small, and Medium Enterprises can be found UU No. 20 of 2008 and is classified into three definitions and criteria which are Micro, Small, and Medium Enterprises. To distinguish these three definition and criteria, we can refer to the

dimensions of the business, the amount of wealth, and the amount of sales turnover. Micro Business, based on the law, is an individual productive business which meets the criteria of having maximum net assets of USD 3,510.- in addition to land and buildings for business premises, or maximum annual sales results of USD 21,063.-. Meanwhile, Small and Medium Business are standalone productive economy business and run by non-subsidiary business entities or non-owned and controlled company branch.

### ***Innovative Entrepreneurship***

The description of entrepreneurship has shifted. Enterprisers gradually changed to entrepreneurship (Hadiyati, 2011). Baldacchino (2009) defined entrepreneurship as a process of taking risks in running a personally owned business by risk-taking, running a personally owned business, taking advantage of opportunities, creating new businesses, innovative approaches, and independence to create new businesses. It ensures the business can develop and be able to face challenges and competition. Based on the entrepreneurship perspective, the identification and evaluation of business opportunities are carried out through: a. opportunity assessment, b. create and track opportunity, c. real and known opportunity value, d. business opportunity risks and returns (Arthur & Hisrich, 2011).

Larsen & Lewis (2007) states that a company could not last long without innovation. Product and management innovation can be two options for company to perform for a better development. Product innovation can be done in goods, services, ideas, and places. Meanwhile, management innovation can be applied within the work process, production process, marketing finance, etc. There are some important principles that are necessary to focus on performing innovation, such as opportunities analysis, opportunities satisfaction, simple and directed, start small, and leadership.

### **Research Methodology**

This research was a quantitative descriptive study that explains the research data obtained in specific manner without correlating one variable with other variables (Neuman, 2013). The data collection method employed interviews and questionnaires on East Java MSMEs. The object of this research was the MSMEs in East Java. Research instruments were questionnaires, observation guidelines, and interviews. Primary data was the main data obtained directly in the field through field surveys in the form of observations, distributing questionnaires, documentation, and interviews. The data was related to e-commerce opportunities in influencing customer satisfaction and trust, e-commerce opportunities in providing the best customer service, e-commerce opportunities in satisfying customer expectations, and e-commerce threats to MSMEs (Victor, Farkas and Lakner, 2019). The sample was determined in an incidental manner considering the suitability of the sample with the object of research, namely the MSMEs in East Java. The selection of incidental samples was due to an inadequate sample

framework that contains a list of population members (Creswell, 2010; Sugiono, 2017). Despite this type of sample selection method receiving a lot of criticism when used in quantitative research that seeks to make generalizations, researchers believed that this sample selection is appropriate despite the lack of up-to-date MSMEs data. The following process was editing, coding, and tabulating data.

Secondary data was obtained from sources or information obtained through the East Java Office of Cooperatives, MSMEs, and RJPM. Data analysis was conducted through quantitative descriptive data analysis utilizing the scoring method. The data was displayed in the form of tables, graphs, images, and descriptions of measurement results as support.

## Result

This research was conducted on 42 individuals from East Java MSMEs. The research result identified the entrepreneurial opportunities chosen by the East Java MSMEs in developing innovative entrepreneurship models in 4.0 Era. Innovation using e-commerce, is a means to seize market opportunities in 4.0 Era. The development of e-commerce technology creates new business opportunities for the business realm (Baron, 2003). The convenience is regarded as a good opportunity in developing existing businesses, including MSMEs development (Kurniawati, 2020).

The data collected from the questionnaire was tested for validity to determine the extent of questionnaire statement items validity. To determine the validity of an Pearson's product-moment correlation index at 5% of significance level is compared to table value (0.433, n=21). If r-value is greater than r table, the item is declared valid and vice versa.

**Table 1: Instrument Statements PD Variable Validity Test**

Item	r	r table	Description
Q11	0.748	0.433	Valid
Q19	0.284	0.433	Invalid
Q20	-0.034	0.433	Invalid
Q22	0.534	0.433	Valid

Table 1 exhibited that not all items are valid. The correlation value (r) for each valid item greater than the r table value 0.433. Therefore, two out of four 4 items statement could be used for further assessment. A descriptive analysis was carried out to determine the respondents answer frequency distribution on the questionnaire (with 4 statements in total).

**Table 2: Description of Respondents Answers for Each Variable of East Java MSME E-Commerce Opportunities in the 4.0 Era Innovative Entrepreneurship Management Development**

Item	SA (5)		A (4)		N (3)		D (2)		SD (1)		Total	Aver.
	f	%	f	%	f	%	f	%	f	%		
Q11	18	42.86	16	38.1	4	9.52	0	0.00	4	9.52	42	4.05
Q19	12	28.57	20	47.6 2	1 0	23.81	0	0.00	0	0.00	42	4.05
Q20	4	9.52	26	61.9 0	1 0	23.81	0	0.00	2	4.76	42	3.71
Q22	6	14.29	8	19.0 5	4	9.52	22	52.3 8	2	4.76	42	2.86

Table 2 exhibits a total of 42 respondents' answers. Eighteen (18) respondents (42.86%) stated strongly agree with an average answer of 4.05 on statement number Q11 "I think that e-commerce is able to influence satisfaction and trust in conducting e-commerce transactions". It indicates that respondents tend to answer 'Agree'. E-Commerce Opportunities in Providing the Best Customer Service. Twenty (20) respondents (47.62%) answered 'Agree' with an average answer of 4.05 on statement number Q19, "I think that e-commerce is able to provide the best customer service". It indicates that respondents tend to answer 'Agree'. Research on e-commerce service quality has produced new dimensions viable to be applied. E-Commerce Opportunities in Satisfying Customer Expectations. Twenty-six (26) respondents (61.90%) stated 'Agree' with an average answer of 3.71 on statement number Q20 "I think that e-commerce is able to satisfy customer expectations". It indicated that the respondents tend to answer 'Strongly Agree'. Twenty-two (22) respondents (52.38%) stated 'Disagree' with an average answer of 2.86 on statement number Q22, "I think that e-commerce is a threat to MSMEs". It indicated that respondents tend to answer 'Disagree'.

In general, the average respondent's answer is 3,667. It indicates that the respondents tend to answer 'Agree'. The Indonesian MSMEs are not fully convinced in adopting e-commerce.

### Discussion

Customer satisfaction is achieved when the needs, desires, and expectations are satisfied. Satisfaction encourages trust, repurchase behavior, (T. Tambunan, 2019), and increase sales (Rahayu & Day, 2015). Furthermore, customer satisfaction can generate customer loyalty (Sadq et al., 2019). In order to create customer satisfaction, online trading service providers improves the security of consumer data, transaction security, and transactions convenience. Consumer trust increases as e-commerce is able to present a safer and trusted system. Kurniawati (2019) stated that e-commerce transaction is more secure, more efficient, faster, and more

practical. Customers' perceptions and intentions, on placing an order, are dependent on transaction security, including payment security (Ardiansah et al., 2020; Hossain & Zhou, 2018).

Research on e-commerce service quality has produced new dimensions viable to be applied. The dimensions are the ease of the use, the design of the website, responsiveness (company response), personalization of business services, and assurance (privacy security) (Anita, 2019). E-commerce is capable to improve service quality. Service provider companies can improve e-commerce services by conducting personal interactions. In doing so, they can provide information adhering to customer needs (Irmawati, 2011). Niu et al (2020) stated that the e-commerce use is useful to improve service quality. The use of e-commerce can serve consumers disregarding time limit. E-commerce can be associated with impersonal one-time transactions rather than traditional face to face transactions. Furthermore, They also stated that a customer can make transactions and take advantage of company services disregarding opening or closing time. A company can be more innovative in creating attractive products, and utilize a digital-based platform (Lestari, 2019). Daniel & Storey (1997) study in the banking industry found that e-banking services discourage customers from using other bank services. In addition, banks obtain new customers from banks retaining outdated technologies. Not only banks, but all economic activities have been evolved and change (Choshin & Ghaffari, 2017).

The use of e-commerce changes to the way companies conduct their business, including the manner businesses maintain a relationship with customers (Rahayu & Day, 2015). Maintaining relationships with regular customers is crucial, as attracting new customers requires a large cost. Regular customers high loyalty is a crucial element in maintaining and increasing business sustainability (Sadq et al., 2019).

Business sustainability in e-commerce framework must pay attention to several perspectives. Therefore, e-commerce can be defined based on following perspectives. First, e-commerce as a perspective of communication is an information, products/services, and payments delivery through phone call, online PC, or other non face-to-face interaction means. Second, e-commerce as perspective of business process is an implementation of technology towards the automatic transaction and the work flows of company. Third, as a service perspective, e-commerce is satisfaction tool of companies', consumers', and management's need in cutting the service expenses to improve goods quality and service accuracy. The last, as an online perspective, e-commerce relates to online purchasing and selling product capacity and information (Findiana, 2019).

The aim of those various perspectives is to increase customers expectations. Customers expectations are built upon their previous purchase experience, friends, and market information (Purwanda & Wati, 2018). Satisfying customer expectations improves customer satisfaction. In turn, it increases customer

satisfaction on products or services (T. Tambunan, 2019). Unsatisfactory performance would decrease customer satisfaction. Great satisfaction and happiness of the customers is regarding the exceedance of their expectation (Kotler & Keller, 2008).

The Indonesian MSMEs are not fully convinced in adopting e-commerce. Kurniawati and Saputra (2019b) stated that MSMEs are reluctant to adopt e-commerce due to several factors. The dominant factor in owner decision making is a risk-taking factor. Adopting e-commerce requires high costs and has several risks.

E-commerce possesses risks factor especially when applied in small businesses and developing countries (Ghobakhloo & Tang, 2013).

The reluctance in applying e-commerce is not entirely prominent in East Java. The MSMEs of East Java generally regard e-commerce as a means and opportunity in developing their business. As one of the new technologies in marketing, e-commerce is encouraged to be utilized for MSMEs to be able to last in new economic businesses. It goes along with Jerry Jasinowski's statements, the US National Producers Association president, in the Wall Street Journal that it is necessary for small companies to apply e-commerce or they will lose profit (Alam et al., 2011). E-commerce presents opportunities for companies by providing fast links that connect businesses to local and foreign consumers. The use of e-commerce allows cost reduction (Hånell et al., 2019). E-commerce improves, enlarges, accelerates, and makes a company better and more economical (Qin, 2009). In addition, local economic potentials are also strengthened by the existence of this ecommerce, the local economy now also has coherence with digital networks (Light & Miskelly, 2019). For this reason, changes in market behavior both for large companies and the local economy need attention.

The stability of e-commerce application in capturing strategic opportunities is based on the reasons behind changing market behavior. Indonesia currently possess better technological capabilities. Based on the Ministry of Communication and Information (2019) data, there were 123 million Indonesians accessing the internet in 2018 and Indonesia is number 6 with the most internet access in the world (Hidayat, 2019). A company should adjust to changing consumer behavior, otherwise, its products or services are likely to be abandoned. Tambunan and Bakhtiar (2019) stated that businessmen are interested in developing online businesses because it possess advantages compared to establishing businesses in the physical world. Therefore, many economic actors have begun to change the way they carry out economic activities that used to be physically, now virtually (Papis-Almansa, 2019).

The idEA ( *E-commerce* Association Indonesia) stated that Indonesia's e-commerce growth indicators continue to improve. According to the company perspective, increasing gradually by 500 percent over the past 4 years, e-commerce makes Indonesia becomes a growing attractive e-commerce market place. Recent research

by Google and the 2018 SEA e-Conomy report exhibited that the digital economy owned by Indonesia reached USD 27 billion or roughly IDR 391 trillion. Having 49 percent of digital economy transaction, Indonesia becomes the first contributor to the Southeast Asian region (Hidayat, 2019).

The application of e-commerce would increase the company's competitive advantage. The e-commerce implementation requires a well-developed strategy decided by company management. It includes preparing technology resources, reliable human resources in the information technology field, and building an information system to manage the company's operations. (Pranata & Darma, 2014).

### Conclusion

Based on the research result, it indicates that : e-commerce is able to be an opportunity to influence consumer satisfaction and trust, e-commerce is able to be an opportunity to provide the best customer service, e-commerce is able to be an opportunity to satisfy customer expectations, and e-commerce is not a threat to MSMEs. Research on the practice of ecommerce among SMEs involved to got improvements in various ways. the indicators put forward in assessing the implementation of e-commerce was too shallow and could be sharpened by various other indicators. Researcher expected that this research could be refined later on more complex variables and cases.

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#### SZANSE E-HANDLOWE W ERZE 4.0 INNOWACYJNY ROZWÓJ ZARZĄDZANIA PRZEDSIĘBIORCZOŚCIĄ

**Streszczenie:** Handel elektroniczny jest innowacją stosowaną przez mikro, małe i średnie przedsiębiorstwa East Java. Służy do wykorzystywania możliwości rozwoju innowacyjnego zarządzania przedsiębiorczością. Innowacja ma kluczowe znaczenie dla przetrwania podmiotów gospodarczych w erze 4.0, w tym MŚP. Wykorzystanie możliwości i innowacji jest kluczem do tworzenia nowych produktów zapewniających przetrwanie MŚP. Badanie to miało na celu określenie postrzegania możliwości handlu elektronicznego w zakresie wpływania na zadowolenie i zaufanie konsumentów, zapewnianie najlepszej obsługi klienta, spełnianie oczekiwań klientów i zagrożeń dla MŚP. Te badania są ilościowymi badaniami opisowymi. W badaniu zastosowano ilościowe podejście opisowe z metodą ankietową. Dane uzyskane z kwestionariuszy i wywiadów przeanalizowano za pomocą analizy korelacji Pearsona. Wyniki badań pokazały następujące możliwości handlu elektronicznego, które mają wpływ na zadowolenie i zaufanie w przeprowadzaniu transakcji, zapewniają najlepszą obsługę, spełniają oczekiwania klientów i nie stanowią zagrożenia dla MŚP.

**Słowa kluczowe:** e-handel, przedsiębiorczość, era 4.0, innowacyjne zarządzanie, MŚP

#### 4.0时代创新创业管理发展中的电子商务机会

**摘要:** 电子商务是东爪哇小型, 中小型企业采用的一项创新。它被用来抓住发展创新型企业管理的机会。创新对于包括MSME在内的4.0时代企业实体的生存至关重要。开发机会和创新是创造确保MSME生存的新产品的关键。这项研究旨在确定对电子商务机会的看法, 这些机会影响消费者的满意度和信任度, 提供最佳的客户服务, 满足客户的期望以及对MSME的威胁。这项研究是定量描述性研究。本研究采用定量描述方法和调查方法。从问卷和访谈中获得的数据使用Pearson相关积矩分析进行了分析。研究结果显示以下电子商务机会可以影响执行交易的满意度和信任度, 提供最佳服务, 满足客户期望, 并且不会对MSME构成威胁。

**关键词:** 电子商务, 企业家精神, 4.0时代, 创新管理, MSME