



Analysis of the Influence of Small and Medium Enterprises Entrepreneurship Development on the Adoption of E-Commerce

Reani Deswianita^{1*}, Peggy Ratna Marlianingrum²

Universitas Teknologi Muhammadiyah Jakarta

Corresponding Author: Reani Deswianita, reani2612@gmail.com

ARTICLE INFO

Keywords: SME, Entrepreneurship, Development, E-Commerce, Digital

Received : 14, April

Revised : 28, April

Accepted: 29, May

©2025 Deswianita, Marlianingrum: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This study was conducted to determine the effect of SME Entrepreneurship Development on e-commerce adoption at The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept. Data were collected from 190 respondents who were participants in SME Entrepreneurship Development at the North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept. in 2023. The design of this study is associative causal using primary data obtained from questionnaires with analysis using linear regression analysis. The results of the study show that SME entrepreneurship development has a significant effect on e-commerce adoption. The findings show that SME actors who participate in SME entrepreneurship development training have not been helped in understanding how business goals should be achieved.

INTRODUCTION

ISSN-E: 2964-5573

DOI: <https://doi.org/10.55927/crypto.v4i1.92>

<https://traformasapublisher.org/index.php/crypto>

Due to their significant GDP contribution and capacity to generate employment, Micro, Small, and Medium-Sized Enterprises (MSMEs) are crucial to the growth of both the Indonesian and worldwide economies. According to the Ministry of Cooperatives and SMEs, 2019 (Basuki, 2023), MSMEs were able to contribute IDR 9,580 trillion, or 60.51%, to the GDP in 2019. 119.56 million people, or 96.92% of Indonesia's workforce, can find work thanks to MSMEs.

MSMEs are one of the sectors most affected by market and supply chain disruptions during COVID-19 so that it was vital for Indonesian and global economy. According to the Organization for Economic Co-operation and Development, or OECD for short, an intergovernmental organization with 38 member nations created to advance global trade and economic development, 70–80% of SMEs worldwide saw a drop in sales and revenue during COVID-19 (OECD, 2021). These drops in sales are partly due to the COVID-19 pandemic's impact on supply and demand. The COVID-19 epidemic has caused many MSMEs to transition from traditional to digital business operations, marking a significant turning point in their digital transformation. The industrial revolution 4.0 or digital era is a necessity, momentum and opportunity (Hidayat et al., 2020).

Indonesia already has sufficient basic digital infrastructure to support the development of MSME digitalization, although the utilization of technology by MSME players is still quite low. According to We are Social Data (2022), a social media management service site with the theme Global Digital Report, 204.7 million Indonesians have been connected to the internet (Dewi & Nasution, 2023). A total of 21 million out of 64 million MSMEs or around 32% of MSMEs have utilized digital technology in Indonesia (Ministry of Communication and Information, 2022). UKM Center FEB UI (2020) found that social networking and instant messaging applications still dominate the use of the internet by MSME players, while the use of technology for e-commerce transactions and product sales is still relatively low.

The presence of the internet certainly adds convenience in all aspects of life, not least in buying and selling activities which can now be done online as long as they are connected to the internet, everyone who wants to make purchases online can easily do so (Yuliza & Yeneti, 2022).

With a value of US\$53 billion in 2021, e-commerce transactions account for the largest portion of Indonesia's digital economy. With an 18% growth rate, this amount is expected to reach US\$104 billion by 2025. (Ministry for Economic Affairs Coordination, 2022). This shows that business through e-commerce is increasingly promising. This surge in e-commerce business is a great opportunity for MSMEs to market and develop their businesses. In order to boost Indonesia's economic growth, e-commerce can be used to increase market access, create jobs, and positively affect a number of other industries that support the e-commerce industry.

The potential of e-commerce for MSMEs can be realized with good support from the government, collaborative partners, e-commerce practitioners, economic stakeholders, and community support. In particular, the government as a regulator, facilitator, and facilitator provides a strong legal basis for equal treatment of offline and online businesses, as well as strengthening and

strengthening local products and local businesses, including SMEs from a consumer protection perspective.

The Indonesian government reformed various regulations to support the development of SME digitalization through the RPJMN 2020-2024 and Law Number 11 of 2020. Cooperation between the government and the private sector has also been carried out to support the SME digitalization agenda. This is in line with the efforts of the DKI Jakarta Provincial Government in order to empower and encourage the progress of SMEs through the Integrated Entrepreneurship Development Program (PKT) which has the branding name Jakarta Entrepreneur. Jakarta Entrepreneur is an integrated entrepreneurship development platform in DKI Jakarta that provides business development facilities through the stages of registration, training, mentoring, licensing, marketing, financial reporting, and access to capital, which currently has more than 390,000 members (<https://jakpreneur.jakarta.go.id/>).

One of the efforts of the DKI Jakarta Provincial Government in supporting the digitalization of SMEs, through the The Department of Industry, Trade, Small and Medium Enterprises Cooperatives is the implementation of Entrepreneurship Development for Small and Medium Enterprises (SMEs) in the form of non-technical entrepreneurship training (soft skills) for Jakarta Entrepreneurs with training topics themed digitalization through collaboration with technology providers in 2023. Various efforts that have been made in supporting the digitalization of SMEs show that the digital achievements of SMEs assisted by the Industry, Trade, Small and Medium Enterprises Sub-dept in 5 (five) Jakarta Administrative City Regions are dominated by social media platforms while the e-commerce platform has the lowest achievement as of April 2024 as shown in Figure 1.

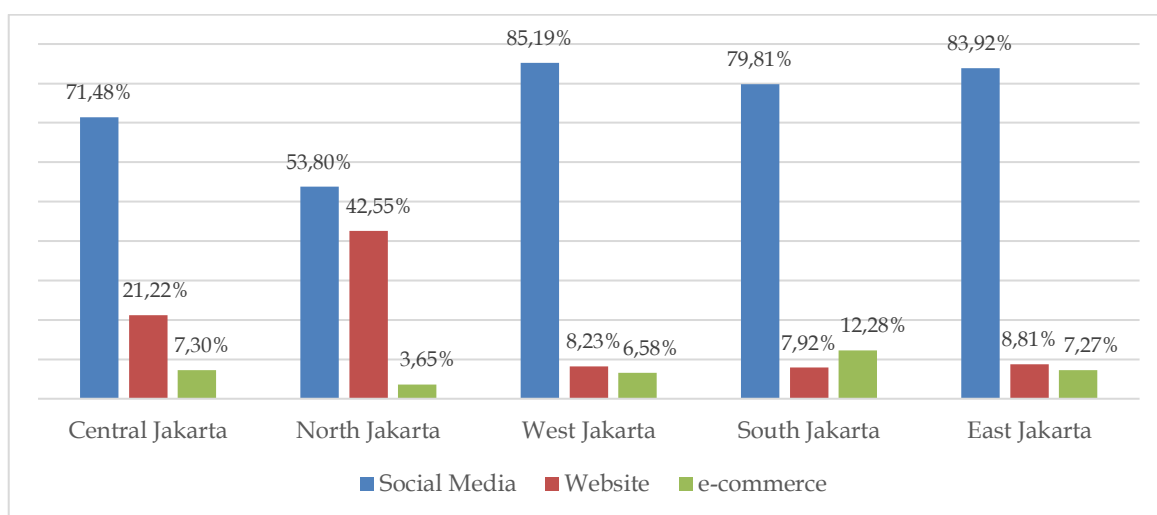


Figure 1. The Department of Industry, Trade, Small and Medium Enterprises Cooperatives Jakarta’s Go Digital SME Achievements

Previous research that has been conducted shows e-commerce adoption is proven to have an effect on MSME performance (Ruscitasari et al., 2021) while research measuring the effect of SME Entrepreneurship Development on e-

commerce adoption at The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept has not been conducted to date.

The magnitude of e-commerce opportunities for SMEs in improving the performance of these SMEs and supporting the SME digitalization development program in the 2020-2024 RPJMN and Law Number 11 of 2020 (Job Creation Law), of course, must be strategized and aligned through programs run by the government, in this case The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept as the department that oversees SME development in the North Jakarta Administrative City area. This is still not optimal when viewed from the Go Digital SME Achievement of the Department of Industry, Trade, Small and Medium Enterprises Cooperatives Jakarta which shows that the e-commerce platform has the lowest achievement, especially in the North Jakarta area at 3.65% while the achievement of the social media platform is 53.80%, then the website is 42.55%. Evaluation of the activities that have been carried out needs to be done to measure whether these activities have an influence or not in the adoption of e-commerce for SMEs. This study was conducted to determine the effect of SME Entrepreneurship Development on e-commerce adoption in the The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept which is expected to optimize the increase in e-commerce adoption for SMEs through activities held at the The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept.

THEORETICAL REVIEW

Adoption of e-commerce is the process of purchasing, selling, or trading goods, services, and information through internet networks for a range of personal and organizational purposes, reaching customers and the general public (Kosasi, 2018). One of the government's development initiatives is MSME Development, which focuses on creating jobs and opening doors for new business owners in order to lower unemployment (Florita et al., 2019). Department of Industry, Trade, Small and Medium Enterprises Cooperatives Jakarta has established a Work Plan in the form of performance, outcomes, outputs and budgets in order to realize the goals and objectives each year contained in the Department of Industry, Trade, Small and Medium Enterprises Cooperatives Jakarta's Strategic Plan (Renstra) for 2023 - 2026. SME Entrepreneurship Development is one of the activities in the Medium, Small and Micro Enterprises (MSME) Empowerment Program. SME Entrepreneurship Development is carried out in the Region, especially in the The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept. (Department of Industry, Trade, Small and Medium Enterprises Cooperatives Jakarta, 2024). Entrepreneurship coaching is carried out in order to provide soft skills about entrepreneurship to prospective and new entrepreneurs. (Department of Industry, Trade, Small and Medium Enterprises Cooperatives Jakarta, 2020). Training is an endeavor to improve an employee's knowledge and abilities to carry out certain tasks at work (Flippo, 2018).

Hypothesis Development

Previous research that has been conducted shows that e-commerce adoption is proven to have an effect on MSME performance (Ruscitasari et al., 2021) while research measuring the effect of SME Entrepreneurship Development on e-commerce adoption at the North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept has not been conducted to date.

H1 : SME Entrepreneurship Development has a positive effect on e-commerce adoption

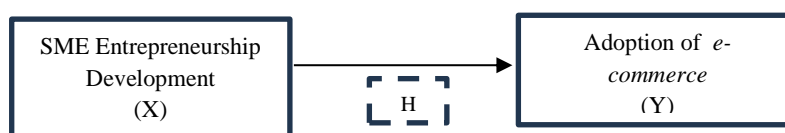


Figure 2. Conceptual Framework

METHODOLOGY

This research was conducted with a causal design used to analyze the influence between variables or how a variable influences other variables by testing the hypothesis. The independent variables included in this study are:

X: SME Entrepreneurship Development

While the dependent variable included is:

Y: E-Commerce Adoption.

The population in this study were participants in SME Entrepreneurship Development at the North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept in 2023, totaling 360 people. Both probability sampling and basic random sampling are used in this study. The number of samples is determined using the Slovin formula with a percentage of leeway of 5%, so this study will use a sample of 190 participants in SME Entrepreneurship Development at the The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept in 2023.

Data collection in a scientific study is intended to obtain relevant, accurate and reliable materials. The data collection method used in this research is the questionnaire method, which is a method carried out by giving statements to respondents with a questionnaire guide.

Data analysis in this study is quantitative analysis. Quantitative Data Analysis is a measurement used in a study where the calculation is carried out with a certain number of units or in the form of numbers. This analysis is in the form of processing data, organizing data and finding results. The purpose of this study is to see the effect of the independent variable on the dependent variable included in this study. The data analysis method used to analyze the data is Simple Linear Regression Analysis. Simple Linear Regression Analysis is carried out to see the relationship between variable X (SME Entrepreneurship Development) and variable Y (E-commerce Adoption) in the North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept, then a simple linear regression analysis is carried out. Sugiyono (2017) asserts that the foundation of simple linear regression is the causal or functional relationship between a single

independent variable and a single dependent variable. The following is the equation for basic linear regression:

$$Y = \alpha + bX \dots\dots\dots (1)$$

Description:

Y = E-commerce Adoption

α = Constant

b = Coefficient of variable x

X = SME Entrepreneurship Development.

Hypothesis testing in this study aims to prove which hypothesis is accepted. Hypothesis testing in this study also aims to answer the first problem formulation in the researcher's research. Hypothesis testing in this study serves to determine whether there is an influence of variable X (SME Entrepreneurship Development) with variable Y (E-commerce Adoption).

Correlation analysis there is a number called the coefficient of determination (R Square) or what is often called the determining coefficient. The magnitude of the square of the coefficient in this study aims to show how much influence variable X (SME Entrepreneurship Development) with variable Y (E-commerce Adoption) means that the magnitude of the influence of SME Entrepreneurship Development on E-commerce Adoption is measured using the coefficient of determination that exists.

RESULTS

This study used 190 respondents using the help of SPSS 27. From table r, for $df = \text{number of cases} - 2$, or in this case $df = 188 (190-2)$ and sig level. 5% shows a value of 0.1424 where the r results on each item are shown in the corrected item - total correlation column. The requirement in this test is that if $r_{\text{count}} > r_{\text{table}}$, it means the item is valid or if $r_{\text{count}} < r_{\text{table}}$, it means the item is invalid. From the test results conducted, it shows that if all questionnaire items on all variables correlate $> r_{\text{table}}$ (0.1424) and are significant, then the statement items are declared valid.

Statement X2 regarding "The training I attended at The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept. has helped me understand how business goals should be achieved" has the lowest R Count value of 0.737 as shown in table 1 below.

Table 1. Validity Test

Variable	Statement	R Count	R Table	Description
SME Entrepreneurship Development (X)	X1	0,812	0,1424	Valid
	X2	0,737	0,1424	Valid
	X3	0,854	0,1424	Valid

	X4	0,883	0,1424	Valid
	X5	0,860	0,1424	Valid
	X6	0,899	0,1424	Valid
	X7	0,739	0,1424	Valid
	X8	0,906	0,1424	Valid
	X9	0,894	0,1424	Valid
	X10	0,798	0,1424	Valid
	X11	0,839	0,1424	Valid
	X12	0,848	0,1424	Valid
	X13	0,806	0,1424	Valid
	X14	0,862	0,1424	Valid
	X15	0,862	0,1424	Valid
	Y1	0,790	0,1424	Valid
	Y2	0,850	0,1424	Valid
E-commerce Adoption (Y)	Y3	0,860	0,1424	Valid
	Y4	0,842	0,1424	Valid
	Y5	0,842	0,1424	Valid

This shows that SMEs who attended the SME Entrepreneurship Development training have not been helped in understanding how business goals should be achieved.

The test results of the reliability test show the alpha coefficient value above 0.60. This shows if the instrument is reliable and the data obtained can be analyzed further because it shows the value is more than the predetermined provisions of 0.60.

The results of the Simple Linear Regression Analysis test that has been carried out are shown in the table below;

Table 2. Model Summary

Variable	R	R Square
E-commerce Adoption (Y)	.801 ^a	.642

The table above shows that the R² value is 0.642 or 64.2%, which means that the variance of variable Y (dependent) can be explained by X (independent) by 64.2%, then other variables explain 35.8% in this study. This shows if the independent variable (SME Entrepreneurship Development affects the dependent variable (e-commerce adoption) by 64.2% and there are other variables besides the independent variable that affect e-commerce adoption by 35.8%.

Table 3. ANOVA

Model	df	F	Sig.
Regression	1	337.053	.000 ^b
Residual	188		
Total	189		

With an F-value = 337.053 for degrees of freedom $k = 1$ and $n - k - 1 = 190 - 1 - 1 = 188$ and a P-value = 0.000, which is significantly smaller than $\alpha = 0.05$, the ANOVA table above shows that the regression is statistically highly significant. This demonstrates how the dependent variable (e-commerce adoption) is greatly impacted by the independent variable (SME Entrepreneurship Development). The implementation of SME Entrepreneurship Development can continue to be carried out because it has a significant influence on e-commerce adoption for SMEs.

Table 4. Coefficients

Variabel	B	Std. Error
(Constant)	1.305	1.101
SME_ Entrepreneurship_ Development (X)	.299	.016

The regression equation that can be written based on the table above is;

$$Y = 1.305 + 0.299X \dots \dots \dots (2)$$

Y = E-commerce adoption

α = Constant

X = SME Entrepreneurship Development.

In accordance with the above equation can be analyzed as below:

1. If the value of $X = 0$, the value of $Y = 1,305$ will be obtained, meaning that the value (α) or a constant of 1,305 this value indicates that when SME Entrepreneurship Development (X) is zero or does not increase, the adoption of e-commerce (Y) will still be worth 1,305.
2. The regression coefficient b value of 0.299 is positive, indicating a unidirectional effect, which means that if SME Entrepreneurship

Development (X) is increased by one unit, it will increase e-commerce adoption (Y) by 0.299 units.

Table 5. Coefficients

Variable	T _{count}	Sig.	Descr.
SME Entrepreneurship Development (X)	18.359	.000	Signifikan

The t statistical test was employed to compare β_1 : H0: $\beta_1 = 0$ versus H1: $\beta_1 \neq 0$ in order to determine the significance of each regression coefficient. $t = 18.359$, P-value = 0.000, and degrees of freedom $n - 2 = 190 - 2 = 188$. The fact that the P-value = 0.000 is less than $\alpha = 0.05$ indicates that SME Entrepreneurship Development has a considerable impact on the adoption of e-commerce, which is compelling evidence against H0: $\beta_1 = 0$.

DISCUSSION

The SME Entrepreneurship Development variable has a significant effect on e-commerce adoption, meaning that when SME Entrepreneurship Development is increased, it will have a significant effect on e-commerce adoption. SME Entrepreneurship Development in 2023 which has been implemented by focusing on digitalization material involves collaborators, namely Tokopedia Several programs in SME Entrepreneurship Development include the Advanced Digital Beginner Class aims to help Beginner SMEs to have an online store, the Advanced Digital Advanced Class aims to help SMEs who already have an online store to be able to get certified and know the features that can improve the business of SMEs. This shows that SME Entrepreneurship Development with the theme of digitalization has a significant impact on the interest of SMEs in adopting e-commerce to market their products and grow their business. If SME Entrepreneurship Development with a similar theme is held again and its quality is improved, it will increase the number of e-commerce adoptions for SMEs.

This is in line with the opinion of (Hernando Hendrick, 2017) which says that one of the determinants of the success of e-commerce adoption is the involvement of the government with system/technology development companies. MSMEs with all forms of limitations need support, both from the government and development companies. The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept as the government by involving Tokopedia as a technology company has helped provide support for SMEs with all the limitations in adopting e-commerce through this SME Entrepreneurship Development. Previous research that has been conducted shows that e-commerce adoption is proven to have an effect on MSME performance (Ruscitasari et al., 2021), There is an effect of training, mentoring, and coaching together on the success of MSMEs (Astutiningrum, 2019). When compared to previous research, this study both has e-commerce adoption variables. in previous studies, the e-commerce variable was used as an independent variable

while in this study it was the dependent variable. The result that shows e-commerce adoption has an important role for SMEs because it can affect MSME performance and can also be influenced by government-run MSME programs. therefore, this study shows that government-run programs will affect e-commerce adoption which will affect MSME performance so that programs run by the government need to be maintained and improved which will have an impact on the sustainability of SMEs.

CONCLUSIONS AND RECOMMENDATIONS

The results of the research that has been carried out can be concluded as follows:

The results of empirical testing prove that there is a significant influence between the SME Entrepreneurship Development variable on e-commerce adoption so that the results of the SME Entrepreneurship Development Hypothesis H1 are accepted. This shows that SME Entrepreneurship Development is a factor that determines the adoption of e-commerce for SMEs assisted by The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept, which means that if SME Entrepreneurship Development is improved at The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept, it will further increase the e-commerce adoption of SMEs assisted by The North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept. Statement X2 regarding "The training I attended at the North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept has helped me understand how business goals should be achieved" has the lowest R Count value. This shows that SMEs who take part in SME Entrepreneurship Development training have not been helped in understanding how business goals should be achieved.

SME Entrepreneurship Development is a variable that has an influence on e-commerce adoption, so the government through the North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept should continue to organize these activities and be able to improve the quality of its activities and the Government in increasing e-commerce adoption, should be able to conduct training again so that SMEs can understand business goals such as training in the basics of entrepreneurship and business strategy training because SMEs who take SME Entrepreneurship Development training have not been helped in understanding how business goals should be achieved, so it is recommended that the North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept.

FURTHER STUDY

This study has limitations in the variables studied so that it is less comprehensive in explaining the phenomenon studied in making decisions to increase e-commerce adoption for SMEs, so for further research it can use several other variables to be studied such as SME Bazar Programs or other programs organized by North Jakarta Industry, Trade, Small and Medium Enterprises Sub-dept related to SME digital.

ACKNOWLEDGMENT

I would want to convey our sincere gratitude and appreciation for all of the help and encouragement we received while finishing this research report. In order to successfully complete this research project, I would want to take this opportunity to thank the people and organizations that have contributed.

REFERENCES

- Astutiningrum, A. I. (2019). Pengaruh Pelatihan, Pendampingan, dan Pembinaan Pemerintah Kota Semarang terhadap Keberhasilan UMKM Kecamatan Semarang Utara. In *Skripsi*. http://lib.unnes.ac.id/35882/1/7101415040_Optimized.pdf
- Basuki, B. P. (2023). UKM Goes Digital. Diakses 15 April 2024. <https://djp.kemenkeu.go.id/kanwil/ntt/id/data-publikasi/artikel/2886-UKM-goes-digital.html>
- Dewi, N., & Nasution, D. A. D. (2023). Pentingnya Penerapan E-Commerce Bagi UMKM Sebagai Salah Satu Bentuk Pemasaran Digital Dalam Menghadapi Revolusi Industri 4.0. *Jurnal Pijar*, 1(3), 566–577. <https://e-journal.naureendigiton.com/index.php/pmb/article/view/570%0Ahttps://e-journal.naureendigiton.com/index.php/pmb/article/download/570/179>
- Dinas Perindustrian, Perdagangan, Koperasi, Usaha Kecil dan Menengah Provinsi DKI Jakarta. (2024). *Laporan Kinerja Instansi Pemerintah (LKIP) Dinas Perindustrian, Perdagangan, Koperasi, Usaha Kecil dan Menengah Provinsi DKI Jakarta Tahun 2023*. Diakses 15 April 2024. <https://disIndustry, Trade, Small and Medium Enterprises.jakarta.go.id/download/173>
- Florita, A., Jumiaty, J., & Mubarak, A. (2019). Pembinaan Usaha Mikro, Kecil, Dan Menengah Oleh Dinas Koperasi Dan Umkm Kota Padang. *Jurnal Manajemen Dan Ilmu Administrasi Publik (JMIAP)*, 1(1), 143–153. <https://doi.org/10.24036/jmiap.v1i1.11>
- Hernando Hendrick. (2017). Faktor Pendukung Transaksi Mobile Banking. *Benefit: Jurnal Manajemen Dan Bisnis*, 2(2), 169–174. <https://journals.ums.ac.id/index.php/benefit/article/view/4290/3560>
- Hidayat, A., Peggy, ;, & Marlianingrum, R. (2020). Optimalisasi Bauran Pemasaran Digital Pada Pasar Perbankan Syariah Di Indonesia. *Jurnal Perspektif*, 2(6), 487–492.
- Ruscitasari, Z., Kamal, T., & Pratiwi, N. (2021). Analisis Adopsi E-Commerce Terhadap Kinerja Umkm Desa Pleret. *Indonesian Journal of Business Intelligence (IJUBI)*, 4(2), 63. <https://doi.org/10.21927/ijubi.v4i2.1949>
- Yuliza, M., & Yeneti, S. S. (2022). Effect Of Trust, Easy And Risk Perception On Online Purchase Decisions. *Journal of Social and Economics Research*, 4(1), 69–72. <https://jimfeb.ub.ac.id/index.php/jimfeb/article/viewFile/2980/2666>
- Kementerian Komunikasi dan Informatika (2022). Kenaikan Jumlah UKM Go Online Jadi Hasil Konkret Pembahasan Transformasi Digital di KTT G20.

Diakses 15 April 2024.

<https://www.komdigi.go.id/berita/pengumuman/detail/kenaikan-jumlah-UKM-go-online-jadi-hasil-konkret-pembahasan-transformasi-digital-di-ktt-g20>

- Kementerian Koordinator Bidang Perekonomian (2022). Akselerasi Ekonomi Digital pada e-Commerce dan Online Travel Menjadi Salah Satu Strategi Efektif Mendorong Kinerja Perekonomian Nasional. Diakses 15 April 2024. <https://www.ekon.go.id/publikasi/detail/3978/akselerasi-ekonomi-digital-pada-e-commerce-dan-online-travelmenjadi-salah-satu-strategi-efektif-mendorong-kinerja-perekonomian-nasional>
- OECD. (2021). "SME digitisation to "Build Back Better": Digital for SMEs (D4SME) policy paper". *OECD SME and Entrepreneurship Papers*. No. 31. OECD Publishing, Paris. <https://doi.org/10.1787/50193089-en>
- Peraturan Pemerintah Republik Indonesia Nomor 7 Tahun 2021 tentang Kemudahan, Pelindungan, dan Pemberdayaan Koperasi dan Usaha Mikro, Kecil, dan Menengah Usaha Mikro
- Priadana, Sidik, dan Denok Sunarsi. (2021). *Metode Penelitian Kuantitatif*. Tangerang Selatan: Pasca Books.
- Ruscitasari, Z., Kamal, T., & Pratiwi, N. (2021). Analisis Adopsi E-Commerce Terhadap Kinerja Umkm Desa Pleret. *Indonesian Journal of Business Intelligence (IJUBI)*, 4(2), 63. <https://doi.org/10.21927/ijubi.v4i2.1949>
- Sandy Kosasi. (2018), Analisis Kritis Adopsi E-commerce Untuk Pasar Ekonomi Kreatif Melalui Kerangka Teknologi-Organisasi-Lingkungan. *Jurnal Voice Of Informatics*. ISSN : 2337-9170. Vol. 7 No. 2
- UKM Center FEB UI. (2022). *Laporan Kajian: Pengembangan Model Bisnis Baru serta Framework Model Bisnis Pembiayaan kepada UKM pada BLU PIP*
- Undang-Undang Republik Indonesia Nomor 11 Tahun 2020 tentang Cipta Kerja
- Yuliza, M., & Yeneti, S. S. (2022). Effect Of Trust, Easy And Risk Perception On Online Purchase Decisions. *Journal of Social and Economics Research*, 4(1), 69-72. <https://jimfeb.ub.ac.id/index.php/jimfeb/article/viewFile/2980/2666>