

INFORMATION AND COMMUNICATION TECHNOLOGY ADOPTION BY WOMEN ENTREPRENEURS IN INDONESIA

Maya Irjayanti¹

Linley Lord²

Kerry Pedigo³

Niki Hynes⁴

ABSTRACT: *The technology approach to business can be a solution to obtain an efficient and innovative business process. This study aims to identify the role of information and communication technology to address the various business barriers of small business run by women in rural areas in Indonesia. The results of the study show that women entrepreneurs in rural areas of Indonesia are familiar with internet-based information technology, but only a small number have used it as a supportive instrument for business development. Research participants who adopted internet-based digital technology obtained significant advantages, especially from the aspects of promotion and marketing. Information technology has also succeeded in eliminating many obstacles which have traditionally impeded success.*

Keywords: *Business barriers, Small business, Information technology, Women entrepreneurs*

INTRODUCTION

Literature confirmed that technology is a must-have method for obtaining more efficient and innovative work processes in many businesses (Smith, 1999; van Akkeren & Cavaye, 1999). In fact, technology is one indicator that shows an increase in a company's performance (Smith, 1999). Digital technology, especially in information and communication, continues to better development and is inexpensive, which means work-methods are no longer only for large companies (Rahman, Tootoonchi, & Monahan, 2011), all enterprises can benefit. With Internet-based digital technology, a business does not need to make its operational activities close to its market. Customers can access the products they want any time, then place an order without having to change their locations.

Although internet-based technology can be accessed without difficulties, in general, there were only a few small businesses adopting technology, especially in information and communication (Fleet, 2012). Some argued that this approach would require more money, is time-consuming, and requires particular knowledge (Fleet, 2012; Mitev & March, 1998).

1 Curtin University, Western Australia. Corresponding author. Email: maya.irjayanti@postgrad.curtin.edu.au

2 Curtin University, Western Australia

3 Curtin University, Western Australia

4 Curtin University, Western Australia

For small businesses, the function of information and communication technology is not only utilized to market their products but also as a tool that inspires them to easily innovate (Fleet, 2012; Mitev & March, 1998; Smith, 1999). New processes in production can be accessed easily through information technology. No more waste in time or money for hiring a consultant or assistance to teach them how to create a better process. Digital technology has been successfully providing many platforms including social media applications that currently have become familiar to many people.

Many studies related to technology adoption continue to be carried out as an effort to educate its influential role in business performance (Rahman et al., 2011). Nevertheless, there is still limited research on how women used technology to operate their businesses (Sharafizad, 2016). Most research conducted on small businesses technology adoption tends to focus on examining the usage patterns of information and communication technology of different groups (Berner, 2014; Margaryan, Littlejohn, & Vojt, 2011; Sharafizad, 2016).

Given the essential role of technology for enhancing business growth, this study aims to identify the women entrepreneurs' condition in rural areas in Indonesia, especially their utilisation to information and communication technology as business success.

This research commenced by identifying what factors motivate women in initiating their business. The researcher examined the factors were obstacles to their current business during the establishment of the business. The success factors also identified especially those involving information and communication technology adoption. This investigation leads to qualify how information and communication technology provided an essential role in business continuity for these women.

LITERATURE REVIEW

In the small and medium enterprise sector, the role of women in entrepreneurship cannot be undervalued. In the last decade, much of the literature has explored the potential of women entrepreneurs as a source to drive economic growth (Ali, 2018; Maden, 2015; Ndubisi & Kahraman, 2005). Other studies showed that women's entrepreneurship has a positive impact on economic development through job creation, economic growth, innovation, and entrepreneurial diversity (Ali, 2018; Jamali, 2009; Orhan & Scott, 2001). The entrepreneurial activity will create more employment, and the nation will gain the positive effect in economic aspects (Irjayanti & Azis, 2013; Irjayanti, Azis, & Sari, 2018) which benefit not only encourage its regional development but also to open more opportunity for entrepreneurial training skills sources for the development of sustainable entrepreneurial activities (Ndubisi & Kahraman, 2005). Therefore, if women, as an important part of the population, participate in economic activities, their contribution will be substantial to the economic strength of the nation.

Despite their important role in the economic nation, women entrepreneur confronted many common small business barriers in developing themselves in entrepreneurship (Bianchi, Parisi, & Salvatore, 2016). The literature identified the barriers that most of the small business struggled, involving a lack of business skill and knowledge (Lange, Ottens, & Taylor, 2000), poor marketing and distribution process (Tejaningrum, Azis, & Irjayanti, 2016), culture and mores (Bianco, Lombe, & Bolis, 2017; Davidson, Fielden, & Omar, 2010; Ritchie, 2016), limited of technology adoption (Arendt, 2008; Irjayanti & Azis, 2012; Jones, Beynon-Davies, & Muir, 2003), lack of business fund (Irjayanti & Azis, 2012; Madrid-Guijarro, García-Pérez-de-Lema, & Van Auken,

2016; McElwee & Al-Riyami, 2003), regulatory challenges (Gurtoo & Antony, 2007; Richards, 2012), and failure in meeting particular standard operation of production (Tejaningrum, Azis, & Irjayanti, 2018).

One approach to improve women's entrepreneurial performance is to add skills in utilising digital technology for business development (Berner, 2014; Sharafizad, 2016; Sharafizad & Coetzer, 2016). Digital technology, especially information and communication technology, is very vital for entrepreneurs who involve in the current business situation, where most people rely on the internet for their needs. Particularly for women who have many limitations because of their multi-roles as wives and/or mothers, which become another impediment for their movement (Rehman & Roomi, 2012). By adding information and communication technology skills, women can have more flexible management to develop their capacity in a business. The information and communication technology has been a must-have skill for entrepreneurs including women which is supported by studies that show an increasing number of women entrepreneurs who use computers and the internet to run their businesses (Martin & Tiu Wright, 2005). This fact indicates that technology has played an essential role in supporting women to develop their business more efficiently. Also, the growth of businesses that adopt technology has increased compared to previous years (Martin & Tiu Wright, 2005).

METHOD

The qualitative approach is used in this study with a grounded research strategy (Strauss, 1987). The research instrument used semi-structured interviews involving thirty-four female participants who met the theoretical sampling criteria (Auerbach & Silverstein, 2003) relevant to the purpose of this study.

Qualitative research approach with a grounded theory strategy does not require the researcher to develop the theoretical concept before initiating the study (Creswell, 2007). Especially with classic grounded theory, the stage of the theory examination of the existing literature should not be conducted since the purpose of the research is to build a theory. Thus the hypotheses and assumptions are not needed. However, in this study, the researcher considers a constructivist grounded theory approach developed by Kathy Charmaz (Charmaz, 2017; A. Whiteley, 2006; Whiteley & Whiteley, 2006), where the researcher conducted literature studies before initiating the study, not to develop the conceptual theory or hypothesis, but more for providing relevant information to the research.

In line with grounded theory protocol, in constructivist grounded theory, research analysis goes through three stages that include open coding, axial coding, and selective coding (Corbin & Strauss, 1990; Jones & Alony, 2011). In the open coding stage, the researcher collects the chunks of participant statements and then group them into themes labelled with relevant topics. In the axial coding stage, themes that have the same characteristics are grouped into broader categories. Finally, at the selective coding stage, the researcher analyses the linkages of all the categories identified to determine the core concepts (Hallberg, 2006) that answer the research objectives. Figure 1 illustrates the stages of data analysis in this study.

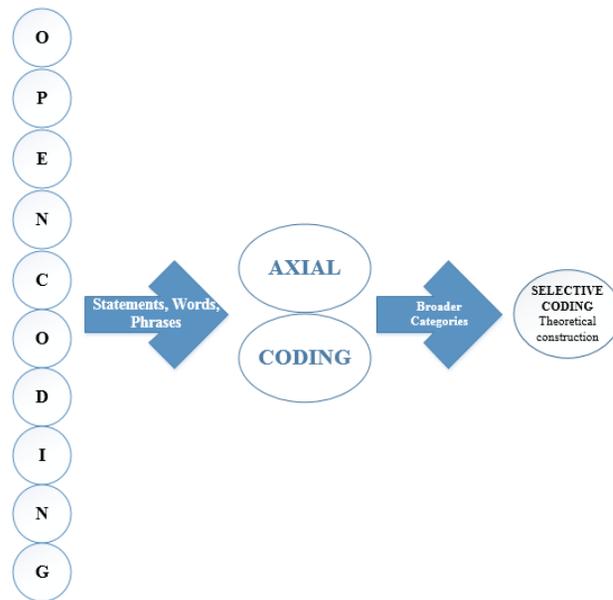


Figure 1. Grounded Research Analysis

FINDINGS AND DISCUSSION

Based on the data analysis, chunks of statements were collected and grouped into labelled themes. Further, these themes were identified based on their relevance to the research question to be developed into broader categories, as illustrated in Figure 2.

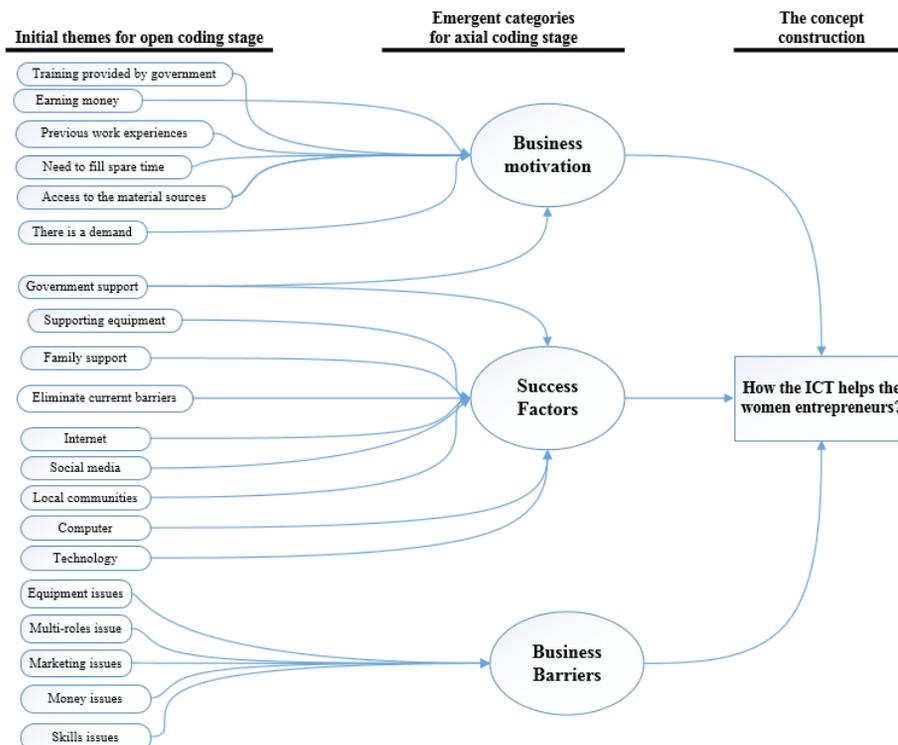


Figure 2. Data Structure

Based on the results of the interview, three major categories emerged, that related to what makes the participants motivated to start a business, what are the factors of their success, and what business barriers they face in business today.

In the context of business development, the participants acknowledged that they were motivated in initiating business because there were government assistance facilities provided as business training that encouraged these women to initiate small businesses. Training held by the local government is an annual government program that has a specific schedule and duration. Some participants claimed that they started a business because the results of the training inspired them. However, the training provided by the government is still limited to knowledge of how to do the proper production process and to produce products that meet specific quality standards. According to the participants, there has been no training related to information and communication technology that has been delivered to them.

Some of the participants admitted that they initiated the business because they needed additional income, which made the business a necessity aspect for them. Before they decided to play the role of women entrepreneurs, some of them were experienced in various works as employees. Therefore, they were accustomed to earning income from their own efforts. When they decided to start a family, they were faced with the choice between taking care of family and children and staying in a career. Most participants who finally chose to initiate business admitted that being an entrepreneur for the home industry is a way out for those who want to take care of their families while earning additional income.

Many participants also stated that they were interested in initiating business because they were located close to the source of material for their production. This means that they do not have specific constraints related to access to the main raw materials for their production processes. This is also supported by the demand for the products they sell because many visitors come to their locations as tourists and buy their products as souvenirs or gifts.

During the business, the participants acknowledged experiencing many business obstacles, either those that relevant to technology adoption or constraints related to the operational business aspects in general.

Constraints that have not been resolved at this stage include:

- Their multi-roles (as a wife and mother) make it difficult for them to do run the business as a professional entrepreneur
- Marketing approach used the conventional method of offering products to direct consumers who come to where they sell products
- Financial problems affect the business sustainability especially in marketing and distribution aspect
- The use of traditional production equipment slows the production process
- The old-fashioned way in business management
- No specific procedure for documenting transactions and business administration

- No technology adoption to support business activities
- Limited knowledge in computer utilisation

Training provided by the local government mostly focuses on production skills through efficient methods by utilising the potential around the participants' location. In terms of marketing, the government helped by facilitating these women to display their products at many exhibitions without any fees. Unfortunately, the government program has a limited period; therefore, when the program was stopped, the women experienced difficulties in developing their business, especially in the marketing aspect.

Some visitors who came to their location were academics (university students) with community service missions from the university. So far, the community service program provided by students is still limited based on requests from the community in the area. The limited knowledge of the community made them unaware of the role of technology in their economic activities. Students usually supported the community in the business production process and business documents. The communities have not realized the importance of information and communication technology for their business; hence, they did not make technology-based training as the urgency for their knowledge in business.

To overcome the obstacles, especially in the aspects of innovation and marketing, these women worked with people around them to explore knowledge, some of them were lucky to have access to the internet. Fortunately, they live in locations that have access to internet networks. Many of the participants admitted that they improved their production methods by learning from social media such as YouTube and Google's search engine by reading better production methods for a similar business. They also learnt by asking questions to their children who were familiar with the internet and computer ability they learnt at school.

The internet-based self-learning has paid off, when they were directed to market their products through social media such as Facebook and Instagram. However, because of their limited knowledge of information and communication technology, none of the participants had a personal website for their business. They did not have a personal computer to access the relevant information. They used their personal mobile phones to access any information through the internet.

Participants tend to access the internet through mobile phones rather than personal computers. They faced many obstacles related to the adoption of information and communication technology. Some of the participants claimed these reasons:

- Limited knowledge related to the use of computers and software.
- The expensive cost of computer equipment and installation.
- No IT staff live around them who can be asked for help regarding computer installation and usage.
- Their location is located far from the big city will make it difficult for them if they want to ask for help from particular IT staff.
- The government does not include computer training and information technology in the small business empowerment program in the participants' location.

According to the participants, besides family support and government assistance programs, the role of information and communication technology like internet is recognised as one of the significant success factors for these women to innovate and market their products. Although they utilized the simplest equipment like a mobile phone to access the internet, they have significantly benefited from that information and communication technology.

Some participants admitted that their business is developing by utilising social media. They acknowledge that by accessing social media they are more easily involved in digital forums for a similar business as a platform for sharing information and experience to improve the production process that has been carried out.

Unintentionally, participants involved in e-commerce activities through the use of information and communication technology. Through this system, their work system will be more effective and efficient in interacting with stakeholders related to their business, such as customers, distributors, or suppliers. By utilising the internet network, they can reach end consumers wherever they are located. Almost all participants who use the internet are familiar with social media like Facebook and Instagram to promote and sell their products. The friendly-use Instagram account makes almost all participants have an online shop with their own account.

They thoroughly read the experience of many online sellers on the internet made them have a high level of vigilance to prevent them from being deceived by the online scam who do not pay. At this stage, there were no participants who informed the researcher with online fraud cases while they ran their online activities.

Participants who have adopted information and communication technology recognize the benefit of its existence. They created online stores that provide many advantages for them such as: (1) Cheaper distribution costs because they utilized local expedition services to deliver products; (2) Ability to provide support services to customers who demand flexibility in the condition of products purchased, for example, size, color, and type of material; (3) New marketing channels even reach overseas markets; (4) Attract new customers by offering a variety of products for certain segments; (5) Affordable communication costs because the platform provides chat services with customers.

Many of the participants acknowledged that information technology had helped many people who have limitations with their movement. Especially for those who have multi-roles, which made them challenging to mobilise themselves from one location to another. The information and communication technology with Internet-based are really supportive for accommodating their business errands. Those who actively use internet-based technology claimed that they do not pay a significant cost for promotion activities. Also, they are not subject to the business taxes so that 100% of profits they earn can come into their personal pocket.

With the benefits of this information and communication technology for their business, the participants expect the government can help through a training program that suits their needs. However, their involvement in internet activities attracts some potential risks they may face such as: access security, transmission security, and the risk of being deceived.

The adoption of information technology utilized by these participants has not been optimized in practice. Participants used information and communication technology through mobile phones

limited to promotion and marketing activities. Although most participants have used technology in their lives, they have not used technology for business management activities involving documenting all business transaction, managing the products inventory, calculating business profit/loss, or using the internet as a media for professional promotion through websites. Currently, the technology they use is still limited to their personal matters, such as contacting friends and family through particular internet-based applications. They have not used technology specifically for business. Some participants admitted that they could not operate the computer at all; they expected there would be assistance for the use of technological devices. Despite the lack of skill in computer operation, they acknowledged that they were helped by information and communication technology within a mobile phone that they can access at the moment. Participants realise that they can promote their products better if they have a personal website that can be accessed by the broader communities. Now that affordable price of internet facilities is easier to obtain, which makes them satisfied by having a mobile phone as their helpful technology for business promotion.

Most of the participants admitted that although they utilized mobile technology for their promotion, they did not do the documentation for any business transactions. They cannot operate computers for business management. According to the data, no participant has a professional website; they are not familiar with how to create a website. The idea of having a website has not got into their mind. Their knowledge related to information and communication technology is still limited to social media. They acknowledged being introduced to social media by their young generation who are more familiar with the technology. The participants claimed that the role of social media was significant for the marketing and selling process of their products.

Although participants used social media as a digital media of promotion and business transactions, the majority of participants still conducted old-fashion transactions. Since they were running manual system, bank transfers sent by their buyers for the product purchased have not yet entered their system, so they have to go to an ATM to ensure that the money paid by the buyer is received. They were not occupied by banking knowledge for their business transaction. Before they have social media, they did not even think about the essence of having any bank account.

If appropriately utilized, information and communication technology can provide extra benefits in managing small businesses in the midst of intense business competition. The ability of women to use technology must also be improved, especially in how to operate a computer for recording all business transaction. One approach in improving the ability to use information technology is providing the participants with the computer devices and the training on how to use it. The existing training programs provided should be re-engineered by adding the skill of information and communication technology starts from a basic level of computer skill. When small business entrepreneurs are familiar with computer technology, their abilities can be developed for internet application skill.

Only a few of the total participants who admitted that they used information technology for their business, less than 50% familiar with social media for promoting their products. This number is indeed very small compared to the total population of female entrepreneurs in rural areas in Indonesia. There are several reasons identified why they have not utilized the information and communication technology as part of their business operations. These reasons include (1) Participants do not have

any knowledge about how to operate computers, also no one can help them to access the technology, (2) Participants considered that internet usage will cost them significantly, so they do not prefer online media for doing business, (3) Participants are not certain about online business especially with the risk of being deceived by online order, they are more comfortable when they can interact directly with their buyer by facing them, (4) Participants do not have sufficient time to manage online stores because their current business still become their side job, they have not prioritized their current business because they still rely on the main income from their husbands as family bread winners, (5) They are concerned about the products they offer on the internet will be imitated by others then offered at lower prices, (6) participants admitted they are still confused with online sales transactions, especially the activities related to payments, at this time, they tend to accept cash for every transaction, many of those have not utilized banking services for business transactions.

The description delivered by participants was quite astonishing compared to their limited knowledge about technology. Their life experiences equip them with a high level of vigilance toward technology adoption. They are conscious of the risk type that may be faced if they are involved in online business. Also, participants are religious people, so they do not indicate strong determination to become wealthy from their business. They frequently expressed gratitude for any income they earn.

The use of social media like Facebook and Instagram experienced by some participants to promote their products, however, because they were busy with offline orders, they no longer updated the information they had made on their social media. They admitted that they did not really professionally manage their product promotions online because they preferred to have real transaction in their outlet. They considered online stores as their plan B after their offline stores. The more they are busy serving buyers who directly visited the location, the more they have limited time to update their online store on social media.

There is a correlation between the business motivations with the intention levels of technology adoption of these women. Many of the participants did not take their business as a priority and treated the business only as a fulfilling activity in their free time. Thus, it is affecting their willingness to develop their business by utilising the supporting technology for promoting their business. Therefore, efforts to provide awareness regarding the importance of the role of information and communication technology must start from building attentiveness regarding the essential role of these women in economic growth. These women have not realised their essential role in the economy.

Based on the statements of the participants, although the business currently being run is only considered as a side job, there are benefits that they gained especially for their families, these benefits include: (1) Welfare enhancement, especially for their children, the participants recognize that they can provide better education facilities for their children than before, (2) Improving health by providing more nutritious food to families, the better health of family, the better community will grow, (3) Skills improvement that can be handed to generations as their successors, (4) Increased knowledge gained while running the business, especially knowledge related to how to produce proper product, how to deal with various character of consumers, suitable approach to update current knowledge.

CONCLUSION

In conclusion, some participants in this study were people who were open-minded about technology. A small number of them have adopted information and communication technology to promote their products, but others are still reluctant for various reasons explained. Therefore, women entrepreneurs, especially in rural areas in Indonesia, require capacity building through relevant training in the use of information and communication technology. This training allows them to obtain greater benefits from technology adoption and gain knowledge related to the online activities, including the risks they may face.

The information and communication technology approach will undoubtedly help these women get a more sustainable business for the long term. Even with limited technology adoption, their businesses run and give positive impacts on the welfare of the family. Therefore, the optimal use of technology, particularly for the management and marketing aspect will have a more significant impact on society. Their customers will no longer be limited to visitors/tourists in their location; much broader market segmentation can be reached without having significant barriers.

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