Records Management System Journal (RMSJ)
Vol. 3, No. 1, October 2024, pp.1-9
ISSN: 2985-9697

Improving The Performance of SMES Through the Integration of An E-Commerce Adoption Success Model Based on Technological Frames of References and Knowledge Management

R.A. Nurlinda[1], Eka Bertuah[2], and Ari Anggarani WPT[3]

[1,2,3] Faculty of Economics and Business, Esa Unggul University, Jakarta, Indonesia

Corresponding author: nurlinda@esaunggul.ac.id

Received 07 19, 2024; Revised 07 22, 2024; Accepted 09 30, 2024

ABSTRACT

The existence of micro, small, and medium enterprises (MSMEs) in Indonesia is important because their existence makes a big contribution, especially to economic growth, job creation, and poverty alleviation. The increasingly rapid development of information technology has also had an influence on the development of MSMEs in Indonesia, especially in the application of e-commerce to market products and the increased competitiveness of MSMEs with other businesses. This research aims to identify the influence of e-commerce adoption on MSME performance based on technological frames of reference and knowledge management, which are used to evaluate the relationship between variables. The sample in this research is 200 MSMEs that already use e-commerce in the JABODETABEK area. This research uses Structural Equation Modeling Type Partial Least Squares (SEM-PLS). The research results show that Technological Frames of References have a positive effect on E-commerce Adoption, but Knowledge Management has no effect on e-commerce adoption. The results of further research show that Technological Frames of References, Knowledge Management and e-commerce adoption influence the performance of MSMEs. The results of this evaluation can be a guide for MSMEs to improve their performance through e-commerce adoption so that they can build strong relationships with existing customers and attract new customers.

Keywords : *Technological frames of references, Knowledge management, E-commerce adoption, MSME performance.*

INTRODUCTION

The existence of micro, small and medium enterprises (MSMEs) in developing countries is important because they contribute to the development of these countries, especially for economic growth, job creation and poverty alleviation (Tarutė & Gatautis, 2014). In Indonesia, the existence of MSMEs has proven to have an impact on the national economy. With the number reaching 99% of all business units. The contribution of MSMEs to GDP reached 60.5%, and employment reached 96.9% of the total national employment (Perekonomian & Indonesia, 2022). The development of MSMEs is influenced by various factors including macroeconomic factors, political-institutional factors, socio-cultural factors and market opportunity factors. The rapid development of information technology has also influenced MSMEs, thus making MSMEs try various existing information technologies. The use of technology is expected to play a vital role in the MSME business process (Akhmad dan Purnomo, 2021).

Marketing, offering, selling and purchasing activities carried out by utilizing technology through the internet, known as the concept of e-commerce, is the most suitable solution for trade problems at this time (Dirgantari et al., 2020). Intensive use of e-commerce technology can increase competitiveness and increase value chain efficiency for businesses. e-commerce also offers a variety of opportunities for MSMEs without having to spend more to increase efficiency (Tiandra at al., 2019). However, the development of e-commerce in addition to offering opportunities is also a new threat to organizations, and successful and failed implementations can cause significant long-term and short-term effects (Wulf at al., 2022)

The concept of Technological Frames of References (TFR) is used to reveal people's understanding of information and communication technology (ICT), so that MSME actors can deepen their understanding of the spread of Information technology. Kare Technology, once developed and applied, not only interacts with its environment to produce new forms of technology but also creates new environments (Davidson, 2006). There are

several aspects in the use of other technologies that are also very important to note are expectations, assumptions, and knowledge that may differ between individuals or groups defined as incongruence which needs to be avoided because it can be an obstacle in the implementation of technology. Rules that bind an individual in the environment or organization can be a driving factor for someone using technology (Feng, Z. & Chen, 2022).

In addition, to support the use of technology, it needs to be supported by the ability and knowledge of good management of human resources as the driving force in the business. Knowledge management of management is known as Knowledge Management (KM). Knowledge management is the process of HR (HRM) creating value derived from organizational assets based on knowledge and intellectuals. Therefore, it is necessary to understand HRM in developing knowledge management-based MSMEs to achieve competitive advantage (R. Crammond et al., 2018). Based on the existing background, the aim of this research is to determine the influence of Technological Frames of References and Knowledge Management on e-commerce adoption and its impact on MSME performance. This research is done in hopes of providing an input for MSMEs in the Jakarta area to be able to develop their businesses, especially in implementing e-commerce.

LITERATURE REVIEW

The nature of technology relates to what technology is used in the organization including capabilities and strengths of effectiveness. Constructs relating to efficiency and effectiveness benefit and enhance communication that is extended to a wider market. Technology use refers to how organizations apply technology such as worker interactions (Orlikowski & Gash, 1994), actual day-to-day conditions and consequences associated with those interactions, or workers' views on how technology is used (Wang at al., 2017). Use also includes process improvement or overcoming socio-cultural, legal, political, or implementation barriers (Bhattacherjee at al., 2007). The dimensions of Technological Frames of References are expectations, assumptions and knowledge (Faradillah at al., 2022).

Knowledge management is a series of tools, methods, and strategies used to analyze, maintain, share, improve, and organize information owned by a company. Knowledge management in organizations can be useful as a strategy that creates, acquires, transfers, and leads to the use of knowledge in order to improve organizational performance. The application of knowledge management consists of three basic processes, namely knowledge creation, knowledge sharing, and knowledge implementing (Chawla at al., 2020) Conceptual knowledge creation in four dimensions of knowledge conversion, namely socialization, externalization, combination and internalization (R. Crammond at al., 2018)

MSME performance reflects the results of activities by balancing a complex set of actions. MSME performance relates to how overall technology-supported performance can affect all company activities such as reducing company operating costs, increasing revenue, and increasing competitiveness (Hoque & Siddiq, 2018). Several factors affect the performance of MSMEs, among others, the individual characteristics of MSME owners, namely those related to demographic aspects, one of which is related to the ability to manage a business. Then non-individual internal characteristics, one of which is related to the age of the MSME. And the third is non-individual external characteristics, such as the location of the business premises and infrastructure (Nikolić., 2019). According to Parveen & Jafaar (2016) the performance of MSMEs has 3 dimensions, namely Impact on Cost Reduction, Improved Customer Relations & Service, and Enhanced Information Accessibility.

The adoption of e-commerce is a new way to conduct trade using technology in which there are various aspects (Abebe, 2014). Its use is considered as a solution to help improve the business and development of MSMEs. Intensive use of e-commerce can also increase competitiveness and be a great opportunity for MSMEs to foster business (Fonseka et al., 2022). Based on research Ausat et al., (2022) states that there are 3 dimensions that affect e-commerce adoption, namely: technology, organization, and environment.

2.2 Connections of Variables

The results of research by Fathimah (2019) show that simultaneously and partially organizational willingness and technology willingness have a significant positive effect on e-commerce adoption, while the external environment has a positive but insignificant effect on improving the performance of MSMEs. The results of research by Awa et al., (2015) mention three main drivers in implementing e-commerce including: Organization, Technology with several supporting variables that have been integrated from three technology acceptance models which are considered to accommodate all factors that need to be identified in technology acceptance in the application of e-commerce and Environment. Based on the results of research Wulf at al., (2022) states that the rules that bind an individual in the environment and organization can be a driving

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factor for someone using technology. The results of the study Adam et al., (2022); Castagna et al., (2020) mention the application of the concept of knowledge management with several processes including: knowledge capturing, knowledge sharing, knowledge acquisition, knowledge creation which can result in a knowledge management system in an organization becoming an important strategy in improving organizational performance, producing innovation as a tool and competitive advantage of an organization that can significantly increase profits so that it can maintain and even expand conventional business and online business or e-commerce which is currently very rapidly developing.

Research results Harini at al., (2017);Suhada et al., (2021) state that e-commerce adoption is proven to have a positive influence on the performance of MSMEs, because e-commerce can facilitate access to information, improve business performance, improve service quality and speed, keep up with technological developments and increase cost efficiency. Research results from Hanum & Sinarasri (2018); Harfie & Lastiati, 2022) also show that e-commerce adoption has a positive and significant effect on MSME performance. This means that the higher the use of e-commerce, the higher the performance of the resulting MSMEs, because by using e-commerce, marketing becomes unlimited, so marketing becomes wider which causes the products sold to enter new markets quickly. Based on the description above, the hypothesis of the research is as follows:

H1: Technological Frames of References have a positive effect on E-commerce Adoption
H2: Knowledge Management has a positive effect on E-commerce Adoption
H3: E-commerce Adoption has a positive effect on MSME Performance
H4: Technological Frames of References have a positive effect on MSME performance
H5: Knowledge Management has a positive effect on MSME performance

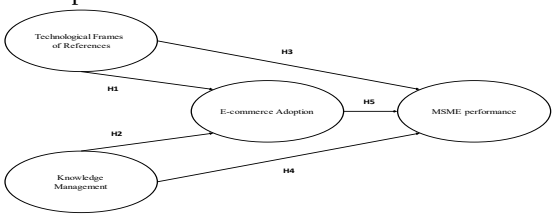

Figure 1. framework of thinking

METHODS

3.1 Population and Sample

This research design uses a type of causal research design by looking at the relationship between exogenous, endogenous and mediating variables. The method used in this research is a survey, where data is taken from a sample that is a member of the population, carried out using a questionnaire tool to see the measurement of the observed variables through the respondents' answers. The population in this study are all MSMEs located in the Jabodetabek area and have used e-commerce and social media marketing in marketing their products / services. The sampling technique uses non-probability sampling with judgmental (purposive) techniques. Researchers in the study used a sample size of 200 samples (Hair et al., 2019).

3.2 Measurement Instruments

This study collected data using a questionnaire and the scale used in preparing this questionnaire was a Likert scale, which is a scale containing one to four levels of answers. Consists of strongly disagree (STS), disagree (TS), agree (S), strongly agree (SS). The definitions of operational variables in this study are as follows:

Variabel		Indikator	
Technological Frames of References	1	Easy to understand technology	Wang *et al.*, 2017; Bhattacherjee *et al.*, 2007; Faradillah *et al.*, 2022
	2	Easy to learn technology	
	3	Keeping up with technology	
	4	Technology facilitates access to work	
	5	Technology makes it easier to control work	
	6	Technology makes work get done faster	
	7	Technology helps improve work performance	
	8	Technology helps provide ease of work	
Knowledge Management	1	Knowing the work that is being done	Crammond, *et al.*, 2018; Chawla *et* al., 2020
	2	Have extensive knowledge of work activities	
	3	Know in detail about the work that must be completed	
	4	Trying to find new business ideas.	
	5	Able to implement knowledge	
	6	Using knowledge improves services for customers.	
	7	Coordinates the latest innovations	
	8	Emphasize to employees to utilize knowledge.	
E-commerce Adaption	1	Has availability of information technology tools	*Abebe, 2014; Ausat et al., 2022.*
	2	Human resources have skills in using technology	
	3	Have sufficient financial support to implement e-commerce	
	4	Accept the risks arising from the utilization of e-commerce	
	5	Committed to implementing e-commerce	
	6	There is encouragement from consumers to implement e-commerce	
	7	Encouragement from the business world to implement e-commerce	
	8	Encouragement from competitors to implement e-commerce	
MSME Performance	1	Able to achieve targeted profits.	Parveen & Jafaar, 2016; Hoque &Siddiq, 2018; Nikolić., 2019.
	2	Able to achieve the targeted sales growth rate.	
	3	Able to achieve the targeted productivity level.	
	4	Able to achieve the targeted market share.	
	5	Able to cover the entire scope of the targeted market share using minimum resources.	
	6	Able to fulfill customer needs	

3.3 Data Analysis Technique

In this study using PLS-SEM to test the measurement and structural models in this study. This study uses PLS-SEM because it does not unduly restrict the distribution of variables (Shiau, 2019) while covariance-based structural modeling (CB-SEM) requires more stringent related assumptions. The PLS-SEM technique is more suitable for research where the research objective is to conduct exploratory research (Gefen, 2011). PLS-

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ISSN: 2985-9697

SEM analysis usually consists of two sub models, the first sub model is the measurement model or often called the outer model which consists of a convergent validity test by adopting the assessment criteria proposed by Fornell, C., & Larcker (1981): convergent validity is achieved if the factor loading value is greater than 0.7, and the average variance extracted (AVE) is greater than 0.5. Furthermore, in the discriminant validity test, first calculate the AVE by factor loading from the standardized path coefficient generated by Confirmatory Factor Analysis (CFA). If the square root of the AVE of the concept in question is higher than the correlation coefficient between the concept and other concepts, it means that the variance is better explained by that concept and has discriminant validity. As for the reliability test using Cronbach's alpha and composite reliability, which can be said to be reliable if the value is above 0.7(Hair et al., 2019). The second sub model is a structural model or often called an inner model, by testing the hypothesis using the T-statistic standard> 1.96, and P Value <0.05 (Wong, 2013).

RESULT AND DISCUSSION

4.1 Result

4.1.1 Respondent Description

Based on data from 200 respondents filling out the questionnaire, it shows that most of the respondents are male with 126 people (63%), in the largest age category in the 21–40-year range with 123 people (61.5%). Most respondents have a high school / vocational high school education with a total of 99 people (49.5%) with an annual income of IDR 4,000,00 - IDR 90,000,000 with a total of 89 people (44.5%). Most respondents have experience managing a business for more than 4 years, totaling 96 people (48%), with the majority of business fields managed are women's and men's clothing and accessories, totaling 68 people (34%). A total of 96 people (48%) of respondents use the shopee e-commerce platform to market their products.

4.1.2 Assessment of Measurement Model

From the results it can be seen that all 30 questionnaire statements have 27 valid statements and 3 invalid statements. The results can be said to be valid when the outer loading value is above the 0.60 value. Because there are 3 invalid statements, namely KM3 with a value of 0.591, KM4 with a value of 0.354 and KM7 with a value of 0.334, the 3 invalid statements are not used in the next process. Furthermore, based on the table below, it can be seen that the variables of Technological Frames of References, Knowledge management, e-commerce adoption and MSME performance have an AVE value> 0.5 so it can be concluded that the convergent validity value in this study is good or has met the requirements of convergent validity. From the results of the cross-loading calculation, it is found that the correlation in a measurement item construct is greater than the dimensions of other constructs, it can be concluded that these results can prove that the latent construct can predict the dimensions of the block better than the dimensions of other blocks.

Table 2. AVE and Discriminant Validity

Variable	AVE	Discriminant Validity
E-commerce adoption	0.511	0,715
MSME Performance	0,519	0,733
Knowledge management	0,537	0,721
Technological Frames of References	0,515	0,717

Furthermore, the reliability test is carried out to determine whether the indicators of all research variables used have good constructs or not in forming latent variables and based on the calculations obtained Cronbach's alpha and composite reliability values> 0.70, so it can be concluded that each variable tested is good in forming latent variables (reliable) so that it can carry out the structural testing stage. The results of the construct reliability test for each variable can be seen in the table below:

Table 3. Construct Reliability

Variable	Cronbach's alpha	Composite reliability
E-commerce adoption	0,862	0,893
MSME Performance	0,811	0,865
Knowledge management	0,782	0,852
Technological Frames of References	0,866	0,894

4.1.3 Assessment of Structural Model

Based on the results of the direct effect analysis, it is found that Technological Frames of References has a positive effect on E-commerce adoption with a T-Statistics value of 7.316> 1.96 with a significance level of ρ-Value 0.000 <0.05. This result can be interpreted that the greater the understanding of MSMEs of information and communication technology, the more MSMEs implement e-commerce in their businesses. Knowledge management has no effect on E-commerce adoption with a T-Statistics value of 0.765 < 1.96 with a significance level of ρ-Value 0.445 > 0.05. This result can be interpreted that knowledge management is not a factor that determines MSMEs in adapting e-commerce in their MSMEs. Furthermore, E-commerce adoption has a positive effect on MSME performance with a T-Statistics value of 4.081> 1.96 with a significance level of ρ-Value 0.000 <0.05. This result can be interpreted that the more MSMEs carry out E-commerce adoption, the more MSME performance will improve. Technological Frames of References has a positive effect on MSME performance with a T-Statistics value of 8.597> 1.96 with a significance level of ρ-Value 0.000 < 0.05, as well as Knowledge

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management has a positive effect on MSME performance with a T-Statistics value of 6.511> 1.96 with a significance level of ρ-Value 0.000 < 0.05. This can be interpreted that the greater the understanding of MSME actors of information and communication technology and the greater their knowledge of business management, the more it will improve the performance of the MSMEs they manage.

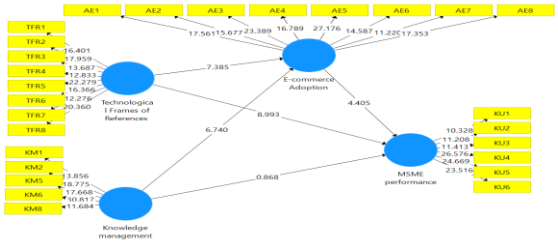

Figure 2. Inner Model

Furthermore, E-commerce adoption has a positive effect on MSME performance with a T-Statistics value of 4.081> 1.96 with a significance level of ρ-Value 0.000 <0.05. This result can be interpreted that the more MSMEs carry out E-commerce adoption, the more MSME performance will improve. Technological Frames of References has a positive effect on MSME performance with a T-Statistics value of 8.597> 1.96 with a significance level of ρ-Value 0.000 < 0.05, as well as Knowledge management has a positive effect on MSME performance with a T-Statistics value of 6.511> 1.96 with a significance level of ρ-Value 0.000 < 0.05. This can be interpreted that the greater the understanding of MSMEs of information and communication technology and the greater their knowledge of business management, the more it will improve the performance of the MSMEs they manage. From the results of the analysis, it is found that Technological Frames of References is the most dominant variable affecting the performance of MSMEs. This means that the understanding of MSMEs of information and communication technology (ICT) is very important in order to deepen their understanding of the application of technology in their business so that it has an impact on improving MSME performance. The overall results of the Hypothesis can be seen in Table 4 below:

Table 4. Summary of Hypothesis Testing

	Relationship	T Statistics	ρ- Values	Hypothesis Supported
H1	Technological Frames of References ----> E-commerce adoption	7,316	0,000	Acceptance
H2	Knowledge Management ----> E-commerce adoption	0,765	0,445	Rejected
H3	E-commerce adoption ----> MSME Performance	4,081	0,000	Acceptance
H4	Technological Frames of References ----> MSME Performance	8,597	0,000	Acceptance
H5	Knowledge Management ----> MSME Performance	6,511	0,000	Acceptance

From the results of the analysis, it can be concluded that of the five hypotheses proposed, four hypotheses are accepted, namely H1, H3, H4 and H5 because the T-Statistics value> 1.96 with an ρ-Value <0.05 and 1 hypothesis is rejected, namely H2 because it has a T-Statistics value <1.96 with an ρ-Value> 0.05.

4.2 Discussion

Based on the research results, Technological Frames of References has a positive effect on E-commerce Adoption. This means that the better the acceptance of technology by MSMEs, the better the e-commerce adoption by MSMEs. MSMEs that accept technology well can be more resilient to economic changes and crisis situations. They have more tools and resources to adapt to market changes or emergency situations. By understanding the level of technology acceptance among MSMEs, they can identify problems or barriers that may arise in the use of technology. This allows MSME players to design appropriate training and support to help MSMEs use technology more effectively. (Faradillah at al., 2022). MSMEs feel that by following technological developments thats in accordance with their work, will make it easier for them to implement e-commerce in their MSME businesses, and make it easier for them to access everything related to work. This is in accordance with the characteristics of respondents where the people who run MSMEs are millennials who already have the ability to adapt to technology so that it will make it easier for them to implement e-commerce. The results of this study are in line with research by Sudari (2023) which states that technology has a positive impact on e-commerce adoption of MSMEs. Therefore, it is an obligation for MSME owners and employees to obtain the necessary knowledge related to e-commerce technology.

The results of further research state that Knowledge Management has no effect on e-commerce adoption. This means that Knowledge Management is not a factor that encourages MSMEs to implement e-commerce. The results of this study are not in line with the results of research by Adam et al., (2022); Castagna et al., 2020) which state that the application of a knowledge management system affects e-commerce adaption. Knowledge Management has no effect on e-commerce adaption because MSMEs are more focused on using existing knowledge to be able to improve services to customers and emphasize to all employees the importance of utilizing their knowledge to provide better service to their customers.

The results of the study state that e-commerce adoption has a positive effect on the performance of MSMEs. In line with research by Harfie & Lastiati, (2022); Suhada et al., (2021) which states that the

better the e-commerce adoption implemented by MSMEs, the higher the performance of these MSMEs. MSMEs implement e-commerce in their business because of encouragement, demands from competitors engaged in similar industries and also in order to reach many of their potential customers. E-commerce allows businesses to reach a wider audience, creating opportunities for growth and increased profitability (Ausat et al., 2022). In addition, e-commerce allows businesses to offer unique products, services, and competitive pricing. By utilizing e-commerce, businesses can increase their visibility, build their brand, and establish themselves as strong competitors in their industry (Fonseka et al., 2022). MSMEs in this study are mostly run by millennials who have more innovative, creative and critical thinking. They are more willing to take risks with online businesses because they understand the digital market better than other generations so they will make every effort to find solutions to retain their customers (Column, 2019).

The results of the study state that Technological Frames of References affect the performance of MSMEs. This means that the increasing Technological Frames of References will further improve the performance of MSMEs. The results of this study are in line with the research of Wulf at al., (2022) which states that the rules that bind an individual in the environment and organization can be a driving factor for someone to use technology. When the owners and employees of MSMEs are able to use technology in their business processes, performance will indirectly increase. Because the use of technology and performance has a unidirectional relationship (Febrianti & Fajri, 2022). The use of technology, especially E-Commerce, produces many advantages and benefits. One important benefit is the increased business performance of MSMEs (Fahrezi & Rizaldi, 2023). MSME owners, most of whom are the millennial generation, feel that the use of technology makes their work much faster. According to Deal, the millennial generation is superior in utilizing technology, including the internet, when compared to previous generations (Deal at al.,, 2020)

Based on the research results, Knowledge Management has a positive effect on the performance of MSMEs. This means that the more Knowledge Management increases, the more MSME performance increases. The results of this study are in line with the research of Falah & Parestya (2017); Nurzaman & Aulawi, (2023) where the results showed that knowledge management has a significant effect on the performance of MSMEs. MSMEs that have knowledge management will get good and positive benefits, such as improved competence, process efficiency, and procedures as well as improved learning, increased innovation, responsibility to customers and knowledge sharing, improved communication, strengthened organizational commitment. From this, a sustainable competitive advantage is formed (Winarto, 2020). MSMEs feel that the knowledge management they have makes them able to find and implement appropriate knowledge to compete with other companies. This means that the implementation of knowledge management is indispensable in creating innovations that will improve the performance of MSMEs. The results of this study are in line with the research of Rofiaty et al., (2016) which concluded that knowledge management is not the main determinant of the success of organizational performance, but its existence is an important input of strategy implementation, in an effort to improve organizational performance.

CONCLUSIONS

Based on the results of the research that has been done, it can be concluded that Technological Frames of References has a positive effect on E-commerce Adoption. MSMEs feel that following technological developments in accordance with their work will make it easier for them to implement e-commerce in their business. However, Knowledge Management has no effect on e-commerce adaption. This means that Knowledge Management is not a factor that encourages MSMEs in e-commerce adoption. The results of the study state that Technological Frames of References, Knowledge Management and e-commerce adoption affect the performance of MSMEs. This means that the increasing Technological Frames of References, the increasing Knowledge Management and the better the e-commerce adoption, the increasing performance of MSMEs.

The limitation in this study is that the scope of variables is limited to Technological Frames of References, Knowledge management and e-commerce adoption even though there are many other variables that can affect the performance of MSMEs, besides that, although the sample size coverage has met the research data standards, the coverage area is still limited, so the results of this study cannot be fully generalized to all MSMEs in Indonesia.

Suggestions for MSME players, must also actively participate in socialization and training related to the use of technology in adopting e-commerce carried out by various parties. So that they can optimize the performance of MSMEs with e-commerce applications. Another suggestion for MSME players is to be able to learn or have management knowledge including knowledge implementation, knowledge creation, and knowledge sharing. Suggestions for further research

are to enrich the theoretical point of view by looking at the theory of MSMEs. In addition, it can use other variables that are thought to improve the performance of MSMEs such as government policies, socio-cultural and economic aspects, information technology, and the quality of human resources so that the research results are better and more complete by using mixed methods, namely quantitative and qualitative methods. In addition, further research should be able to distribute questionnaires with a wider range not only in the Jabodetabek area, in order to get better results.

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