

Exploring the Internet Access of Indonesian SME Entrepreneurs

Lia Yuldinawati^a, Alexander J.A.M. van Deursen^b,
Jan A.G.M. van Dijk^c

^a *Twente Graduate School - Faculty of Behavioural, Management & Social Science
Twente University, Netherlands*

l.yuldinawati@utwente.nl

^b *Twente Graduate School - Faculty of Behavioural, Management & Social Science
Twente University, Netherlands*

A.J.A.M.vanDeursen@utwente.nl

^c *Twente Graduate School - Faculty of Behavioural, Management & Social Science
Twente University, Netherlands*

j.a.g.m.vandijk@utwente.nl

ABSTRACT

The Internet opens up many new business prospects for small and medium enterprises (SMEs). However, there are still many SME entrepreneurs who are reluctant to go online despite this opportunity. The main purpose of this research is to explore facts about the internet access among Indonesian SME entrepreneurs. Unfortunately, there is only a little empirical evidence concerning it. However, through focus group discussions, we were assisted to gain a better outlook on internet access motivation, internet physical access, internet access skills, and internet usage of the SME entrepreneurs in Indonesia. The results revealed that there are still many entrepreneurs who do not use the internet and even do not understand that internet support can improve the performance of their businesses. In other words, the SME entrepreneurs are still in lack of motivation and skills such as internet information skills, internet communication skills, internet content creation skills and internet marketing skills.

Keywords: developing countries; inequality; business economics; entrepreneurship

I. INTRODUCTION

The Internet provides many potential benefits for organizations. Small and medium enterprises (SMEs) can utilize the internet to improve their competitiveness (Hashim, 2007); using the internet will make them more competitive and the barriers to build a global business can be overcome (Quelch and Klein, 1996). The rapid provision of information allows entrepreneurs to save time and reduce the efforts required in the management process (Singh, 2012). In addition, the internet facilitates cost reductions and opens access to global markets (Moen et al., 2008; Ekawati, 2011). Furthermore, the internet enables SMEs to reduce operational costs including in marketing, distribution, and management (Behrendorff and Goldsworthy, 2009). The Internet also offers market information (Sijabat, 2007).

As a whole, the internet is an important enabler for the growth, productivity, and efficiency of a business (Behrendorff and Goldsworthy, 1996). Social media such as Twitter, Facebook, and YouTube are used by SMEs as a communication tool (Dibb and Carrigan, 2013; Kautsarina, 2013). Due to the benefits of the internet, some companies are motivated to make changes and start using it in order to take advantage of more advanced applications, such as e-Commerce (Fahri and Timothy, 2008). When SME entrepreneurs are motivated to start doing online activities such as sharing business information, maintaining business relationships, and conducting business transactions, it means that the SME entrepreneurs have started to conduct e-commerce activities (Nurhidayati and Dyna, 2015).

In this contribution, we exclusively focus on the internet access among SME entrepreneurs in Indonesia. In the Asean E-Commerce Database Project (2010), Indonesia is considered a pioneer with approximately 30 million internet users. However, only 20% of the Indonesian SMEs have adopted the internet. This becomes a concern of the Indonesian government in facing the ASEAN Economic Community (AEC) in which goods, services, investment, labor, and capital flow freely. Although the establishment of the AEC can catalyze economic growth and strengthen Indonesia's position in the world of global economy, the SMEs in Indonesia may experience difficult times in facing global business competition. Therefore, using the Internet is very important for them to move forward.

More insight is needed in addressing issues affecting Internet access among Indonesian SME entrepreneurs. Understanding what factors affect internet access will provide input for policies that help SMEs do business using the internet. In this contribution, we consider Internet access as a four-stage process which includes motivation, access material, Internet skills, and the frequency and type of Internet usage (van Dijk, 2005). The overall research question is: "What is the Internet access level of SME entrepreneurs in Indonesia?"

II. THEORITICAL BACKGROUND

A. Internet Access

Four steps of access to digital technology are motivation, material, skills, and usage (van Dijk, 2005). These four important steps in internet access are required by individual users in the process of using digital technology.

1. Motivational access

There are two kinds of motivation that encourage SME entrepreneurs to use the internet: intrinsic and extrinsic. Intrinsic motivation is related to SME entrepreneurs' interest in their business and their ability to achieve outcomes energetically and creatively (Marjolein et al, 2015). As a consequence, they will invest more time to use the internet in business (Marjolein et al., 2015). Meanwhile, extrinsic motivation is related to the benefits and ease of use offered by the internet in business (Davis, 1989; Davis and Warshaw, 1989). van Dijk's idea of motivation is closely related to the individual's attitude toward the use of technology. The group which scores low on attitudes is the one consisting of those who do not like the internet, i.e., the SME entrepreneurs who tend to dislike using the internet, or hesitate to use it (van Dijk, 2005).

2. Physical and material access

Physical and material access involves hardware, software and Internet services, such as computers, smartphones, access to networks and other digital technologies. Regarding the actual access rate to the Internet, by 2015 Indonesia had about 33 million internet users (out of 100 million inhabitants). Based on a survey of Indonesian Internet Service Provider Association (APJII) in 2016, the internet users in Indonesia had by then reached 132.7 million people or 51.8% of the population; however, only 8% of them used the internet for business or commerce. Senior Analyst Mevira Munindra claims that the expenditure figures in the SME sector are still dominated by telecommunication applications and hardwares such as mobile phones, computers, and telecommunications services. This means that the SME entrepreneurs have Internet access in their daily lives, but it is unknown whether they use it for business or social purposes. According to a survey from CNN Indonesia, only 20 percent of SMEs prioritize the adoption of ICT and 15 percent of other SMEs have priority on better management tools (<http://www.cnnindonesia.com>, offline access Friday, 29/07/2016)

In Indonesia, 44% internet users access the internet through smartphones, 39,28% internet users access the internet through smartphones and laptop, 4,49% internet users access the internet only by laptop. And for gender user 31.55% of male internet users access the internet via pc / laptop / netbook, 70.96% of female internet users access the internet via smartphones. 36% use both pc / laptop / netbook and smartphone, and 8% use smartphones only (APJII, 2017). Previous studies from Heeks (2010) and Kotelnokov (2007) for Asia Pacific, Botelho and da Silva Alves (2007) for Latin America, Nielinger (2003) for India, Mozambique and Tanzania, Molony (2005) for Tanzania; Ismail et al. (2011) for South Africa, and Lal (2007) for India have found that mobile usage is popular among the SME companies and it has a positive impact on them (Busisiwe and Awie, 2017)

Many SMEs suffer from a lack of capital to start and sustain their businesses, making it difficult for them to hire skilled workers, and they are also deficient in hardwares and softwares (Jafarnejad et al, 2013). In developing countries, SMEs still face problems related to the lack of financial resources, poor infrastructure, poor business skills and ICT, poor policy and legal frameworks, and challenges posed by rapid globalization in the form of international competition, and limited access to new markets which make them unable to take maximum benefits.

There are several barriers to the use of the internet in SMEs, i.e., inadequate business processes, lack of knowledge in terms of internet usage, limited managerial capabilities in Internet usage, limited number of computers and internet connections, lack of trust and security in Internet usage, and limited computer development and maintenance costs (Rizki and Syarif, 2012).

3. Skills access

After having the motivation and access, SME entrepreneurs need skills in using the internet for their business. The ICT expertise required by Internet users is basic computer and internet skills such as operating, processing, modifying, accessing and using software, computer hardware and internet devices (Hashim, 2007).

van Deursen and van Dijk have recently developed a framework of five Internet skills: operational skills (technical skills to direct digital media), formal skills (browsing and navigation), information skills (the ability to search, select and evaluate information in digital media), communication skills (the ability to communicate on the Internet), content creation skills (ability to produce content) (van Deursen and van Dijk, 2014). This framework is applicable to general Internet users and it goes beyond the technical use of the Internet by considering the basic skills needed to use the Internet, and the skills required to comprehend and use online content (van Deursen and van Dijk, 2014). This skill framework can also be applied to SME entrepreneurs who need skills to find relevant and reliable information, and communicate with stakeholders such as customers or suppliers through online systems. In fact, SME entrepreneurs still lack the digital knowledge and management skills (Jafarnejad et al, 2013). In order to achieve business goals, SME entrepreneurs need the whole range of skills proposed by van Dijk and van Deursen (2014).

The digital skill framework is however incomplete when applied to the context of SMEs. Therefore, additional skills are needed for doing business online. Internet marketing helps to get new customers, provides services to customers and maintain relationships with customers (Mokhtar, 2015). In this contribution, we add internet marketing skills to the digital skill framework. Internet marketing skills relate to the use of the Internet for business purposes, for example search engine marketing, interactive advertising, email marketing, partnership building agreements with other websites, customer service and customer relationship maintenance via Internet (Mokhtar, 2015). Internet marketing skills will open the doors for many business opportunities such as expanding markets, building brands, developing products, and serving customers better (Behrendorff and Goldsworthy, 2009).

4. Usage access

Usage access concerns the frequency of Internet usage and the type of activities people do online. SME entrepreneurs can use the Internet for information, communication, transaction, or entertainment purposes. The use of Internet business is needed to connect with customers, deal with suppliers, and run internal operations of the company (Cronin, 1995). Ellsworth and Ellsworth, 1995 identify (internal and external) communications using e-mail, enterprise logistics used to achieve long-distance “real time” communications, internationalization, competitive advantage (eg by creating new

product opportunities or cost reductions), online inter-firm collaboration support, information search and retrieval, and the establishment of company website for marketing and sales promotion (Ellsworth and Ellsworth, 1995). Butler and Peppard (1997) categorize Internet goals as follows: (1) to actively communicate with potential customers, (2) to distribute and disseminate information to a global audience. Unlike traditional communication media, the use of voice, video, text, and images on the Internet provides an overview that can be tailored to the needs of the corporation information, (3) to easily deliver products and services to customers unlimited by time and place, which increases the value of physical products through the use of core information, and (4) to handle transactions, orders, invoice, and other business actions.

III. METHOD

We conducted focus group discussions (FGDs) with SME entrepreneurs in order to uncover factors affecting opinion, behavior, and motivation. We wanted ideas to emerge from the groups. Through the FGDs, we also wanted to understand the different perspectives among the SME entrepreneurs and find pilot test ideas and experiences related to internet access (Krueger and Casey, 2009).

The conceptualized internet access items for this study refer to van Dijk (2005) and van Deursen et al. (2014) about internet skills. There are four specific types of access to digital technology such as: motivation, materials, skills (operational internet skills, formal Internet skills, informational internet skills, communicational internet skills and content creation internet skills), and access usage.

A. Sample

The participants of the focus group discussions were selected with the help of Telkom's Community Development Center (CDC). Telkom is the only state-owned company engaging in the provision of telecommunication and network services in Indonesia. Telkom has two major responsibilities; first is to increase profitability in order to improve the state welfare and the second is to conduct social and environmental responsibility. Telkom's social responsibility is implemented through community and environmental empowerment program in Telkom CDC unit. One of Telkom CDC's programs is a national program which aims at accelerating poverty alleviation through the development of community self-reliance. Each year, Telkom CDC provides financing to SME entrepreneurs to be developed under it. The SME entrepreneurs were invited to one of the focus group sessions.

Forty five SME entrepreneurs who joined Telkom CDC during the period of January-March 2014 were invited to participate in the focus group discussions. Forty-five invitation letters were sent two weeks before the planned focus group discussions. Confirmations were made by phone and the participants could choose the date and time of their participation. A total of 32 SME entrepreneurs participated in this research; 22 participants were engaged in trading business, six were in the field of services, three were in the industrial business sector and one participant was in the field of plantation. The sessions were scheduled in the period of three days in August 2014. Each session was attended by a minimum of two participants and a maximum of eight participants plus a moderator, observer and others responsible for documentation. A total of six

sessions were held with a duration of about 2 hours for each.

B. Procedure

On the days of the focus group discussions, the participants were gathered in a room located at Telkom University. The room was facilitated with a table and eight chairs. On the table, nametags, papers, and pens were prepared for each participant. At the beginning of each session, the participants were required to fill in the attendance list and sit on the prescribed chairs. The participants were also asked for their permission for video recordings. Before the real focus group discussions started, as the starting point, the researcher asked some questions to every participant. A list of questions was prepared to serve only as a guideline. Once the focus groups began, the researcher asked introductory questions such as the participant's type of business. The discussions continued with issues related to internet usage and skills. The researchers tried to maximize the interaction among participants by asking open questions freely enough to be answered in the perspectives of entrepreneurs. The participants answered the questions and engaged in discussions with an issue related to their ICT skills and Internet usage. The observer noted the same thing as the researcher and the person in charge of the documentation recorded the FGD sessions with a video camera.

C. Data Analysis

To maintain the consistency of the coding process and ensure the reliability (stability, reproducibility, and accuracy) of the content analysis, the second independent researcher was asked to encode the first focus group discussion. Based on the coding scheme, the second researcher encoded the transcript without intervention from the principal researcher. The lead researcher and the independent coder discussed disagreements and repeated the coding process for the other focus group discussions. From the first group participants, the similarity obtained is 71%. From the second group with two FGD participants, the similarity obtained is 83%. The third group with four participants has a similarity of 73%. The fourth group with eight participants has a similarity of 75%. The fifth group with six participants has a similarity of 70%. And the sixth group with six participants has 73% in common. The average total agreement is 74%. The results of the measurement value of agreement show that the research consistency data is good.

IV. RESULTS

The group-categories used refer to the conceptual Internet access from van Dijk (2005). They are four specific types of access to digital technology: motivation, material, skills, and usage access.

A. Motivational Access

In general, 28 participants in the focus groups were motivated to use the Internet for business purposes, especially to communicate with clients, send and receive orders through email and messaging applications, search for business information. Four

participants were unmotivated for different reasons. Participant 1 emphasized that he did not yet have the courage to use it. Participant 11 showed disinterest because he did not know how to use the Internet, and participant 13 had an opinion that face-to-face contact with clients is a better way to do business. Participant 10 was not motivated to use the internet because he had no intention of using the internet on the grounds that it was not needed.

B. Physical and Material Access

Physical and material access includes having internet connection and hardware and using software. Four participants of the focus group claimed not to be motivated to use the internet even though they did use smartphones, they furthermore admitted that their smartphones were only used for calling and text messaging. Among the 28 participants who are interested in using the internet, there is a small group of six participants who scarcely used it, or only tried it once. The materials used were desktops, laptops, and smartphones. These participants did not use social media and only scarcely used Blackberry messenger (BBM).

Four participants did not know that they had used the internet because they did not realize that the use of BBM for communication with others was also a kind of internet use.

Participant 28: *“So far, I have not started using the internet for business yet, but I’ve been using BBM and whatsapp.”*

Participant 8: *“I never use the internet until now, I only use BBM because I am a bit technology illiterate and I do not have someone to teach me.”*

The last 18 participants have used the Internet on a regular basis. The physical access is also about the connection type. The SMEs still think that the cost of installing the connection is expensive while their capital is limited. They also still perceive that their market is limited, so there is no need for physical access. Eight participants from 32 participants mentioned in detail about the obstacles they face, such as bad internet connection, limited market so that they do not need to do business online, it is difficult to use internet alone, they do not understand English, they feel comfortable only by using PC because the screen is wide, consequently they can not access the internet any time he wants.

Participant 1: *“I have not used the internet because the connection is not supported.”*

Participant 18: *“My market is limited only covering Soreang area.”*

C. Skills Access

Two participants admitted that they lack the internet capability because they scarcely used it. Furthermore, six participants claimed to be struggling with basic operational skills. These participants need support.

Participant 1: *“Frankly, I’m still blank about how to use the internet, I’ve never tried using Google.”*

Participant 4: *“I do not have enough internet capability, I rarely use email*

because my child is who handles the account.”

1. Internet operation skills

Twelve participants revealed that they had an adequate level of operational skills. They could operate the Internet on smartphones, laptops, desktops, or tablets. One of the participants mentioned that he used the internet to open files and search for information, while six participants also used the internet to receive emails. Four participants used the internet to open files, search for information, receive, and send files. One participant performed all activities including ordering products online.

2. Internet information skills

Eight participants said they had adequate levels of internet information skills and used the internet to search for information. Participant 18: *“I often browse the internet to get information about fashion styles and references for product innovation.”*

3. Internet communication skills

Six participants believed they had adequate internet communication skills. Participant 29: *“I use the internet, so the communication with customers becomes easier.”*

4. Internet content creation skills

Four participants claimed to have the internet content creation skills. Participant 22: *“I use the internet to update content, not just open it. I have utilized ICT especially website, facebook, twitter, fanpage etc. For the future, I plan to have a master program with an e-commerce platform for my family business. That's my plan right now.”*

5. Internet marketing skills

Three participants claimed that their internet marketing skills level was adequate. Participant 5: *“I open the web for all business needs, ranging from product sales, information, advertising, and I have made two-way communication through my own website.”*

This study has different findings compared to the previous research by van Deursen and van Dijk (2014). It has found out that for SME entrepreneurs, the internet skills consist of operational internet skills, internet information skills, internet communication skills, internet content creation skills and internet marketing skills.

6. Usage access

From the eighteen participants who use the Internet, we can distinguish their usage access in two types: social purposes and business purposes.

7. Social purposes

Four participants used the internet to communicate and search information about social activities. For them, the Internet is functioned primarily for social activities, such as emailing, updating, and uploading personal files to friends and relatives, getting social and global information, transferring money and checking balances from personal accounts.

8. Business purposes

Fourteen participants used the Internet for business purposes, such as email to order goods and sending files, or social media to send notifications to partners and consumers. All participants have Facebook, Twitter, and/or Instagram. These participants furthermore used internet banking for monetary transactions. All participants use BBM for instant messaging and Facebook.

Participant 17: *“I use social media today because it is my main weapon to market my products.”*

These entrepreneurs have used the Internet to expand their business networks, such as to find buyers and customers and build business partnerships through internet applications such as tokopedia and bukalapak. They can expand their network further by using the Internet as an information system and to build their business community. The main obstacle seems to be the lack of knowledge about additional potential benefits the Internet may offer.

Participants use the internet for both individual and business purposes. Most online activities are about friendship, interests, dating, financial exchange, entertainment, travel and more (Erwin, 2008). SME entrepreneurs use the internet to provide insight and introduce their products and brands (Carsten, 2016).

V. DISCUSSIONS

A. Main Findings

The main purpose of this research is to identify and explore internet access of Indonesian SME entrepreneurs. Internet access is considered a sequential process that includes motivation, material, skills, and usage. Some SME entrepreneurs already got problems with the first stage, motivation. Four entrepreneurs do not use the Internet because they do not understand that the support the Internet can offer for their business performances. Some entrepreneurs do not have sufficient knowledge or lack of Internet capability, even at the basic operational level. This makes it difficult for them to perform the skills of information, communication, content creation, and Internet marketing. Most SME entrepreneurs do not have many employees, therefore the operational internet skills are important for all the employees hired. Policies should aim at improving the operational internet capabilities, so the entrepreneurs can start using information skills that will help them take business actions such as decision making and selecting information that is appropriate for their business needs.

The SME entrepreneurs are also advised to train their Internet communication

skills to improve internal communication (among co-workers) and external communications (with business partners and consumers). This is related to how the SME entrepreneurs interact through the internet, share information, and conduct transactions with customers using an internet connection. For internet businesses, the SME entrepreneurs must master internet content creation skills, they should also be able to develop content such as infographics, create attractive designs, make product information to be liked and can influence consumer decisions. Internet marketing skills are the next level to be mastered by the SME Entrepreneurs. They must have the ability to attract consumers to make purchasing decisions. They can use social media as a medium of marketing through the internet and they must also be able to build relationships with customers.

Only less than half of the interview participants use the internet for business purposes. They have limited market coverage and are unable to use many potential possibilities. The SME entrepreneurs who understand the potential of the internet can see the development of their business at the present time and in the future. To further support the SME entrepreneurs, policies must focus on the benefits they can obtain. The use of BBM for instant messaging is still very popular among the SME entrepreneurs. Smartphones help entrepreneurs to always know their business development. The all-in-one device will allow the users to create automated email receipts, cash payment logs, and customer invoices. The top uses of smartphones in the SME business are for sending and receiving emails, and general organizations.

Considering how the internet can be utilized, we can conclude that there is plenty of room for business improvement. SME entrepreneurs should improve their business activities through online communication and collaboration among the SME companies. SME entrepreneurs should be able to use websites for online communication and online information for marketing and sales promotion.

B. Policy Advice

The main policy suggestion derived from this study is that the SMEs should learn how to maximize the use of ICTs for their business activities. With the internet, SME entrepreneurs can initiate and trade much easier, faster, and cheaper (Mbyuyisa and Leonard, 2017). They can improve communication, accessibility to information, information distribution, and access speed for completing tasks (Lawrence, 2010). In order to run globally, Indonesian SMEs should be able to develop themselves by adopting e-commerce (Rimantas, 2004). It will take concerted efforts to raise awareness among SMEs about the benefits of ICT implementation so that they can become more productive and competitive. We also hope that internet capability will equalize the competence of SME entrepreneurs. Especially for Indonesian SME Entrepreneurs. With this result, it is expected that SME entrepreneurs can face Asean Economic Community in its best level: having interactive website and networking capabilities, demonstrating high internet capability for business, mastering internet business skills and becoming innovative in ICT literacy.

VI. LIMITATION AND FUTURE RESEARCH

This qualitative study has found that there are still some fundamental issues about the

Internet access for SME entrepreneurs, i.e., some entrepreneurs have no motivation to use the internet in their business. In addition there are also SME entrepreneurs who are not encouraged to use the internet because they have problems with internet access and the skills to use it. Another problem is indicated by the lack of connections or capital constraints and market limitations of physical and material access.

In fact, the major drawback is the limited number of focus group samples which may mean that involving only a few types of SME businesses is not enough to assume the generalization of these findings. Therefore, in order to obtain more refined results and more accurate solutions, it would be necessary to conduct a larger quantitative research in the future by adding the number of SME entrepreneurs from different groups to be analyzed to validate our research results. This study is only intended to list the most obvious and spontaneous reasons in the view of the entrepreneurs themselves and not to respond to questions with a choice of fixed answers made by the survey researchers.

The future research should explore quantitatively the determinants which contribute to internet access, especially on the skills of the Indonesian SME Entrepreneurs, and measure qualitatively the level of the Internet skills of SME entrepreneurs through assessments or tests.

REFERENCES

- Alampay, E.A., 2008, "Filipino Entrepreneurs on the Internet: When Social Networking Websites Meet Mobile Commerce." *Science, Technology and Society*, 13(2), 211-231.
- APJII, 2017, "Penetrasi and Perilaku Pengguna Internet 2017", Asosiasi Penyelenggara Jasa Internet Indonesia, 17-20
- Behrendorff, G., and M. Goldsworthy, 1996, "Electronic Commerce for Small to Medium Sized Enterprises, Centre for Electronic Commerce." Monash University, Australia, *SME World Online*, 2009.
- Butler, P., and J. Peppard, 1997, "Consumer Purchasing on the Internet: Processes and Prospects." Working paper, Trinity College, Dublin.
- Caniëls, M.C.J., H.K.L. Lenaerts, and C.J. Gelderman, 2015, "Explaining the Internet Usage of SMEs: The Impact of Market Orientation, Behavioural Norms, Motivation and Technology Acceptance," *Internet Research*, 25(3), 358-377.
- Cronin, M.J., 1995, *Doing Moile Business on the Internet: How the Electronic Highway Is Transforming American Companies*. Van Nostrand Reinhold, New York.
- Davis, F.D., 1989, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology." *MIS Quarterly*, 12, 319-340.
- Davis, F.D., R.P. Bagozzi, and P.R. Warshaw, 1989, "User Acceptance of Computer Technology: A Comparison of Two Theoretical Models." *Management Science*, 35(8), 982-1003.
- Ekawati, N.W., 2011, "Jejaring Sosial/Facebook Sebagai Media E-Pengecer." *Buletin Studi Ekonomi*, 17(2), 3-6.
- El-Gohary, H., 2012, "Factors Affecting E-Marketing Adoption and Implementation in Tourism Firms: An Empirical Investigation of Egyptian Small Tourism Organisations." *Tourism Management*, 33, 1256-1269.

- Ellsworth, J., and M. Ellsworth, 1995, *Marketing on the Internet: Multimedia Strategies for the World Wide Web*. John Wiley and Sons Inc., New York.
- Hashim, J., 2007, "Information Communication Technology (ICT) Adoption Among SME Owners in Malaysia." *International Journal of Business and Information*, 2(2), 221-240.
- Jafarnejad, A., M.A. Abbaszadeh, M. Ebrahimi, S.M. Abtahi, 2013, "Analysis of Barriers to Entrepreneurship in Small and Medium-sized Enterprises (SMEs)." *International Journal of Academic Research in Economics and Management Sciences*, ISSN: 2226-3624, 2(4), 4.
- Karakaya, F., and T. Shea, 2008, "Underlying Motivations for Establishing E-Commerce Business and Their Relationship to E-Commerce Success." *Journal of Internet Commerce*, 7(2), 153-159.
- Kusumaningtyas, N., and D.H. Suwanto, 2015, "ICT Adoption, Skill and Use Differences among Small and Medium Enterprises Managers Based on Demographic Factors." *Procedia Social and Behavioral Sciences*, 169, 296- 302.
- Krueger, R.A., and M.A. Casey, 2009, *Focus Groups: A Practical Guide for Applied Research*. 4th ed., Sage Publications.
- Lawrence, J.E., 2010, "The Strategic Business Value of Internet Usage in Small to Medium-sized Enterprises." *Information, Society, and Justice*, 3(1), 37-50.
- Maldeni, H.M.C.M., and S. Jayasena, 2009, "Information and Communication Technology Usage and Bank Branch Performance." *The International Journal on Advances in ICT for Emerging Regions (ICTer)*, 2(2), 29-37.
- Mbyuyisa, B., and A. Leonard, 2017, "The Role of ICT Use in SMES towards Poverty Reduction: A Systematic Literature Review." *Journal of International Development*, 29, 159-197, DOI: 10.1002/jid.3258.
- Moen, O., T.K. Madsen, and A. Aspelund, 2008, "The Importance of the Internet In International Business to Business Markets." *Journal of International Marketing Review*, 25(5), 487-503.
- Moertini, V.S., 2012, "Small Medium Enterprises: On Utilizing Business-to-Business e-Commerce to Go Global." *Procedia Economics and Finance*, 4, 13-22.
- Mokhtar, N.F., 2015, "Internet Marketing Adoption by Small Business Enterprises in Malaysia," *International Journal of Business and Social Science*, 6(1), 59-65.
- Nuray, T., 2011, "The Impact of E-Commerce on International Trade and Employment." *Procedia Social and Behavior Science*, 24, 745-753.
- Quelch, J.A., and L.R. Klein, 1996, "The Internet and International Marketing." *Sloan Management Review*, Spring, 60-75.
- Rimantas, G., D. Panagiotis, 2004, "Internet Role in Lithuania SMEs internationalization." The Fourth International Conference on Electronic Business (ICEB2004) in Beijing.
- Schultz, C.D., 2016, "Insights from Consumer Interactions on a Social Networking Site: Findings from Six Apparel Retail Brands." *Electron Markets*, 26, 203-217, DOI 10.1007/s12525-015-0209-7.
- Sijabat, S., 2007, "Potret Iklim Usaha Pemberdayaan UMKM." *Infokop*, 16, 1-17.
- Singh, S., 2012, "Developing E-Skills for Competitiveness, Growth and Employment in the 21st Century the European perspective." *International Journal of Development*, 11(1), 37-59.
- van Dijk, J.A.G.M., and A.J.A.M. van Deursen, 2014, *Digital Skills, Unblocking the*

- Information Society*. New York: Palgrave McMillan.
- van Deursen, A.J.A.M., E.J. Helsper, R. Eynon, 2014, "Measuring Digital Skills to Tangible Outcomes Project Reports." Working paper, LSE Twente University.
- van Deursen, A.J.A.M., and J.A.G.M. van Dijk, 2014, "Internet Skills, Sources of Support, and Benefiting from Internet Use." *International Journal of Human Computer Interaction*, 30(4), 278-290.