

The Study of Digital Technology Adoption by SME's

Written by CEDS-BRI

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Notice the importance of the role of micro-enterprises in the economy and the relatively low adoption of digital technology among micro-entrepreneurs in Indonesia, it is necessary to study the extent to which the adoption of digital technology conducted by micro business actors in Indonesia. In addition, seeing the development of digital banking services, it is also important to know how the behavior of micro business actors incorporated in the community or groups utilize banking services in support of their business activities.

The results show that the adoption of information technology has been done by micro business actors of community members / groups. The adoption of micro business technology can be divided into 35% non-business microfinance group, utilizing for business but 29% for e-commerce, up to 25% for micro business group. The results explain that the higher level of technology utilization has a positive correlation with the performance of micro business actors turnover. Micro-enterprises that adopt technology have taken into account external conditions other than internal, so it will have better performance than the group that does not adopt the technology. The adaptation of micro enterprises to external conditions will facilitate sales, market share, and financing so that it will support the improvement of their performance in the future

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