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Original Article

Elements of Entrepreneurship on the Digital-Based Entrepreneurial Decisions of Women Entrepreneurs in Solo, Indonesia

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Abstract: *This research is important because there is limited research on the factors that determine digital-based entrepreneurial decisions. This research aims to analyze the level of influence of interest in entrepreneurship, digital business transformation, and hard and soft skills on behavioural intention to use and to examine the level of influence of behavioural intention to use on digital-based entrepreneurial decisions. This research is quantitative research that explains the influence between variables. The population and sample in this research were 1.391 female entrepreneurs in the city of Solo. The sampling techniques used were proportional sampling and purposive sampling. The data collection method is through surveys and using questionnaires as the main data collection tool. Using the Smart-PLS program, modeling structural equations is the method of data analysis. The research results show that digital business transformation and hard & soft skills have a positive and significant effect on behavioral intention to use and digital-based entrepreneurial decisions. This research proves that behavioral intention to use has a positive and significant effect on digital-based entrepreneurial decisions, while interest in entrepreneurship does not have a significant effect on behavioral intention to use and digital-based entrepreneurial decisions.*

Keywords: *Interest in Entrepreneurship, Digital Business Transformation, Hard and Soft Skills, Behavioral Intention to use, Digital Based Entrepreneurial Decisions.*

I. INTRODUCTION

The importance of digitalization for SMEs has been recognized by various parties, including government, academics, stakeholders and business actors, especially women entrepreneurs (Maupa, Muis, et al., 2023). The concept of 'going digital' for SMEs is an explanation of the adoption of digitalization (Sulaiman et al., 2017; Sulaiman & Maupa, 2020). Go digital can be defined as a business approach by maximizing the use of digital technology in the form of applications, websites, social media, and the like. The city of Solo has been familiar with the term go digital since 2014 as an effort to develop digitalization. The government has carried out various massive events to implement a digitalization program for SMEs in the city of Solo as a real effort to shift the SME paradigm from the conventional/traditional approach to going digital so that the issue of the decision to go digital for SMEs becomes very important.

Going digital, changes in the business ecosystem and the role of government have triggered increased independence for women entrepreneurs and fostered a spirit of self-actualization, risk-taking and self-responsibility. Going digital for women entrepreneurs has grown rapidly. Going digital offers a wide customer network, and allows flexible work times and spaces for women. One of the main goals of going digital is to save time and costs (Sulaiman, 2023). The digital transformation requires the input of internet-based tools and technology into the process of SME business activities so that they can meet and anticipate changes in the desires and needs of stakeholders, especially customers (Maupa et al., 2023).

The majority have previously agreed that going digital is very important for business success, but there is not a single study that claims that going digital transformation is easy and simple. The entrepreneurial decision to go digital has many consequences, is complex, and has many challenges and obstacles. Yakasai & Jusoh's study recommends behavioral intention to use as a construct that plays an important role in entrepreneurs' decision-making to adopt digitalization in their business (Yakasai & Jusoh, 2015). The ease of use and convenience of going digital, as well as the use of the internet and online purchasing, have become trends almost all over the world. The increasing trend of online shopping also strengthens the reasons for behavioral intention to use which contributes to business digitalization, but until now there has not been much research investigating the influence of factors that influence behavioral intention to use on entrepreneurial decisions to go digital.

The purpose of this study is to look into the variables that affect behavioral intention to use while making entrepreneurial decisions to become digital. This research attempts to close the gap in previous literature regarding the decision

to go digital, there are several recent studies such as (Ritz et al., 2019) which place the construct of interest in entrepreneurship as the right construct to exploit motivation for entrepreneurs and at the same time be able to gain expected results from business digitalization. Recent studies such as Adhiatma promote the construct of digital business transformation capabilities, showing results that contribute to entrepreneurs' understanding and decisions about digital behaviour for small and medium enterprises (Adhiatma et al., 2022). Furthermore, the study by Ritz et al. (2019) highlights the construct of hard and soft skills for entrepreneurs to succeed in digital business adoption. Research conducted by Huynh states that innovative digital ideas are the business planning needed in the transformation of SMEs to go digital (Huynh, 2022).

II. LITERATURE REVIEW

A. Interest in Entrepreneurship

Gender differences are considered important in entrepreneurial interest research (Arshad et al., 2021). Entrepreneurship has become a popular subject of study that has affected business, government, education, and society at large. In the business community, especially for women entrepreneurs, interest in entrepreneurship has experienced an increase marked by an increase in the number of new businesses, and an increase in the focus of existing businesses (Hisrich & Drnovsek, 2002).

Entrepreneurial interest consists of six steps (1) identifying opportunities, (2) defining the business concept, (3) assessing resource needs, (4) obtaining the necessary resources, (5) implementing and managing the business concept, and (6) harvesting effort (Shah et al., 2015). Hisrich and Kearney describe four steps that are not too different from the process above. This alternative process consists of (1) identifying and evaluating business opportunities, (2) developing a business plan, (3) identifying required resources, and (4) starting and managing a business (Hisrich & Kearney, 2014).

The findings of Morales-Alonso et al. (2020) that interest in entrepreneurship aims to encourage the growth of the economic sector (Morales-Alonso et al., 2020). To become competitors in this economy, SMEs must support the behavioural intention to use and strategic management decisions to adopt digital to produce strategic innovation. Bouwman's findings also explain behavioral intention to use which is statistically proven to be able to increase the decision to adopt digital for SMEs (Bouwman et al., 2019). Based on this description, the hypothesis of this research is as follows.

H1: Interest in entrepreneurship affects behavioural intention to use and digital-based entrepreneurial decisions

B. Digital Business Transformation

In entrepreneurship, "business transformation capability" refers to the ability to plan, organize, and manage a company venture with all of its unknowns to turn a profit (Saarikko et al., 2020; Ulas, 2019). A common misconception about entrepreneurs is that they are inventors or sources of fresh concepts that they bring to market through their new creations. A variety of skill sets, including technical proficiency, leadership and business management abilities, and innovative thinking, can be considered entrepreneurial capabilities (Mukhuty & Johnson, 2021). The application of business transformation capabilities to diverse job categories and industries can lead to the development of multiple skill sets in the context of entrepreneurial skills development. Gaining experience in business management is essential to becoming a profitable business owner (McDonald et al., 2018). To build and maintain a successful project team, it is necessary to improve leadership and communication skills (Shah et al., 2015).

Fernández-Guadaño & Martín-López's study confirms that women are better than men at entrepreneurship (Fernández-Guadaño & Martín-López, 2022). Santos-Jaén et al., (2022) study found that digital business transformation capabilities were positive and moderated by the gender variable, this research shows the interconnection between the two (Santos-Jaén et al., 2022). Women entrepreneurs have competencies related to entrepreneurship and strengthen self-confidence in skills to face entrepreneurial goals. Osunmuyiwa & Ahlborg found gender differences in the ability to initiate and maintain new product or service offerings to consumers (Osunmuyiwa & Ahlborg, 2022). Based on this description, the hypothesis of this research is as follows.

H2: Digital business transformation affects behavioural intention to use and digital-based entrepreneurial decisions

C. Hard and Soft Skills

Hard skills such as technical ICT and financial skills can be very important skills in managing a business (Hatthakijphong & Ting, 2019). Soft skills such as communication and leadership skills are also needed by entrepreneurs. A lack of entrepreneurial skills has a detrimental impact on the success and sustainability of SMEs (Munro, 2017). The survival and growth of SMEs are very important because business actors need to transform in response to changes in the environment, politics, technology and consumer needs. In order to develop and maintain appropriate skills, develop appropriate skills and appropriate policies are needed to overcome this (Mukhuty & Johnson, 2021).

A business incubation strategy can help entrepreneurs develop skills and create a business plan. An entrepreneur's skills will always be able to get over the challenges of acquiring and putting to use the resources required to launch, grow, and sustain a business (Laguía et al., 2019). Starting, growing, and sustaining represent three distinct activities that may require

different skills (Lyons et al., 2019).

Studies on entrepreneurial interest are increasingly being researched because the right entrepreneurial interest can foster entrepreneurial intentions and behaviour (Nguyen & Nguyen, 2023). Entrepreneurial skills are also important to apply in business management. Starting, growing, and sustaining represent three different activities and thus require both hard and soft skills (Lyons et al., 2019).

H3: Hard and soft skills affect behavioural intention to use and digital-based entrepreneurial decisions

D. Behavioural Intention to Use

Behavioural intention to use is an important element of TAM (Technology Acceptance Model) (Chatterjee et al., 2021). According to the TAM model, there are actually two elements that influence whether or not potential users will adopt a system: (1) perceived usefulness, and (2) perceived ease of use. The main feature of this model is its emphasis on the perception of potential users (Bach et al., 2016; Scherer et al., 2019). Even when the inventor of a certain technology product thinks it's practical and easy to use, potential customers won't embrace it unless they also think these things. The point of actual system use is where individuals apply technology. One thing that motivates people to use technology is their behavioural desire to use it. (Bach et al., 2016).

Yakasai & Jusoh's (2015) study recommends behavioural intention to be used as a construct that plays an important role in the decision-making of entrepreneurs in Malaysia to adopt digitalization in their business. The ease of use and convenience of going digital, as well as the use of the internet and online purchasing, have become trends almost all over the world. Based on this description, the hypothesis of this research is as follows.

H4: Behavioural intention to use affects behavioural intention to use and digital-based entrepreneurial decisions

Technology Acceptance Model is a model used to understand and predict user acceptance of technology (Jayawardena et al., 2023). The TAM theoretical framework consists of the main variable: entrepreneurial decisions. According to this model, technology acceptance is influenced by the individual's perception of the benefits provided by the technology and the extent to which the technology is easy to use. If technology is considered useful and easy to use, then the likelihood of technology acceptance will be higher (Bach et al., 2016; Scherer et al., 2019). This theory identifies and defines variables, namely interest in entrepreneurship, digital business transformation ability, hard and soft skills, innovative digital ideas, and behavioural intention to use which are highly correlated with entrepreneurial decisions.

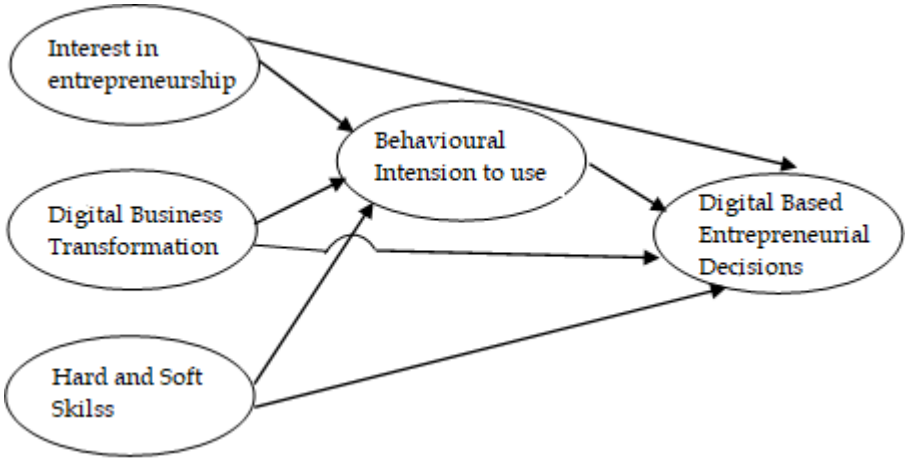

Figure 1: Conceptual Framework

III. METHODOLOGY

The quantitative approach used in this research is to examine statistical data and test a hypothesis. The questionnaire was used as the main instrument of this research. This research explains digital-based entrepreneurial decisions using a relationship model between variables from the results of previous research developments and relevant theories. The location that the researchers took to conduct this research was the city of Solo. The reason for choosing the research location is because the city of Surakarta or what is often called Solo is the city with the densest density of MSMEs in Central Java province with the number of MSMEs reaching 17,965 according to data from the Central Java Province Cooperatives and MSMEs Service in 2021. The population in this research is female entrepreneurs in the city of Solo with as many as 1,391 business actors (BPS, 2021). The sampling techniques used were proportional sampling and purposive sampling. Data collection techniques based on

field research were carried out directly in the city of Solo. The next data collection technique is library research. Using the Smart-PLS program, structural equation modeling is the method of data analysis.

III. RESULTS AND DISCUSSION

A. Construct Reliability and Validity

The outer loading value that each measurement indicator obtains is compared to the variable that it represents to measure convergent validity. When an indicator's outer loading value is less than 0.6, it is considered to have weak strength when it comes to defining the variables in the created model. Table 1 below displays the outer loading values for each indicator used in this investigation.

Table 1: Outer Loading Values of Research Variables

Variable	Indicators	Outer Loadings	Decision
Interest in entrepreneurship	X1.1	0.831	Valid
	X1.2	0.889	Valid
	X1.3	0.877	Valid
	X1.4	0.885	Valid
Digital business transformation	X2.1	0.898	Valid
	X2.2	0.920	Valid
	X2.3	0.893	Valid
	X2.4	0.794	Valid
Hard and soft skills	X3.1	0.868	Valid
	X3.2	0.867	Valid
	X3.3	0.911	Valid
	X3.4	0.859	Valid
Behavioural intention to use	Y1.1	0.883	Valid
	Y1.2	0.830	Valid
	Y1.3	0.869	Valid
Digital-based entrepreneurial decisions	Y2.1	0.885	Valid
	Y2.2	0.873	Valid
	Y2.3	0.901	Valid
	Y2.4	0.846	Valid

Based on the outer loading value obtained by each measurement instrument for each variable in this research model in table 1, it can be stated that each instrument describes the variable it represents well. No instrument obtained an outer loading value below 0.7, thus indicating that each instrument can describe the latent variable it represents well. The AVE value and AVE squared value are determined by the PLS Algorithm based on the computations performed for the indicators in the following table, as shown in Table 2 below.

Table 2: AVE, Composite Reliability, and Cronbach's Alpha

Variable	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Behavioural intention to use	0.741	0.896	0.825
Digital business transformation	0.758	0.926	0.895
Digital-based entrepreneurial decisions	0.768	0.930	0.899
Hard and soft skills	0.770	0.930	0.900
Interest in entrepreneurship	0.768	0.930	0.899

Based on table 2, the AVE values for all variables meet the required values, namely above 0.5. The lowest AVE value is found in the behavioral intention to use the variable with a value of 0.741. By paying attention to the loading factor values in table 1 and the AVE values in table 2, the data from this research can be declared to meet the requirements of the convergent validity test. After the construct validity test has been carried out, the next test is the construct reliability test which is measured by two criteria, namely Composite Reliability (CR) and Cronbach's Alpha (CA) from the indicator block that measures the CR construct which is used to display a good construct. A construct is declared reliable if the Composite Reliability and Cronbach's Alpha values are > 0.6. The results of the composite reliability test show a value of > 0.7 and Cronbach alpha shows a value of > 0.6, which means the value of the entire instrument, is reliable.

B. Structural Equation Model

Hypothesis testing is the last step of inferential statistical analysis. The t-statistic and t-table values derived from the correlations between the variables in the model, for which a hypothesis has already been generated, are compared to conduct this test. In this research, the level of confidence in the data processed is 95%, thus the critical r or alpha value is only 5%.

Table 3: PLS-SEM Path Coefficients

Path	Std. Coeff	t-value	P-value	Test-results
H-1 Interest in entrepreneurship → Behavioural intention to use	0.056	1.146	0.252	Not Supported
Interest in entrepreneurship → Digital-based entrepreneurial decisions	-0.039	0.863	0.389	
H-2 Digital business transformation → Behavioural intention to use	0.140	2.316	0.021	Supported
Digital business transformation → Digital-based entrepreneurial decisions	0.245	4.542	0.000	
H-3 Hard and soft skills → Behavioural intention to use	0.700	10.934	0.000	Supported
Hard and soft skills → Digital-based entrepreneurial decisions	0.242	2.337	0.020	
H-4 Behavioural intention to use → Digital-based entrepreneurial decisions	0.458	5.765	0.000	Supported

Interest in entrepreneurship has no significant effect on behavioral intention to use and digital-based entrepreneurial decisions, hypothesis 1 is not accepted, based on the t-statistic value being lower than the t-table value (1.146 < 1.964 and 0.863 < 1.964) indicating no significant effect. Digital business transformation has a positive and significant effect on behavioral intention to use and digital-based entrepreneurial decisions, hypothesis 2 is supported, based on the t-statistic value which is higher than the t-table value (2.316 > 1.964 and 4.542 > 1.964) shows a positive and significant influence. Hard and soft skills have a positive and significant effect on behavioral intention to use and digital-based entrepreneurial decisions, hypothesis 3 is supported, based on the t-statistic value which is higher than the t-table value (10.934 > 1.964 and 2.337 > 1.964) shows a positive and significant influence. Behavioural intention to use has a positive and significant effect on digital-based entrepreneurial decisions, hypothesis 4 is supported, based on the t-statistic value which is higher than the t-table value (5.765 > 1.964) and shows a positive and significant influence.

C. Discussion

The insignificant influence of interest in entrepreneurship on behavioral intention to use and digital-based entrepreneurial decisions can be explained by the mechanism that influences the relationship between interest in entrepreneurship and intention to use digital technology in business decision-making. Women entrepreneurs with a high interest in entrepreneurship may focus more on traditional or conventional aspects of business, such as product development, marketing, and operations, rather than the application of digital technology. They see technology as a tool, not as the core of their business strategy. Inability or discomfort in using digital technology may reduce the relationship between entrepreneurial interest and intention to adopt digital technology. Women entrepreneurs lack experience or confidence in using digital tools, so they are not motivated to integrate them into business decisions.

The influence of digital business transformation and the development of hard and soft skills can make a significant contribution to behavioral intention to use and digital-based entrepreneurial decisions. Digital business transformation often focuses on using technology to improve operational efficiency. Implementing digital systems can speed up business processes, reduce costs and increase productivity. Businesses that undergo digital transformation tend to be better able to innovate in their products and services. This innovation can create added value for customers and open up new opportunities for business growth.

Behavioural intention to use as an initial stage in the technology adoption process. If entrepreneurs have a strong intention to use digital technology, then they will adopt these tools or platforms in their entrepreneurial activities. Intention to use digital technology can reflect changes in attitudes and norms in decision-making. If individuals feel that using technology is an accepted and valued norm in an entrepreneurial environment, they are more likely to make digital-based decisions.

D. Theoretical Contribution

The Technology Acceptance Model (TAM) theory shows that usage intention is influenced by perceived ease of use and perceived usefulness. If individuals believe that the use of digital technology is easy to do and provides significant benefits in business decision-making, they will be more inclined to adopt it. Intention to use digital technology can also be influenced by social influence from business colleagues, friends, or family members who have adopted similar technology. Perceptions of what is accepted and acknowledged by others can shape individual intentions.

E. Practical Contribution

Digital transformation opens up greater access to data and analytics. Data-backed decisions can improve understanding of markets, customers, and industry trends, enabling entrepreneurs to make better decisions. Digitally transformational businesses tend to be more responsive to market changes. With a better understanding of consumer behaviour, they can adapt their business strategies more quickly and precisely. The ability to develop and manage digital platforms is becoming an

invaluable technical skill in the context of digital business decisions. Data analysis skills help entrepreneurs in extracting valuable insights from data and using the information in decision-making. Creativity helps in designing innovative solutions and new ideas to advance the business and can open up new opportunities in business decision-making. Good hard and soft skills are important in conveying ideas and understanding customer needs, especially in the digital era where interactions often occur via digital platforms. Change management skills are required when implementing digital transformation. This capability helps in overcoming resistance to change and ensures the successful adoption of digital business decisions. Collaboration skills and working in teams are becoming increasingly important in the context of digital business. Business decisions often involve cross-functional collaboration or multidisciplinary teams.

F. Limitations and Future Research

The following are several limitations that exist in this research, the research results can only be applied to the particular population or sample used in the research. Thus, the generalizability of the findings to a broader population may need to be viewed with caution. Time and resource limitations limit the ability to collect data from a large number of respondents or to conduct further research on some variables that may influence the observed relationships. To get a more complete view of the link between the variables under consideration, future researchers can think about enlarging the sample size or incorporating different industries. Future studies can further our understanding of the complexity of factors impacting technology adoption and decision-making in the context of digital entrepreneurship by taking these suggestions into account.

IV. CONCLUSION

These results suggest that behavioral intention to use and digitally based entrepreneurial choices are not significantly influenced by enthusiasm for entrepreneurship. Entrepreneurial decisions based on digital technology and behavioral intention to use is positively and significantly impacted by digital business transformation. Digitally based entrepreneurial decisions and behavioral intention to use are positively and significantly influenced by both hard and soft skills. Digitally based entrepreneurial decisions are positively and significantly influenced by behavioral intentions to use.

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