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# THE EFFECT OF DIGITAL LITERACY AND ENTREPRENEURIAL BEHAVIOR ON HOME INDUSTRY INCOME

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***Abstract***

*This paper aims to assess the impact of digital literacy and entrepreneurial behavior on the income of home industries, both partially and collectively, in the Sub-district of Sukamulia. This research is classified as associative quantitative research, utilizing primary data gathered through questionnaires and interviews. The study's population consisted of all home industry entrepreneurs in Dasan Lekong, Sukamulia, totaling 112 individuals, from which 50 were selected as samples using a simple random sampling method. The data were analyzed using descriptive statistical techniques, classical assumption tests, multiple linear regression, and hypothesis testing. The findings revealed positive and significant relationships among all research variables. In the partial test (t-test), the t-count value for digital literacy was 8.070, while for entrepreneurial behavior, it was 8.230. In the simultaneous test (F-test), the F-count value for the influence of digital literacy and entrepreneurial behavior on home industry income was 48.111. Furthermore, the coefficient of determination test yielded a result of 0.658, indicating that 65.8% of home industry income can be explained by the variables of digital literacy and entrepreneurial behavior, while the remaining 34.2% is attributed to other unobserved variables. Digital literacy accounts for an effective contribution of 22.31% and a relative contribution of 65.22%. In contrast, entrepreneurial behavior contributes 10.40% effectively and 34.78% relatively. Together, digital literacy and entrepreneurial behavior contribute a total of 32.71% effectively and 100% relatively.*

***Keywords:*** *Digital Literacy, Entrepreneurial Behavior, and Income*

## 1. INTRODUCTION

People with strong digital literacy can take an active role in society in the digital age. Without a doubt, they are able to engage with people on social media, share their ideas and opinions in online forums, and engage in other online activities. Knowledge of technology and certain digital abilities are necessary for many vocations. Finding a career, learning useful skills, and adjusting to workplace technological changes are all made easier with strong digital literacy. Digital literacy can also have an impact on the state of the national economy.

According to Article 33 of the 1945 Constitution, concerning the National Economy and Social Welfare, paragraph (1) states that "the economy is structured as a joint venture based on the principle of kinship." This article conveys that the Indonesian economy should be organized as a collaborative effort involving the

government, the community, and the private sector, grounded in familial principles. It underscores that the Indonesian economy must prioritize the welfare of the populace and should not solely benefit specific individuals or groups. Consequently, this fosters collaboration among the government, the citizens, and the private sector in advancing the economic sector, which includes job creation, enhancing welfare, and mitigating social inequality.

In practice, Article 33 of the 1945 Constitution serves as the foundation for Indonesia's economic policies, including the advancement of the Micro, Small, and Medium Enterprises (MSMEs) sector, sustainable management of natural resources, empowerment of the populace, and redistribution of wealth. The principle of the people's economy is also reflected in numerous development programs designed to enhance welfare and diminish regional and social inequalities in Indonesia.

According to Article 1, number 20 of the 2008 Law of the Republic of Indonesia regarding MSMEs, it is defined that micro-enterprises are productive businesses that are owned by individuals or individual business entities, which meet the criteria for micro-enterprises as outlined in the aforementioned Law.

Small businesses are defined as productive economic enterprises that operate independently, conducted by an individual or a business entity that is neither a subsidiary nor a branch of, nor owned, controlled, or part of, either directly or indirectly, a medium or large business that fulfills the criteria for medium or large businesses as specified in the Law.

Home industries, or businesses that operate in private homes, are a type of MSMEs that are primarily used by the general public. Within the home industry, business owners or family members independently produce, process, or provide all goods and services in the local area. Home industries often operate on a modest scale with a small workforce.

**Table 1. The numbers of MSMEs by District in West Nusa Tenggara on 2021**

| District | Micro | Small | Medium | Total |
|---|---|---|---|---|
| Lombok Tengah | 309 | 11 | 3 | 323 |
| Dompu | 2261 | 5 | 4 | 2270 |
| Lombok Utara | 4820 | 173 | 5 | 4998 |
| Sumbawa | 5501 | 4 | 3 | 5508 |
| Sumbawa Barat | 7780 | 49 | - | 7829 |
| Kota Bima | 7904 | 2293 | 411 | 10608 |
| Bima | 11610 | - | - | 11610 |
| Lombok Barat | 16635 | - | - | 16635 |
| Lombok Timur | 14356 | 6390 | 284 | 21030 |
| Kota Mataram | 15746 | 6194 | 533 | 22473 |

Source: BPS Provinsi NTB

There are 21,030 MSMEs dispersed throughout the East Lombok district, out of 103,284 MSMEs in West Nusa Tenggara, according to Badan Pusat Statistik/BPS (Central Statistics Agency). The numbers will increase quickly as technology advances annually. Due to their rapid growth, MSMEs need greater government support and attention and can't always be operated independently by entrepreneurs. The state must carry out the many forms of attention, such as helping the populace or giving entrepreneurs business cash. One of the subdistricts in West Nusa Tenggara's East Lombok district is Sukamulia.

Sukamulia and Dasan Lekong are two of the nine villages that make up the Sukamulia sub-district. Rice, tobacco, and chile are among of the primary agricultural products in Dasan Lekong People are working as entrepreneurs in addition to being farmers. There are 9,678 people living in this community overall. And a few years ago, Dasan Lekong blossomed into two villages: Dasan Lekong and Nyiur Tebel. While Dasan Lekong offers a variety of home industry firms, Nyiur Tebel has a large number of entrepreneurs involved in the shrimp paste sector.

**Table 2. The Numbers of Population in Dasan Lekong by Gender**

| Population | Gender | |
|---|---|---|
| | **Male** | **Female** |
| This year | 4.304 | 4.469 |
| The year before | 4.268 | 4.422 |
| Percentage of development | 0,18% | 0,47% |

Source: Village Data (2020)

However, because they still have faith in their long-standing skills, the majority of Dasan Lekong's home industry entrepreneurs do not use digital technology in their operations. This occurs as a result of their low educational attainment and ignorance of digital literacy. The degree of digital literacy varies among the residents of Dasan Lekong Village. It was discovered that some people lacked the necessary abilities or expertise to enhance their home sector operations through the use of digital technologies or internet platforms. In Dasan Lekong, people's knowledge and motivation levels for acquiring digital literacy and embracing entrepreneurial behavior vary.

Digital Literacy refers to an individual's capacity to effectively utilize digital tools and gain the skills necessary to access, manage, integrate, evaluate, and analyze digital resources. This capability is essential for constructing new knowledge, producing media for expression, and communicating with others in various life contexts, thereby facilitating social development through multiple literacies, including computer literacy, information technology, visual literacy, media literacy, and communication (Martin, 2008). In accordance with Bawden's perspective, digital literacy encompasses the ability to extract information from diverse digital sources that are presented via computers (Bawden, 2001).

Digital Literacy may also be understood as a person's capacity to utilize functional skills on digital devices, enabling them to locate and choose information, engage in critical thinking, demonstrate creativity, work collaboratively with others, communicate efficiently, and stay informed about e-safety as well as the evolving socio-cultural landscape (Hewitt, 2001).

As defined by UNESCO, literacy encompasses the skills of identifying, understanding, interpreting, creating, communicating, calculating, and utilizing printed and written materials. This ability is essential for achieving various objectives related to the enhancement of knowledge and potential, as well as for full participation in communities and society (A'yuni, 2015).

Based on the previously mentioned theories, digital literacy involves more than merely operating digital devices; it also entails the capacity to find and select information, engage in critical thinking, demonstrate creativity, collaborate with others, communicate effectively, and remain cognizant of the changing

sociocultural landscape and electronic security.

Behavior refers to an individual's response or action that can be observed, characterized by specific frequency, duration, and purpose, whether it occurs consciously or unconsciously. Behavior comprises a range of interacting factors (Siska Fitri Yanti 2017: 5).

According to Danim (2007) human behavior is hypothetically a function of the sharpness of the five senses, the capacity to react and dexterity in moving. The purpose of research on human behavior problems is to understand, explain, predict and control human behavior. Understanding human behavior is not easy because human behavior is unique. This uniqueness needs to be investigated carefully and systematically, so that human behavior can be explained; why, how it is now, and what effects will arise in the future from human behavior.

Human conduct in everyday situations, whether as a private individual, employee, member of a family, or in a wider social setting, is the subject of this behavioral issue. The premise that external stimuli elements, as well as internal factors and projections, can influence human behavior can be used to raise the issue of human behavior. Therefore, it may be said that the fundamental idea of human conduct is basically any action or activity performed by humans (living creatures).

Moreover, the word entrepreneur is derived from the French term entrepreneur, which translates into English as between taker or go-between (Alma 2017: 22-25). An illustration of the concept of go-between or intermediary, as indicated by the French term entrepreneur, can be seen in the case of Marcopolo, who endeavored to establish a trade route to the far east. He consented to enter into a contract to sell goods on behalf of a businessman. This agreement granted Marcopolo a trade loan along with a financial stake of 22.5%, which included insurance. The capital owner assumes no risk, while the merchant sailor faces significant risk. Upon reaching the destination and selling the merchandise, the owner reaped a profit exceeding 75%, whereas the trader received a lesser profit.

A more complete definition of entrepreneurship is stated by Joseph Schumpeter as the Entrepreneur as the person who destroys the existing economic order by introducing new products and services, by creating new forms of organization, or by exploiting new raw materials (Bygrave, 1994:1).

Thus, Joseph Schumpeter indirectly characterized an Entrepreneur as an individual who disrupts the current economic framework by introducing innovative goods and services, by introducing innovative goods and services. This individual conducts their activities through a new business entity or may also operate within an established business organization. In the publication "The Portable MBA In Entrepreneurship," a more comprehensive interpretation of Joseph Schumpeter's definition is provided. The full definition is articulated as follows: An Entrepreneur is the individual who identifies an opportunity and establishes an organization to capitalize on it (Bygrave, 1994:2).

Therefore, the process of creativity and invention used by entrepreneurs to bring about change by making use of already-existing possibilities and resources can be characterized as entrepreneurial activity.

Income refers to the earnings obtained by an individual or household from employment or a business. There are different categories of occupations, including agriculture, fishing, livestock management, manual labor, and

commerce, as well as positions in both the public and private sectors (Sari 2019: 6).

According to economic theory, income represents the maximum amount an individual is permitted to spend within a specified time frame. The primary emphasis of this definition is on the total quantitative expenditure on consumption during a particular time period. In other words, income encompasses not only what is consumed but also the total wealth at the beginning of a period in addition to the overall results achieved during that time. Generally speaking, income is calculated as the total assets at the beginning of the period combined with any value changes that are not caused by modifications to capital and debt.

As stated by Sadono Sukirno (2010: 47), income refers to the money that is received and distributed to economic participants in exchange for services rendered. This includes income derived from individual or personal business professions as well as income generated from property. The level of an individual's income is contingent upon the nature of their occupation. Therefore, income can be understood as the outcome that an individual, organization, or household obtains from their efforts or labor.

Income is a result received by a person or household from a company or work. There are various types of people, such as farming, fishing, animal husbandry, labor, and trade and also work in the government and private sectors (Sari 2019: 6).

According to economic theory, income is the most that an individual may spend in a given time period. The entire quantitative amount spent on consumption over a certain time period is the main focus of this definition. To put it another way, income is not simply what is consumed; it is also the whole wealth at the start of a period plus the total outcomes attained within that period. In general, income is the sum of the assets at the start of the period plus any changes in value that aren't brought on by adjustments to capital and debt.

According to Sadono Sukirno (2010: 47), income is money received and given to economic actors based on services provided, namely in the form of income from single or personal business professions and income from property. The amount of a person's income depends on the type of work. Thus, income can be interpreted as a result that a person, company or household receives from trying or working.

**2. METHODOLOGY**

This research represents a form of associative quantitative analysis. Quantitative research can be understood as a methodological approach grounded in positivist philosophy, employed to investigate specific populations or samples. It involves data collection through research instruments and the analysis of quantitative or statistical data, with the objective of testing established hypotheses (Sugiono 2015: 8).

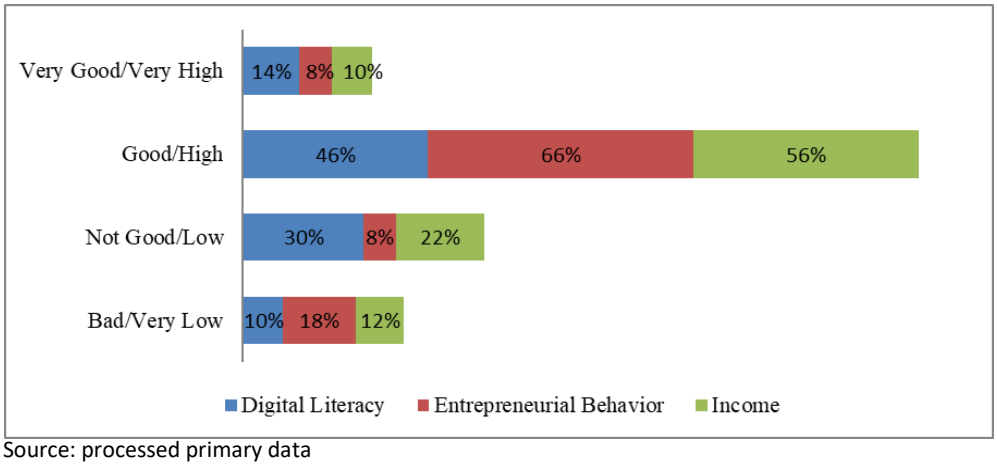
The main objective is to collect information about variables from a group of objects (population). A survey with coverage of the entire population (object) is called a census. The survey that studies part of the population is called a sample survey. For the purposes of economic growth, surveys usually reveal problems related to how many MSMEs or Home Industries are there in one area? What is the average amount of income generated? How many MSMEs have gone out of business? Such quantitative questions are needed as a basis for planning and solving problems of economic conditions in an area. At a later stage, comparisons or analysis of the relationship between these variables can also be made (Salim 2019: 51).

This type of survey research was chosen since it was specific to the study's objectives, which were to determine how the independent variables of digital literacy and entrepreneurial behavior impact income. These days, the majority of marketing is done online, therefore an entrepreneur's behavior and level of digital literacy determine their revenue.

Because the 112 home industry participants that made up the population were known with certainty, this study used a constrained population type.

## 3. RESULT AND DISCUSSION

According to the study's descriptive analysis, factors related to digital literacy and entrepreneurial behavior have an impact on home industry revenue. The Sukamulia Sub-district house industry's revenue trended upward. The average score of 50 respondents shows that 5 Then, using the Simple Random Sampling technique, 50 people / respondents were finally determined as a sample in the research conducted in Dasan Lekong, Sukamulia Sub-district.individuals (10%) have a positive income level in the very high category, while 28 individuals (56%) have an income level in the high category.




Source: processed primary data

**Picture 1. Diagram of Digital Literacy, Entrepreneurial Behavior and Income**

A sample of 50 home industry business owners was used to measure the digital literacy variable; 7 individuals (14%) fell into the very good category, while 23 individuals (66%) fell into the high category.

The variable is classified as being in the "good" category. Based on the responses from 50 participants in the home industry survey, 4 individuals (8%) indicated that entrepreneurial behavior was rated as very good, 33 individuals (66%) rated it as good, 4 individuals (8%) rated it as poor, and 9 individuals (18%) rated it as very bad.

A multiple linear regression analysis model is utilized to determine the influence of the independent variables, entrepreneurial behavior (X2) and digital literacy (X1), on the dependent variable, income (Y). Table 3 on the subsequent page offers a comprehensive overview of the effect each independent variable has on the dependent variable.

**Table 3. Summary of Coefficient and Probability Value $X_1$, $X_2$ & $X_3$**

| Variable | B | *Standard Error* | $t_{count}$ | $t_{table}$ | Sig. |
|---|---|---|---|---|---|
| Constant | 2,763 | 2,022 | 1,367 | 2,012 | 0,178 |
| Digital Literacy | 0,388 | 0,110 | 3,522 | 2,012 | 0,001 |
| Entrepreneurial Behavior | 0,505 | 0,136 | 3,711 | 2,012 | 0,001 |
| Coefficient Correlation (R) = 0,820 (a)<br>Coefficient Determination ($R^2$) = 0,672<br>Adjusted $R^2$ = 0,658<br>$F_{count}$ = 48,111<br>$F_{table}$ = 3,195<br>Sig. F = 0,000 (b) | a. Independent Variable: digital literacy and entrepreneurial behavior<br>b. Dependent Variable: income | | | | |

Source: processed primary data

Based on the table above, several things can be described as follows:

a. In the variable of digital literacy (X1), the t value exceeds the t table (8.070 > 2.012) and the significance value is less than 0.05 (0.025 < 0.05). Therefore, it can be concluded that the digital literacy variable (X1) has a partial significant effect on the income variable (Y), leading to the acceptance of Ha.
b. Regarding the entrepreneurial behavior variable (X2), the t value exceeds the t table (8.230 > 2.012) and the significance value is less than 0.05 (0.000 < 0.05). Therefore, it can be concluded that the entrepreneurial behavior variable (X2) has a significant partial effect on the income variable (Y), leading to the acceptance of Ha.

According to the information presented in table 3 above, it is evident that the significance value is 0.000, which is less than 0.05. Additionally, the calculated F value exceeds the F table value (48.11 > 3.195, as referenced from the F table). Therefore, it can be concluded that the alternative hypothesis (Ha) is accepted. This indicates that the digital literacy variable (X1) and entrepreneurial behavior (X2) collectively influence income (Y). Furthermore, to determine the percentage of income (Y) that can be explained by the independent variables, please refer to the subsequent table.

**Table 4. Value of the Coefficient Determination, Coefficient Correlation, and Standard Error Of Estimate from Regression Analysis Results**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .820a | .672 | .658 | 1.560 |

Source: processed primary data

Due to the fact that this research utilizes over two independent variables, the Adjusted R Square coefficient is presented in the table above. The reported value of the Adjusted R Square coefficient is 0.658. This suggests that the independent variables account for a 65.8% effect on the dependent variable, while other factors not considered in this research affect the remaining 34.2%.

Additionally, the results of multiple regression analysis can be used to determine which variable has the most dominant effect on income by examining the ß coefficient value, which is greater or farther from zero (0), and the sig value <0.05, or the significant variable of each independent variable, specifically digital literacy and entrepreneurial behavior. Of the regression coefficients of the other variables, whose entrepreneurial conduct

has the highest and most distant from zero (0), with a B coefficient value of 0.505. Entrepreneurial behavior is the third problem formulation pertaining to the most important factor influencing purchase decisions. Knowing the effective contribution and relative contribution can also be used to test which variable had the most prominent influence.

**Table 5. Coefficient Regression, Coefficient Correlation, Coefficient Determination**

| Variable | Coefficient Regression (β) | Coefficient Correlation (r) | R Square |
|---|---|---|---|
| Digital Literacy (X1) | 0,429 | 0,520 | 0,672 |
| Entrepreneurial Behavior (X2) | 0,452 | 0,230 | |

Source: processed primary data

The quantity of Effective Contribution (EC) and Relative Contribution (RC) will be calculated using the preceding table. In regression analysis, an independent variable's or predictor variable's effective contribution to the criterion (dependent) variable is its size.
Conversely, the Relative Contribution (RC) metric indicates how much a predictor variable contributes to the regression sum of squares. All independent variables' relative contributions add up to 100%, or l (one).

Each independent variable in this study has the following relative and effective contributions:

**Table 6. Effective and Relative Contribution**

| Variable | Effective Contribution (EC) | Relative Contribution (RC) |
|---|---|---|
| Digital Literacy (X1) | 22,31% | 65,22% |
| Entrepreneurial Behavior (X2) | 10,40% | 34,78% |
| Total | 32,71% | 100% |

Source: processed primary data

It is evident from the preceding table that the variable digital literacy (X1) has an Effective Contribution (EC) of 22.31% on income (Y). However, the variable of entrepreneurial conduct (X2) has an effective contribution of 10.40% to income (Y). Therefore, it can be said that variable XI influences variable Y more strongly than variable X2. The overall effective contribution is 32.71%, which is also the same as the regression analysis's coefficient of determination (R square).

Additionally, the digital literacy variable (X1) has a 65.22% relative contribution to income (Y) in the same table's Relative Contribution (RC) column. On the other hand, the entrepreneurial conduct variable (X2) accounts for 34.78% of income. The total relative contribution is either one hundred percent or one.

## 4. CONCLUSION

The results of the t test for the digital literacy variable in relation to the income variable indicate a t value of 8.070 and a t table value of 2.012, with a significance level of 5%. These findings suggest a robust correlation between digital literacy and income. The t count value exceeds the t table value (8.070 > 2.012).

The results of this study also demonstrated a substantial relationship between income and entrepreneurial behavior, as demonstrated by the test results for the variable in question, which showed a t value of 8.230 and a t table of 2.012 at a significant level of 5%. This corroborates

pertinent research by Komala Dewi (2021) and Cindy Dwi Yuliandi (2016), who found that income is significantly impacted by entrepreneurial activities. Furthermore, this study discovered that entrepreneurial behavior and digital literacy factors significantly affect income. This is demonstrated by the fact that the computed F value of 48.1 11 is significantly 5% higher than the F table value of 3.195.

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