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The Relationship of Demographic Characteristics and Family Support with the Adoption of Information and Communication Technology among Indonesian Women Micro Entrepreneurs

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Abstract

This paper explores the relationship of demographic aspects and family supports with the adoption of information and communication technology (ICT) among woman micro entrepreneurs in their businesses. The data collection method was through in-depth interviews to 15 women micro entrepreneurs in Indonesia. The interview was conducted face-face for around one hour with semi-structured. To retain more quality data, each of five interview respondents were interviewed again in some focus group discussions (FGDs), resulting in three FGDs for overall 15 respondents. Based on the analysis of the transcription from the interviews and FGDs, the study highlights the influence of age, education and residential location as the demographic aspects that associate with the adoption of ICT. Furthermore, the support from spouses and children also plays a significant role in the acceptance and the adoption of ICT among women micro entrepreneurs.

Keywords: Demographic factors, family, information and communication technology, women micro entrepreneur.

Introduction

Due to limited resources, many micro-enterprises miss the opportunity to use information and communication technology (ICT) in their business processes. Currently there are large number of Indonesian micro, small and medium enterprises (MSMEs) that are not ready to implement digitalization. Of Indonesia's 64 million MSMEs, only 13 percent or as many as 8 million MSMEs already used digital platforms (Santia, 2020). These micro businesses may not have much knowledge about ICT which affects their readiness to digitalize and innovate their businesses (Nair, Chellasamy, & Singh, 2019).

An important micro-enterprises actor interesting to study in relation to the use of ICT is women entrepreneurs. Women entrepreneurs contribute to large number of business actors in Indonesia. The International Finance Corporation (IFC) noted that Indonesian women owned 43 percent of formal MSMEs in Indonesia (Japhta et al., 2016). However, many female business actors are constrained in adopting ICT due to low education, lack of experience in using ICT, less family support, old age and low neighborhood interaction with ICT. These factors are believed to explain the use of ICT. For example, educational level has been found to promote better understanding and use of technology (Talebian et al., 2014), while poor education includes one of the barriers to digital adoption in developing countries (Okundaye et al., 2019). The age factor is also thought to affect technological readiness where older generation (over 40 years) is shown to have lower technological readiness than the younger generation (Katadata Insight Center 2020).

Although research has discussed the effect of demographic aspects and family support on ICT adoption for female micro entrepreneurs (Kusuma, Muafi, AJI, & Pamungkas, 2020), qualitative research that discusses experiences and dynamics of female micro entrepreneurs in using ICT with some demographically-related challenges they face, and the role of family support in moderating such challenges is rare. Thus, this study aims to fill this gap by discussing in depth the experiences and dynamics of mothers in adopting and using ICT. Attention will be paid to the extent in which women's demographic-related aspects of age, education and residential location may explain the

challenges. This study will further discuss the role of family support from children and husband interacts in explaining the female adoption and use of ICT technology. In summary, this research has two important research questions, namely: (1) to what extent is female micro entrepreneurs' response in facing demographically-related challenges from educational background, age, and residential location respond when using ICT for their business? (2) to what extent does family support from children and spouses moderate the challenges the women face? The context of this study is female entrepreneurs who are over 30 years old, assuming that they have never received formal ICT subjects in their formal schools. In this empirical study, we start exploring the issue with related literature on demographic and social family aspects, followed by the adoption of ICT in female SMEs. We then describe findings, discussions and conclusions.

1. Literature Review

1.1. Demographic aspects and ICT

Demographics are defined as aspects related to population issues (Lundquist et al., 2014), and consist of elements such as age, gender, education, family, work (Loix et al., 2005). In this study, age, educational background and residential location were selected as important elements of the women's demographics components associated with ICT adoption. Other demographic elements such as gender, marital status and occupation have been intrinsically integrated in the context of this study as this research discusses women entrepreneurs who have got married and hold jobs as entrepreneurs.

Age is believed to have an influence on ICT adoption. Increasing age can affect a person capacity in making choices. With increasing age, a person's behavior and response to the use of ICT may be impacted. Older adults tend to put need satisfaction and support availability as highest importance for them (Wang et al., 2010), and hence the need for support for elderly women entrepreneurs in adopting and using ICT tends to be higher than for younger people.

Furthermore, educational background has the potential to influence ICT adoption. Education level is believed to have a significant effect on individual's decision making (Huffman, 1974). Through education people gain knowledge and understanding which may impact attitude, behavior and skills, and this influence their choices. Hence, the decision to use ICT as a tool for managing businesses is likely to be strongly correlated with the level of education.

Furthermore, residential location is likely to be an important element in ICT adoption. Giuliano (1998) states that the continued advancement of ICT has completely changed the structure of the workplace and work organization including increasing self-employment, and this in turn impact the changing shape of the metropolis. Urban areas tend to be an area where ICT and digitalization become trend and culture and hence changes the face of the region. In view of this, residential location of women entrepreneurs in urban areas may encourage them to adopt ICT compared to location in rural areas, given that the advancement and spread of ICT move faster in urban rather than rural areas.

1.2. Social Support Theory

Social support is defined as resource perceived by two individuals, by the provider or recipient, and is intended to enhance the welfare of the recipient (Shumaker & Brownell, 1984). Social support serves as an important way-out for individuals experiencing problems and need others to help overcome their problems. A meta-analysis study found that social support serves the function of reducing the occupational strains (people's aversive reactions to stressors in the workplace), alleviating perceived stressors and moderating the stressor-strain relationship (Viswesvaran et al., 1999). Research persistently finds that social support reduces psychological distress and improves psychological adjustment in facing recurrently stressful conditions (Taylor, 2011).

Social support partly comes from family. Family support includes informal social support manifested in supports from the nuclear family at a lower level (Pinkerton & Dolan, 2007). Informal social support from family members and community creates a 'centralized help system' (Canavan & Dolan, 2000). In terms of entrepreneurial activities, social support from the family can be in the form of emotional support

such as opportunities, trust, giving ideas and instrumental support in the form of capital, provision of business equipment and business locations (Marini & Hamidah, 2014). From this view, social support from the family is likely to target the basic needs of individuals in managing entrepreneurship. Conversely, the absence of social support from the family has the potential to hinder the initiation and sustainability of entrepreneurship.

In this study, we assume that there is a strong association between family support and the adoption of ICT use in female micro-entrepreneurs. Female micro-entrepreneurs can control their business using ICT if their nuclear family i.e. spouses and children, provides support. Supports in various forms such as instrumental that is manifested in the form of material assistance and services; emotional that is implemented in behavior that expresses 'positive encouragement, understanding, caring, and appreciation' (Powell & Eddleston, 2013); and informational in the form of sharing information presented by family members has the potential to impact the performance of women's micro businesses. In practice, it is found that many women run their business by getting help from their children and spouses. Even, interesting findings from Edelman, Manolova, Shirokova and Tsukanova (2016) state that children can provide entrepreneurs ideas in the generation phase, because at this stage, entrepreneurship requires high levels of emotional and moral support. and this support can be provided children.

Furthermore, husband is the other important actor in family in supporting women using ICT in their businesses. Spouses serves as a main stakeholder in the business of women entrepreneurs due to economic ties due to marriage and shared responsibility for meeting family needs (Danes et al., 2013). With the spatial closeness, spouses can directly provide business support to women. In addition to practical assistance and counselling, spouses can support entrepreneurs emotionally (Wolf & Frese, 2018). This assistance has the potential to increase the self-confidence and self-efficacy of entrepreneurs (Van Auken & Werbel, 2006). In addition, spouses can give advice, contribute ideas and share their network. In summary, the expertise and experience of a spouse or other family members can be an important available asset important for the entrepreneurs (Gibb Dyer Jr, 2006; Miller et al., 2016).

1.3. Utaut

The Unified theory of acceptance and use of technology (UTAUT) is an integrated theoretical model developed by Venkatesh, Morris, Davis, & Davis (2003) which combines eight leading research models on the acceptance of information technology (Taiwo & Downe, 2013). The UTAUT model has proven successful in explaining up to 70% of user variances (Taiwo & Downe, 2013). The UTAUT model has four key elements, namely performance expectancy, effort expectancy, social influence, and facilitating conditions, and these four elements may influence behavioral intentions to use technology. UTAUT was then expanded and modified for use in the consumer context by identifying three new constructs i.e. hedonic motivation, price value, and habits, changing some of the previously established relationships, introducing new relationships, and adapting the measuring tool to the use of the consumer context (Venkatesh et al. ., 2003)

The current era of globalization demands the use of ICT and this has been operated by various business people, including female micro and small business actors. Perceived ease of use and perceived benefit as explained in UTAUT, affect user acceptance of a technology which creates an attitude of acceptance and an interest in using it. In this study, female micro entrepreneurs who adopt and use ICT are predicted to be encouraged to adopt ICT from the four UTAUT elements. The desire to improve business performance by expanding the product marketing network is very likely to be the motivation for the use of ICT.

2. Research Method

This study adopts a qualitative methodology using semi-structured interviews to capture information about women's perceptions regarding the relationship between age, education and location of residence for ICT adoption in female MSMEs in Indonesia accompanied with support from family in minimizing the challenges. The women micro

entrepreneur actors selected in this study are those who are over 30 years old. This age is intended to target non-millennial micro entrepreneurs assuming that they have never received formal ICT learning at school.

Data collection in this research was carried out through conducting interviews with 15 female micro entrepreneurs followed by three Focus Group Discussions (FGDs). Data collection process was carried out from July 2022 to November 2022. The FGD was held by inviting back the micro business actors who had been interviewed. An interview guide was developed before the actual interviews were conducted. This interview guide was then used to guide the three FGDs with some deepening. At the beginning of each interview and FGD, participants were given a brief explanation of the research project and asked for permission to record the interview as well as a written informed consent form. Initially, each respondent was interviewed once with interviews lasted from 30 to 60 minutes. After five respondents have been interviewed, an FGD was then conducted to bring together the five previous respondents with the aim of digging deeper information. All recorded interviews were transcribed verbatim to produce qualitative data for analysis.

Analysis of transcribed interview and FGD data was carried out in three stages, namely data reduction, data display, and data conclusion (Miles, Huberman, & Saldana, 2014). In this technique, the researcher performs data reduction by grouping the data into themes related to the dimensions of demographic and family support elements. After doing data reduction, the researcher presented the data in matrices based on predetermined themes. From the presentation in the matrix, several summaries and conclusions are drawn from each of the existing themes.

3. Results and Discussion

3.1. Results

Our data analysis resulted in three main themes called superordinate themes i.e. demographic aspects, family support and ICT adoption. In addition to the three superordinate themes, we describe the derived themes of ages, education and residential areas and family support. as summarized in Table 1 below. It is important to note that the three superordinate themes were discussed by the majority of micro business respondents.

Superordinate Themes	**Sub Themes**	**Conclusion**
Demographic aspects	Ages	Age greatly affects the use of IT because over the age of 30 years, many problems are experienced, such as eyes starting to lose focus, memory loss, difficulty remembering and forgetting, and fatigue.
	Education	Showing that education level plays an important role in learning IT from many respondents agreed that there is a clear difference when having higher education or education
	Residential location	The location of residence is known to have a role in determining whether a person uses IT or not, this is clearly seen by those who live in rural areas who are more ordinary when faced with information technology
Family support	Children	When women face challenges to operate certain applications, children provide answers and even run the applications by themselves.
	Spouses	Spouse
ICT adoption		Adoption of ICT for micro-entrepreneurs are generally on the

		basis level, due to three demographic-related obstacles, and these obstacles can be moderated by the presence of family support.

3.1.1. Demographic aspect and ICT Adoption

The analysis performed on the transcribed interview data yielded information about the relationship of everyday demographic aspects (age, education and residential areas) to ICT adoption. This relationship is considered important to assess how demographic factors play a role in technology acceptance at women aged 30 years and over.

Age. Most of the female micro-entrepreneurs indicated that age greatly influences the use of ICT due to their diminishing physical abilities over time. Several micro-entrepreneurs perceive age as a specific obstacle difficult for them to overcome. Although facing this age-related obstacles, women respondents felt that they still had to carry out the business they develop even with the increase of age. One of the respondents in FGD 1 shared what he experienced: “When we were taught ICT materials in trainings and were asked to tap this and to tap that, it was difficult and felt difficult. Due to the age, my vision becomes less clear when looking at words in the gadget which are generally small."

Education. Educational background is an important aspect in the learning process and the use of ICT. The importance of this educational background was acknowledged by the respondents who had been interviewed and mostly said that educational background influences how people receive ICT materials and apply them in businesses. A respondent of FGD 1 revealed, "If a woman entrepreneur education level is low, the level of acceptance of ICT material is also low, and it takes a long time, even though she is still relatively young." Consistent with this view, respondents in FGD 4 acknowledged that education level had an effect on ICT acceptance, "It is possible for women with high school education or above to more easily understand ICT, but for those with low education like me [junior high school] can only understand the basics of IT”.

Residential location. Residential location serves as a factor influencing the adoption and use of ICT in female respondents. Residential location far from the city center renders difficulties for micro-entrepreneurs to access or engaged with ICT environment. Women who live around the city tent to be already familiar with ICT. A respondent at FGD 2 who lives in a rural area mentioned that in village where she lives it is difficult to find peers to discuss and engage in ICT. This fact prove that residential areas may influence how they get used to ICT.

3.1.2. Family Support

Defined as information leading the recipients to believe they are cared for and loved, esteemed and part of a network of mutual obligations (Cobb, 1976), social support plays an important role for women in building micro businesses with the adoption of ICT. In the face of challenges of age, educational background and further residential areas, women remade the presence of family support important for mothers in using and adopting ICT. In this research, the analysis results of interview data and FGDs found that the family support comes from children and spouses.

Child support. The support children provided to their mothers in using and operating applications of ICT is recognized as having influence on the women commencement and continued use of ICT. The rapid development of ICT forces female micro entrepreneurs to be able to quickly adapt to new ICT innovation. Support children provide in the form of ways and techniques provided to their mothers when these mothers are unable to operate certain applications were recognized as important support for women in adopting and using ICT. A participant in FGD 1 told a story:

There is a mother that previously was used to do selling offline. However, because of his son’s initiative, who is currently studying for his bachelor's degree, to market her product through e-commerce, now she can sell a lot.

However, the story on children supporting their mothers using ICT is not always indicating good news. One of the respondents in FGD 2 said, "My children help teach us ICT, but over time they get annoyed when we don't understand what they teach." However, the majority of respondents said

that children were sufficiently help them overcome difficulties in accessing and operating ICT.

Spouse support. Beside children, husbands also play an important role in developing businesses run by women entrepreneurs, including in operating ICT applications to expand business reach. With the husband's support, women get help facing difficulties of entrepreneurship and adoption of ICT. A respondent in FGD 4 stated, "When I started marketing my product more open and reach wider coverage with ICT, all my family members gave supports especially my husbands and children, we help each other"

However, not all spouses immediately provide support. Sometimes, in order to get support women need to convince spouses that the choices to expand their business networks are the right choices. A participant from FGD 4 told, "My husband supports me after seeing that my business can help the family's economy."

3.2. Discussion

This study seeks to find the dynamics of female micro-entrepreneurs in entrepreneurship using ICT amidst the fact that most of them have low levels of education, aged over 30 years and live in neighboring areas less engaged in using and adopting ICT. Furthermore, these dynamics are further studied in terms of family involvement from children and husbands in supporting women using and adopting ICT for their businesses.

The findings from this study indicate that the majority of female micro-entrepreneurs over the age of 30 face significant issues in adopting and using ICT due to age, educational background and environmental factors. Age is one of the dominant factors that have an impact on ICT adoption. Reduced physical capacities of vision, brain, minds and other related body functions highlight the challenges women face in ICT adoption. Age constraints are also felt to have an impact on the ability of women respondents when learning and receiving materials about ICT in trainings. The increase of age causes the women who take part in the training to feel disturbed by their decreased vision and being easily tired when they had to join ICT trainings for a long time.

This age challenge in adopting ICT was sometimes exacerbated by women's low level of education. Educational background was indicated to affect women's acceptance of digitalization materials. Low education generates inhibited acceptance of ICT-related materials. Women who get higher education level can respond better to digitalization materials and can learn independently, although relatively slowly due to age factors. Furthermore, in terms of residential location, respondents indicate that residential environment influences their ICT adoption. Women respondents who stay closer to the city areas, tend to be more attached to digitalization. Some respondents who stay relatively far from urban areas find it more difficult to adapt to ICT, while those who stay near to urban areas have more access to learn digitalization and engaged in all-digital environment.

Social support, especially from the closest family members i.e. children and spouses, provides helps to mothers who adopt ICT in their business. Their husbands provide helps in developing their business using ICT after seeing that their businesses help family's economy. Children's supports apply in the form of assistance starting and operating applications in ICT, although not all of the women respondent's children are willing to help properly because some children help perfectly while others help only modestly.

This study contributes to the theoretical development of women's entrepreneurial behavior, especially those who are aged 30 years and over in facing issues in using ICT. Much research has been conducted on the relationship between demographic aspects and ICT adoption. However, an in-depth study discussing the dynamics of challenges female micro-entrepreneurs over 30 face in adopting ICT are rarely carried out. Hence, this topic of discussion may be an interesting research niche to study. Moreover, previous studies call for further studies on women and technology adoption in the context of education and training (Dy et al., 2017).

The study also provides practical implications for training providers regarding guidelines for identifying suitable ICT training models for female micro enterprises that experience such challenges. Even though the challenges women face in adopting ICTs are only identified from interviews and FGDs with a number of women micro-

entrepreneurs, this research may indicate the challenges women micro entrepreneurs commonly face especially in Indonesia. To help them handling these issues, they really need special attention when participating in ICT trainings. Therefore, this research is relevant for training organizers to be able to present interesting and fun training events that will have an impact on the acceptance, absorption, and application of ICT training materials for women micro business owners participating in the training.

This study advances our understanding on dynamics of business of women micro-entrepreneurs using a qualitative approach. However, this study has some limitations in terms of perceptual data that may indicate bias of the perception. The respondents in the research include women micro entrepreneurs who have used ICT in their businesses. Although they are aware of the challenges they may face when operating ICT, they may also have a tendency to exaggerate the business issues they face. Second, this research involves micro entrepreneurs with a relatively small number. Although using data collection techniques of in-depth interviews and FGDs, the limited number of respondents limit the generalization of the findings to a wider population.

4. Conclusion

This study discusses the dynamics of business behavior of women entrepreneurs in running their businesses with the help of ICT adoption. Age, educational background and residential areas were found to contribute to providing dynamics of challenges in the business of women entrepreneurs. The presence of family support from spouses and children provides insight into the importance of social support from close people in reducing business development challenges using ICT.

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