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## Knowledge Management as Driver of Women's Entrepreneurial Innovativeness

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### Abstract

The fastest-growing category of entrepreneurs globally is women, who have drawn the attention of many academics, particularly in recent years. The goal of this research is to assess the entrepreneurial traits of women business owners in Bandung, Indonesia, including innovativeness, knowledge management, e-commerce adoption, risk-taking, and technology optimism. A structural equation model was used in this research as a quantitative methodology. By distributing questionnaires to the interviewees (owner-managers of SMEs), a survey was conducted. A convenient sampling method was used to choose 116 individuals. Six hypotheses were tested using a cross-sectional survey methodology. While it has been established that taking risks does not always add to innovativeness, knowledge management and the adoption of e-commerce have both been found to have an impact on it. Risk-taking, however, has an impact on innovation through knowledge management. Innovativeness and e-commerce adoption are positively correlated; knowledge management and e-commerce adoption are positively correlated; and perhaps most significantly, knowledge management and innovativeness are positively correlated.

**Keywords:** E-commerce Adoption; Knowledge Management; Innovation; Women Entrepreneurship.

## 1. Introduction

Entrepreneurial orientation is a key concept in business studies [1]. It is a strategic stance that outlines the procedures and actions that give businesses the framework for formulating and implementing decisions, both tactical and strategic [2]. Because it mostly refers to proactive, innovative, and risk-taking behaviours of businesses, entrepreneurship is generally regarded as a significant factor in determining how well an organisation functions [3]. Due to the fact that female business owners are growing the fastest globally, many academics have lately concentrated on them. The growing body of research indicates that women can make significant contributions to economic growth and entrepreneurial activity in terms of adding employment and raising the GDP, which will help decrease poverty and social exclusion [4]. However, as a nation's level of development rises, fewer women than men opt to seek entrepreneurial careers, and this disparity gets worse [5].

Consumer and business behaviour have altered as a result of the development of internet technology, which facilitates e-commerce operations [6]. Thanks to the availability of e-commerce platforms, customers can shop easily, compare

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products and prices, and arrange for immediate delivery of their purchases [2]. It is anticipated that Indonesia's rapidly growing e-commerce sector, with a market worth about US\$150 billion, will help drive economic development. In the long run, economies will benefit from nations that advance technology rapidly, and despite having a subpar ICT infrastructure and low internet penetration, Indonesians are among the world's most active internet users [7]. SMEs are crucial for social inclusion and greatly increase Indonesia's economic growth. Indonesian SMEs are capable of eradicating poverty because they account for nearly 56% of corporate investment and 97% of domestic jobs [8] (Ministry of Cooperatives and Small and Medium Enterprises – KUKM 2021).

Indonesia is the world's fourth most populous country and has a rapidly growing economy. In recent years, the country has witnessed a rise in the number of women entrepreneurs [9]. Women entrepreneurship in Indonesia has been growing rapidly, with more and more women starting their own businesses and contributing to the country's economic development [10]. Despite the challenges that women entrepreneurs face in Indonesia, such as limited access to finance and business networks, women have been able to overcome these barriers and establish successful enterprises [11]. Women entrepreneurs in Indonesia have been creating innovative and impactful businesses across a range of sectors, including agriculture, technology, education, and fashion [12].

The Indonesian government has recognized the important role that women entrepreneurs play in driving economic growth and has implemented policies and programs to support their development [9]. These initiatives include access to finance, business training, and mentoring [13]. In this context, it is essential to understand the challenges, opportunities, and success stories of women entrepreneurs in Indonesia [10]. The growth of women entrepreneurship in Indonesia is a promising trend that has the potential to transform the country's economy and promote gender equality [9].

Nowadays, there are numerous women who own or run medium- or large-scale enterprises (MLEs) in Indonesia [8]. The commerce and service sectors are where they typically operate or own small shops, food carts, beauty parlors, clothing boutiques, and caterers [9]. In traditional market places, small traders make up the majority of rural women entrepreneurs [13]. There are not many studies or publications on women entrepreneurs in Indonesia, despite an increase in the number of women-led companies or as entrepreneurs, as well as a significant increase in initiatives, policies, and resources intended to promote and develop women's entrepreneurship [14]. There are only a few national data on the total number of women entrepreneurs in Indonesia, as well as their essential characteristics [9].

Despite the growing interest in women's entrepreneurship and the role of knowledge management, there is a lack of research that investigates the relationship between knowledge management as a mediating variable of risk-taking and optimism in women's entrepreneurial innovativeness [15]. Although studies have shown the significant impact of risk-taking and optimism on entrepreneurial outcomes, the extent to which knowledge management influences this relationship is not well understood, especially in the context of women's entrepreneurship [9]. Therefore, there is a research gap in understanding the role of knowledge management in women's entrepreneurial innovativeness and how it interacts with risk-taking and optimism [16]. Therefore, there is a gap in knowledge that limits our ability to design effective interventions and policies that promote women's entrepreneurship, innovation, and economic growth [17]. This study aims to examine empirically the relationship between knowledge management, innovativeness, risk-taking, and e-commerce adoption among women entrepreneurs. This article is an effort to empirically analyse these variables in the context of Indonesian women entrepreneurs.

## 2. Literature Review

### 2.1. Risk Taking

An organisation that is willing to take risks is one that is willing to make decisions and take action even when there is some uncertainty about the possible return on investment. The readiness to take chances reveals how businesses perceive the potential for profit [5]. Risk can be described in a number of different ways, such as the possibility or likelihood of failure or loss, the variability of possible outcomes or the degree of uncertainty surrounding their achievement, the difference between expected and actual results, the likelihood of any result other than the expected one, the situation in which the quantitative magnitude of an event is subject to a specific probability distribution, and the danger of deviating negatively from the target [9]. Entrepreneurs of both genders usually have distinct motivations, as particularly male entrepreneurs were more likely to start businesses with the goal of making money and to believe that working diligently is more important than spending time with family [17].

Both genders, male and female entrepreneurs, had a tremendous potential to become future business owners. Female respondents showed stronger risk-taking behaviour than male respondents, which goes against earlier research findings that generally concluded that women were less risk-averse than men [18]. The estimation results showed that, instead of gender, the key determinants of future entrepreneurship were creativity, motivation, and awareness. Although women (on average) may approach business differently than men (for example, they may be more conservative with the resources they dedicate to their businesses and in growing them), when performance is evaluated taking into account risk, they are likely to be no less effective [14].

## 2.2. Innovativeness

Both innovativeness and invention have many different meanings. A firm's innovativeness is typically described as its propensity and ability to introduce innovations, whereas an innovation is the introduction of a new or substantially better product, process, organisational structure, or marketing strategy [19]. Innovation is the tendency to be a technology innovator and thought leader [9]. The degree to which a person feels technologically equipped or far ahead of the curve in terms of embracing new technologies is typically measured by this measurement [20]. Because of this, study has found that being inventive reflects a firm's propensity to engage in and support new ideas, novelty, experimentation, and creative processes that may result in new products, services, or technological processes [21].

## 2.3. Ecommerce Adoption

It is generally acknowledged that e-commerce technology has a lot of possible benefits for companies. The main benefits of e-commerce, according to the literature that is currently available, are decreased costs, increased sales, productivity, decreased processing times, expanded market reach, and increased client loyalty [22]. E-commerce is a crucial strategy for SMEs to penetrate global markets, but only a small proportion of businesses can take advantage of its advantages [20, 22]. E-commerce is used to create and achieve both short- and long-term organisational goals, or, to put it another way, to achieve extremely competitive advantages and expansion opportunities. As SMEs flourish and have access to more connections than ever before, the potential for utilising them through the adoption of e-commerce is greatly expanded [23].

Global Institute Report from 2018 states that 37% of all SMEs in Indonesia can use simple online computers and access, compared to 36% who still rely on offline transactions for their company [24]. The adoption of e-commerce is relevant to this knowledge. Then, while 9% of SMEs can engage in e-commerce, only 18% of them are able to use social media and other medium-sized online platforms. In reality, income growth will accelerate once they integrate e-commerce into their businesses by 23 to 80% [20].

## 2.4. Knowledge Management

It was found that knowledge management (KM), a business process linked to generating new knowledge and ensuring its application in the organisation whenever necessary, significantly influences Malaysian SMEs' decisions to adopt electronic systems [25]. Additionally, knowledge management encompasses the following three areas: information acquisition, knowledge sharing, and knowledge implementation [26]. Thus, knowledge management demands that a company be able to understand, use, and benefit from information [27]. In terms of knowledge management in SMEs, it has been established that knowledge retention through strategic managerial thinking is essential for SME resilience [28]. Numerous scholars have found a connection between the use of e-commerce platforms, knowledge sharing, and knowledge application and acquisition [9, 25, 28]. We will test seven hypotheses based on the variables in the conceptual framework (Figure 1): Risk Taking (RT), E-commerce Adoption (EA), and Knowledge Management (KM). Risk taking (RT) affects Innovativeness (I) through Knowledge Management (KM), and E-commerce Adoption (EA) affects innovativeness (I) through knowledge management (KM).

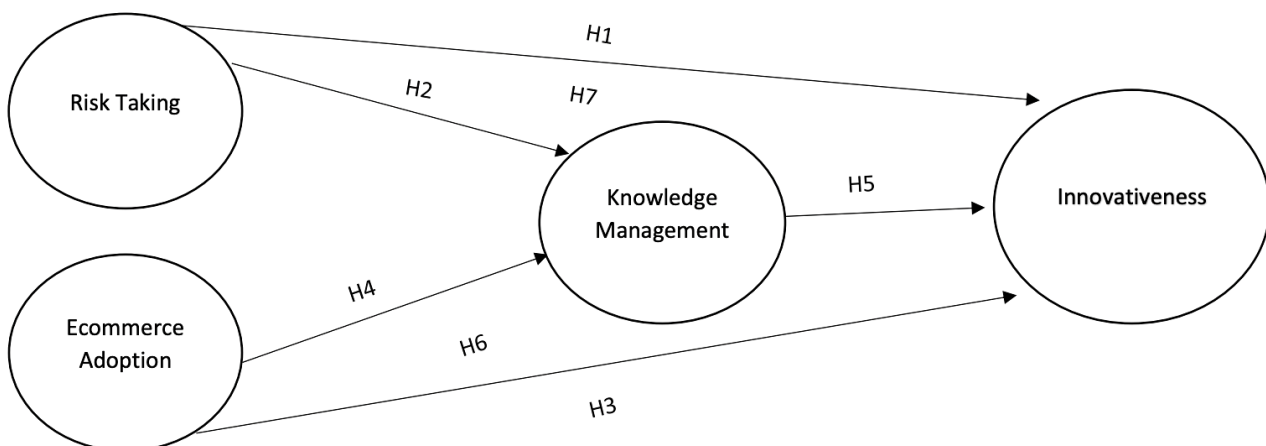


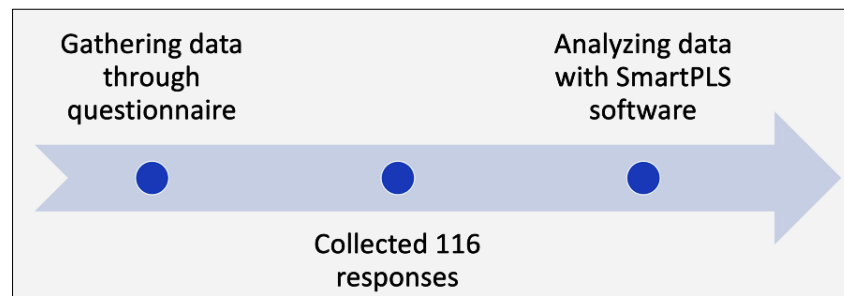
Figure 1. Research Model

## 3. Methodology

This research employed a quantitative methodology and the structural equation model's (SEM) component-based estimate tool, known as SmartPLS [29]. Academics are increasingly using SmartPLS because it can analyse a variety of data kinds, is user-friendly, has cutting-edge features, and doesn't necessitate a lot of presumptions like normality and a

large sample size [30]. An approach based on cross-sectional surveys is used to investigate seven hypotheses. The four variables were selected in light of the literature study. A five-point Likert-type scale with a range of one (strongly disagree) to five (strongly agree) was used to assess the constructs of the variables used. In order to comprehend how participants (owner-managers in SMEs in Bandung, Indonesia), perceive the EA, RT, and I as they are mediated by KM, 23 items were developed based on a comprehensive literature review. While discussing the characteristics of SMEs, the owner takes on the role of administration.

Using a practical sample technique, 116 respondents provided answers to the given queries. This type of method, which also referred to the population study subjects that are easily accessible to the researcher, is suitable when members of the target population meet certain practical requirements, such as easy accessibility and availability at a specific time [31]. Regarding the choice of sample size, different writers have offered various recommendations. Social science investigation needs roughly 15 individuals per predictor for a credible equation [32]. Consequently, choosing 116 Indonesian SMEs as the sample size would be appropriate for this research and satisfy the rule of thumb criterion (Figure 2).



**Figure 2. Phases of Methodology**

Using a practical sample technique, 116 respondents provided answers to the given queries. This type of method, which also referred to the population study subjects that are easily accessible to the researcher, is suitable when members of the target population meet certain practical requirements, such as easy accessibility and availability at a specific time [31]. Regarding the choice of sample size, different writers have offered various recommendations. Social science investigation needs roughly 15 individuals per predictor for a credible equation [32]. Consequently, choosing 116 Indonesian SMEs as the sample size would be appropriate for this research and satisfy the rule of thumb criterion (Table 1).

**Table 1. Instruments development and justifications**

Variable	Statement	Number of items
Innovativeness	1. The business consistently releases novel goods	4
	2. The SME is expanding its line of custom-made goods.	
	3. You appreciate the task of understanding complex technology.	
	4. You discover that using technology to your advantage presents you with fewer challenges than other individuals.	
Risk Taking	1. Businesses take calculated chances.	3
	2. The company that owns the merchandise is goal-oriented.	
	3. There could be significant risks associated with the existence of novel goods.	
Ecommerce Adoption	1. We have an online store where we can offer goods and services.	1
Knowledge Management	1. We are aware of the job being done	4
	2. We are very knowledgeable about the company's working procedures.	
	3. We are always fully aware of the job that needs to be done.	
	4. We can be inventive to come up with something fresh.	

## 4. Results and Discussion

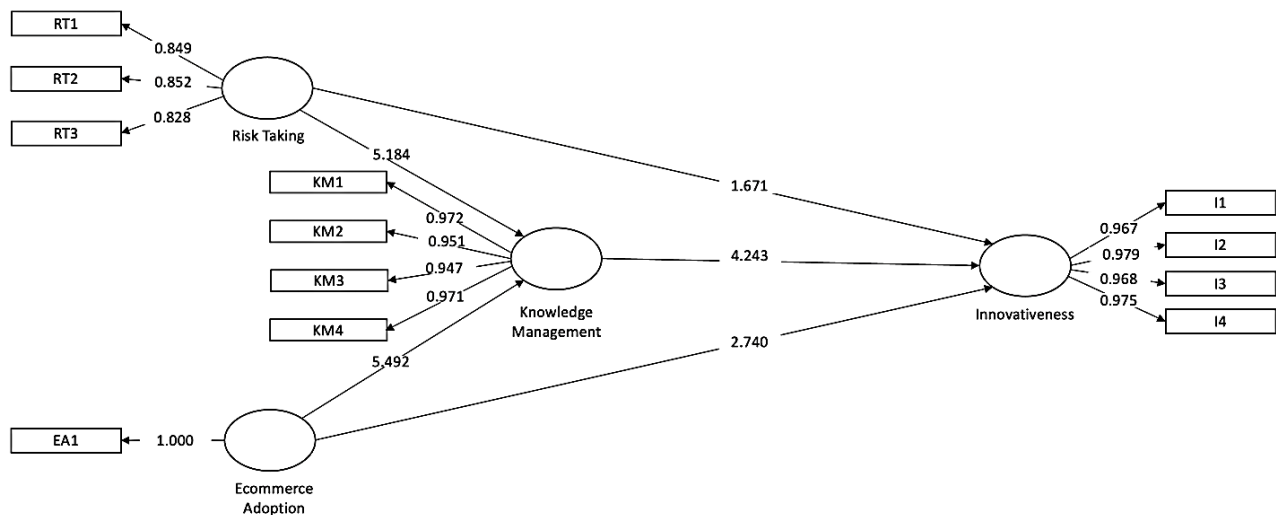
Based on the results of data collection, Table 2 shows the demographic profile of 116 respondents who have participated in this study.

**Table 2. Sociodemographic Data**

Variables	Description	Frequencies	Percentage
Gender	Female	116	100%
	Total	116	100%
Age of the Business	Less than a year	47	40.5
	1-3 years	36	31
	3-5 years	21	18.1
	5-10 years	5	4.3
	10-15 years	2	1.5
	More than 15 years	5	4.3
Types of Business	Culinary	50	43.1
	Handcraft	34	22.3
	Fashion	21	18.1
	Printing Services	1	0.9
	General Services	4	3.4
	Grocery Store	3	2.6
	Herbal	1	0.9
	Ornamental plants trades	1	0.9
	Others	1	0.9

All of the responses to the survey—whose results are displayed in Table 1—were female. Owner-managers make up the majority of the respondents, and the fact that 89, 6% of them were established less than five years ago indicates that most of their businesses are still in the beginning stages. According to the introduction, female company owners are more likely to work in the food and beverage industry, and this study's finding that 43, 1% of female owner-managers work in the culinary sector supports this claim. In Bandung, handcraft is the second most common line of work for women, and only 18% of them are employed in the fashion sector. As evidence of how few women are engaged in the service industry, 4,3% of the female entrepreneurs in our sample work in printing and general services. The findings show that 1.8 percent of female company owners in Bandung, Indonesia, work in the trade of herbs and decorative plants. Additionally, 0.9% of the population is involved in unidentified other activities.

Two phases of data analysis were carried out. The purpose of the first is to evaluate the truth and dependability of the variable constructs. This research evaluates factor loading, Cronbach's Alpha, and Composite Reliability to evaluate the construct reliability. The outer loading value must be higher than 0.7 for an indicator to be deemed valid and reliable which strengthens the connection between indicators and latent variables [33]. According to Pradana et al. (2013) [34] and Susanto et al. (2022) [35], the value of Composite Reliability (CR) is suggested as greater than 0.7, deemed valid, and indicators with values less than 0.7 are eliminated [34, 35]. According to Hair et al. (2016), the convergent validity value of each construct should exceed the minimum limit value of 0.50 to be considered valid [30]. This research evaluates the convergent validity test using Average Variance Extracted (AVE) (Figure 3).

**Figure 3. Path Result**

**Table 3. Summary of model evaluation measurement- Source: SmartPLS Output (2022)**

Variables	Indicators/items	Reliability Test			Validity Test	
		Indicators Loadings	Cronbach's Alpha	Composite reliability (CR)	Average Variance Extracted (AVE)	
Ecommerce Adoption (EA)	EA1	1.000	1.000	1.000	1.000	
Innovativeness (I)	I1	0.967	0.981	0.986	0.945	
	I2	0.979				
	I3	0.968				
	I4	0.975				
Knowledge Management (KM)	KM1	0.972	0.872	0.976	0.922	
	KM2	0.951				
	KM3	0.947				
	KM4	0.971				
Risk Taking (RT)	RT1	0.849	0.826	0.881	0.711	
	RT2	0.852				
	RT3	0.828				

The test hypothesis can be described by referring to the path coefficient, t-statistic, and p-value values. As the path coefficient explains the impact of the relationship between variables, it can be said that the path influences the model when its value is near to +1. A hypothesis is considered to have a significant effect on the model when it has a T-Statistic value > 1.96 and a p-value 0.05. The importance of the construct's impact on the model is shown by T-Statistics and P-values. Here are the results of the computations.

According to Table 4's findings of hypothesis testing, hypothesis 1, which refers to e-commerce adoption (EA) and innovativeness (I), has a favourable and significant impact, with path coefficient values of 0.362, T-Statistics of 2.740, and P-values of 0.006. In light of this, theory 1 is viable. With a path coefficient value of 0.494 and a T-statistic value of 5.492 and a p-value of 0.000 for hypothesis 2, the connection between Ecommerce Adoption (EA) and Knowledge Management (KM) in women's entrepreneurship is shown to have a positive and significant impact. This indicates that theory 2 is correct. With a path coefficient value of 0.526, a T-statistic of 4.243, and a p-value of 0.000, hypothesis 3—knowledge management (KM) has a favourable and significant impact on innovation of female business owners in Bandung, Indonesia—is accepted. While premise 4 indicates that Risk-Taking is increased because of the poor path coefficient value of 0.115, T-statistic 1.67 less than 1.96, and p-value 0.095 greater than 0.05.

**Table 4. Significance of direct effects' Test Indirect effect: SmartPLS Output (2022)**

H	Relationship	Path Coefficient	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T statistics	P value	Verdict
H1	RT>I	0.115	0.115	0.113	0.069	1.671	0.095	Not Supported
H2	RT>KM	0.457	0.457	0.458	0.088	5.184	0.000	Supported

The test hypothesis can be described by referring to the path coefficient, t-statistic, and p-value values. As the path coefficient explains the impact of the relationship between variables, it can be said that the path influences the model when its value is near to +1. A hypothesis is considered to have a significant effect on the model when it has a T-Statistic value > 1.96 and a p-value 0.05. The importance of the construct's impact on the model is shown by T-Statistics and P-values. According to table 5's findings of hypothesis testing, hypothesis 1, which refers to e-commerce adoption (EA) and innovativeness (I), has a favourable and significant impact, with path coefficient values of 0.362, T-Statistics of 2.740, and P-values of 0.006. In light of this, theory 1 is viable. With a path coefficient value of 0.494 and a T-statistic value of 5.492 and a p-value of 0.000 for hypothesis 2, the connection between Ecommerce Adoption (EA) and Knowledge Management (KM) in women's entrepreneurship is shown to have a positive and significant impact. This indicates that theory 2 is correct. With a path coefficient value of 0.526, a T-statistic of 4.243, and a p-value of 0.000, hypothesis 3—knowledge management (KM) has a favourable and significant impact on innovation of female business owners in Bandung, Indonesia—is accepted. While premise 4 indicates that because of the poor path coefficient value of 0.115, T-statistic 1.67 less than 1.96, and p-value 0.095 greater than 0.05, According to the put forth theory, neither risk-taking (RT) nor inventiveness (I) are affected by one another. The connection between risk-taking and knowledge management (KM) has a positive relationship, as shown by hypothesis 5's path coefficient value of 0.457, T statistic of 5.184, and O value of 0.000, indicating that the hypothesis is supported.



## 5. Conclusion

This study assesses the impact of digital marketing on female entrepreneurs in Bandung, Indonesia, and suggests that effective tools, moral conduct, and a positive outlook aided small- and medium-sized business owners actively and effectively during the Covid-19 pandemic. The results of this research show a positive correlation between the adoption of e-commerce, knowledge management, and innovation among female entrepreneurs. However, taking risks does not always result in invention, suggesting that only calculated risks should be taken rather than all risks. On the other hand, knowledge management and taking risks have a positive connection. In conclusion, the role of knowledge management as a mediating variable of risk-taking and optimism in women's entrepreneurial innovativeness is crucial. The study highlights that women entrepreneurs who have access to knowledge and effective management of it are more likely to take calculated risks and remain optimistic, resulting in increased innovativeness in their entrepreneurial endeavours.

The findings suggest that incorporating knowledge management strategies into the entrepreneurial ecosystem can provide a competitive advantage for women entrepreneurs and strengthen the early research on this topic. Moreover, the study highlights the importance of providing women entrepreneurs with equal opportunities for knowledge acquisition and management to enhance their entrepreneurial capabilities. It is essential to invest in knowledge management infrastructure, including training, networking, and technology, to support women entrepreneurs' innovation and success. Therefore, policymakers, industry leaders, and academia need to collaborate to create an inclusive and supportive environment for women entrepreneurs. By doing so, we can promote gender equality and contribute to the growth and development of the entrepreneurial ecosystem.

## 6. Declarations

### 6.1. Author Contributions

Conceptualization, F.A.R., M.P., and D.G.U.; methodology, F.A.R.; software, M.H.E.; formal analysis, M.P.; investigation, M.P.; writing—review and editing, M.H.E.; visualization, F.A.R.; supervision, M.P.; project administration, D.G.U. All authors have read and agreed to the published version of the manuscript.

### 6.2. Data Availability Statement

The data presented in this study are available in the article.

### 6.3. Funding

The authors received no financial support for the research, authorship, and/or publication of this article.

### 6.4. Acknowledgements

We would like to thank Telkom University for the support in publishing this research.

### 6.5. Institutional Review Board Statement

Not applicable.

### 6.6. Informed Consent Statement

All the study participants signed an informed consent agreeing to provide data and availability for the survey.

### 6.7. Declaration of Competing Interest

The authors declare that there is no conflict of interests regarding the publication of this manuscript. In addition, the ethical issues, including plagiarism, informed consent, misconduct, data fabrication and/or falsification, double publication and/or submission, and redundancies have been completely observed by the authors.

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