

LIST OF FIGURES

Figure 1.1.	Contribution to national GDP and total workforce	3
Figure 1.2.	MSMEs Preference Based on Main Selling Place.....	4
Figure 1.3.	MSMEs Geographical Distribution	5
Figure 1.4.	Number of West Java MSMEs based on its category.....	6
Figure 1.5.	Indonesian internet use over time	7
Figure 1.6.	Number of Indonesian MSMEs Entering the Digital Ecosystem.....	8
Figure 1.7.	Indonesia's Digital Economy Projection	9
Figure 1.8.	Contribution to Indonesia's Digital Economy per Sector	11
Figure 1.9.	Impact of Using Digital Platforms according to MSME Respondents	12
Figure 1.10.	West Java E-Commerce Transaction Growth.....	13
Figure 1.11.	Indonesian Electronic Money Transaction Growth	14
Figure 1.12.	Transaction Nominal of Electronic Money in West Java	15
Figure 1.13.	Number of Indonesian QRIS user per region	16
Figure 1.14.	QRIS transaction nominal in West Java Increased (yoY)	17
Figure 1.15.	Proportion of QRIS Merchants Based on Business Scale in West Java	18
Figure 1.16.	QRIS Merchant Growth in West Java	19
Figure 2.1.	Research Framework	42
Figure 3.1.	Research Steps	51
Figure 3.2.	Continuum Line Categories	58
Figure 3.3.	Path Chart	62
Figure 4.1.	Respondent Characteristics Based on Gender	65
Figure 4.2.	Respondent Characteristics Based on Age	66
Figure 4.3.	Respondent Characteristics Based on Educational Background.....	66
Figure 4.4.	Respondent Characteristics Based on Educational Background.....	67
Figure 4.5.	Respondent Characteristics Based on the age of MSMEs.....	68
Figure 4.6.	Respondent Characteristics Based on MSMEs Nett Sales	

Worth	68
Figure 4.7. Responmdemt Characteristics Based on MSMEs Annual Sales	69
Figure 4.8. Respondents Characteristics Based on MSMEs Location.....	70
Figure 4.9. Continuum line for e-commerce utilization.....	72
Figure 4.10. Continuum line QRIS utilization	73
Figure 4.11. Continuum line for competitive advantage.....	74
Figure 4.12. Continuum line for sales performance.....	75
Figure 4.13. Normality Test Result.....	75
Figure 4.14. Multicollienarity Test Result – Sub Structure I.....	75
Figure 4.15. Multicollinearity Test Result – Sub Structure II.....	76
Figure 4.16. Heteroscendasticity Test – Sub Structure I.....	77
Figure 4.17. Heteroscenasticity Test – Sub Structure II	77
Figure 4.18. Regression Coefficient Result – Sub Structure I	79
Figure 4.19. Regression Coefficient Result – Sub Structure II.....	80
Figure 4.20. Path analysis visualization	81
Figure 4.21. R-Square test result – Sub Structure I.....	85
Figure 4.22. R-Square test result – Sub Structure II	86
Figure 4.23. T-Test Result – Sub Structure I	82
Figure 4.24. T-Test Result – Sub Structure II	83
Figure 4.25. F-Test Result – Sub Structure I.....	84
Figure 4.26. F-Test Result – Sub Structure II	85