Volume 9, Issue 1, 2024 P-ISSN: 2672-2984

www.sajst.org

E-ISSN: 2672-2992

The Influence of Mastery of Digital Literacy and Innovation Ability on Welfare with Intervening Variables on the Performance of Fisheries MSME Actors in Serang Regency

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Abstract – The research aims to investigate the influence of mastery of digital literacy and innovation skills on welfare with the intervening variable the performance of fisheries MSME actors. The research location is in Serang district, Banten Province. The type of research used is quantitative. The author decided to take a sample of 250 respondents from the calculation results. There were seven findings obtained. Three variables, namely digital marketing literacy, innovative thinking patterns, and digital marketing literacy have a positive effect on the competitiveness of small businesses. Each positive value in the parameter coefficient means that the higher the three variables, the higher the competitiveness of small businesses. The next two variables show that each variable, namely innovative thinking patterns and small business competitiveness, has a significant effect on small business performance. Small business competitiveness does not have a mediating effect between digital marketing literacy and small business performance. This shows that digital marketing literacy can directly influence the performance of small businesses. However, it does not have an indirect effect through the mediation of small business competitiveness. From the results of the total effects analysis, it was found that the relationship between variables was still significant with a P-value of 0.001 < 0.05 (alpha significance 5%). Thus, it can be concluded that this mediation is only pseudo or partial (partially mediating). The hope is that by improving these factors, the welfare of fisheries MSME players will improve due to high performance.

Keywords – Mastery of Digital Literacy, Innovation Capability, Welfare, Performance of MSME Players.

INTRODUCTION

The performance of fishery MSME actors in Serang Regency after COVID-19 can be said to have improved, it's just that the condition has not been able to recover as before COVID-19. Fisheries MSMEs need a good supply chain, especially freshwater fish because the production process is relatively more expensive than marine fish (Bahtiar & Saragih, 2020; Buheji et al., 2020).

Supply chain Feed until now is still relatively expensive compared to the price of freshwater fish which is relatively cheap. Likewise, the mortality rate of freshwater fish is relatively high, even though it has used advanced technology (Basrowi et al., 2021; Palengka et al., 2024; Pakfan, 2020; Nuryanto et al., 2024; Know, 2020). Conditions like this make the performance of

fishery MSMEs not yet able to develop as well as the performance before the pandemic.

During the pandemic from 2019 to 2020 (Kuckertz et al., 2020) noted that some difficulties in the supply chain of fishery MSMEs are due to the difficulty of selling products, while it is relatively difficult to get seeds and feed because of transportation constraints and large-scale social restrictions.

According to Ocloo et al., (2014) MSMEs, including fishery MSMEs throughout the country, are developing into the backbone of the economy. The small business sector has an important function in the economy (AlQershi et al., 2018; Council, 2017; Sahnoun et al., 2014) especially in Indonesia, because it does not know the saturation point, no matter how much labor can be absorbed as a whole, it is just that it is not able to get maximum results, because many MSME actors in the same field or the same (Council, 2017; Sahnoun et al.,

¹ This article was presented at **The 1**st **BB International Conference, Research and Innovation (The 1**st **BBIC 2024)** on November 26, 2024, in Banten Province, Indonesia. This is the first conference organized by Universitas Bina Bangsa in collaboration with the College of Business and Public Administration, Pangasinan State University Philippines, https://pbic-uniba.com/

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2015). Fishery MSMEs ranging from marine fish to freshwater fish, and all MSMEs with fishery product variants have been able to create opportunities for millions of people who enter the labor market (Aga et al., 2015; Council, 2017). At the same time, Indonesia is one of the countries with the most extensive seas, lakes, swamps, rivers, and other fish farming lands.

Therefore, according to (Ren et al., 2015) The performance of small fisheries businesses is something that needs serious attention (Chege & Wang, 2020; Mahmood et al., 2015). Thus, small fishing businesses are considered a promising pillar of contemporary economic growth for economic growth (Chege & Wang, 2020).

Regarding the performance of small fisheries businesses in Serang Regency, it can be seen that, from 2019 to 2022, there have been ups and downs.

Table 1. Net Income of Fisheries Small Businesses in Serang Regency 2019-2022 (in Billions)

Types of small businesses	2019	2020	2021	2022
Check out the fresh fish	346	102	65	202
Marine fisheries	385	196	54	296
Fish derivatives	357	184	76	184

Source: Disperindagkop of Serang Regency, 2019-2022

The table above shows that the performance of small fisheries businesses in 2020 is not a third of that of 2019, as well as in 2021, the number of small business revenues is still far from recovering like in 2019. In 2022, although it has entered a new normal period, it has not been able to match 2019. When viewed from the number of workers involved, can be seen in the following table.

Table 2. The amount of labor absorbed

Year	Man	Woman	Sum
2019	30.432	45.437	70.869
2020	9.547	10.328	19.875
2021	9.213	10.165	19.378
2022	20.752	32.723	53.475

Source: Disperindagkop of Serang Regency, 2019-2022

The table above shows that the number of workers absorbed in fisheries SMEs from 2019 to 2022 continues

to decrease. In 2019 there were 70,869 workers absorbed, in 2020 it dropped to 19,875, in 2021 it dropped again to 19,378 people, and in 2022 it recovered somewhat, namely 53,475 people. The number of small fisheries businesses, when viewed from the number, has also decreased significantly. (table 1.3)

The number of small businesses that were unable to reach the target in 2019 was only 18%, but in 2020 it rose to 73%, and in 2021 it dropped again to 70%, and in 2022 it only reached 41%.

When viewed from previous research, there is still an inconsistency between one researcher and another. Many studies have shown that there is a significant influence between performance and the welfare of MSE actors, although some of them have found no significant influence.

First, research conducted by Chege & Wang, 2020; shows that there is a significant influence between the performance of SMEs and the welfare of both born and mental. Other research Mahmood et al., 2015) also mentioned that there is a significant influence between the performance of SMEs and welfare. Other researchers Ocloo et al., (2014) concluded that the welfare of SMEs is due to high performance, so to improve welfare, the best aspect to improve is to improve performance. Other research (Council, 2017 Sahnoun et al., 2014) also found that there was a significant influence between the performance of SMEs and the welfare of SMEs.

The research that states that there is no significant influence between performance and well-being is a study conducted by Aga et al., (2015); Ren et al., (2015) who concluded that the welfare of SMEs is not influenced by the performance of SMEs but by other factors such as the level of acceptance of income, the number of needs and others.

OBJECTIVES OF THE STUDY

Welfare

Welfare is a condition of happiness born and inward. Happiness is born because it can meet physical needs such as eating, drinking, clothing, change, security, and social, and self-actualization. Meanwhile, inner well-being because it can meet inner needs such as religion, and other needs (Ala-Fossi, 2020). This model, according to Pors (2021) and agreed by Chitungo (2021), currently, welfare related to digitalization in all aspects of life, especially in economic activities that always create added value to meet people's lives and improve their welfare



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According to Vorontsovskiy (2020), the four ideal basic concepts are (1) economic services are seen as public goods, (2) as an effort to meet the needs of life, (3) there is support for cultural and economic pluralism, and (4) there are options for solutions to meet the needs of life.

Efforts to meet the needs of life will provide convenience in realizing welfare (Yashokova, 2020, Suseno, et al. 2021). The welfare that has been achieved by business actors should also be given to their employees. Employees are a very important element that plays an active role in the company's activities. One of the ways that companies retain employees is by implementing welfare programs for all employees.

Well-being is also known as benefit encompassing all types of awards. The employee welfare program is one of the implementations of the operational function of human resource management in the form of compensation in the form of creating pleasant working conditions and environment, as for more details about the welfare program, the author explains several definitions according to experts, including:

According to Panggabean (2011) "Employee welfare, also known as benefits, includes all types of awards in the form of money that is not paid directly to employees". According to Hasibuan (2016) "Employee welfare is a reward for complementary services (material and non-material) provided based on wisdom". According to Mukiat (2004) "Welfare is, employee services have various names, some call it a benefits program, some mention employee welfare and others emphasize the costs and call it a list of hidden payments, but most commonly the employee services are described or considered as social welfare.

Performance Concept

Mutegi et al., (2015) Performance is the result of work obtained by individuals and organizations in achieving the organization's vision and mission in a certain unit of time. Sudiarta et al., (2014) explained that performance is the result of work achievements obtained by a person in doing a task that has been given by the organization's leader in a certain unit of time. A shorter definition is put forward by Wang & Wong (2004) which states that performance is the work product of an individual and group work over a certain period.

Eniola & Entebang (2015) Explain different definitions of performance as a person's work achievements while carrying out their duties and functions with predetermined targets. A somewhat similar definition

was also put forward by Guo et al., (2017) that performance is a comparison between targets and achievements in a certain period. Chien et al., (2020) say that performance is the result obtained by a person or a group of people in an organization, by their respective authorities and responsibilities to achieve the goals of the organization in question legally, not in violation of the law and by morals and ethics.

Performance can also be interpreted as the results obtained by an organization, whether the organization is profit-oriented or non-profit generated over some time. Zehir et al., (2016) said that performance is a work product that has a strong relationship with the organization's strategic goals, and customer satisfaction and can make an economic contribution.

Werther & Davis (2008) added that employee performance can be all the result of work in a particular function and activity in a given period. Murphy & Kroeker (1988) states that job performance, or "a set of behaviors relevant to organizational goals or "the organizational unit in which one works", remains a major concern for researchers of organizational behavior. Where Motowildo et al., (1997) said that it is not solely the behavior itself, performance is behavior with an evaluative aspect.

The Concept of Digital Literacy

Digital literacy is knowledge about digitalization that is mastered by a person in a certain field so that it can improve performance. Digital literacy in improving the performance of business actors is very important because business actors will only be able to compete well if they have good digital literacy skills.

Business actors need to improve digitalization literacy in the fields of raw material procurement, raw material processing process, production process, product innovation, packaging, marketing, and post-marketing. All of this is done by utilizing computers or other IT-based media.

With digitalization, product quality has increased, and even when associated with marketing, the market reach has become wider. Potential customers become more because they come from various corners and are not limited by time and place.

Coviello et al., (2001) Digitalization will benefit both parties, both consumers and consumers. Heidrick (2009) Digital literacy can be the backbone of business actors' performance.



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Ryan & Jones (2009) Digitalization in the 4 P's has changed not in a physical place but in a non-physical place. The place physically causes the production and marketing area. Digitalization is a determinant of a company's performance both now and in the future.

The most important aspect of digitalization is marketing digitalization. As said by (Covin & Slevin, 1991) Online marketing has become the prima donna of the younger generation, and sometimes the scourge of the older generation who open a business, because of technological stuttering.

So, digital literacy is the ability that a person has in the field of digitizing an activity to support the success of activities that are being carried out based on the internet.

Concept of Innovation Ability

Verhees & Meulenberg (2004) Innovation is the ability to find new things even though they are only perfect. Halme & Korpela (2014) The ability to implement new methods, new processes, new results, new raw materials, new marketing, new packaging, and new promotions are also all innovations.

According to other experts, innovation is a new feature of existing products (Wolf, 2007). Innovation has a parenting role in winning the market (Porter, 1990; Hurley and Hult, 1998; Hurley et al, 2003).

Product innovation to be of higher quality is very important (Narver and Slater, 1990; Jaworski and Kohli, 1993), innovation will increase customer satisfaction (Sinkula, 1994; Narver and Slater, 1995) innovation will increase business sustainability. Hurley (2003) there is a significant influence between innovation and customer satisfaction, innovation on work productivity, innovation and profits, and innovation and company performance.

J. Greenberg and R.A. Baron (2008:568-572) define innovation as the act (process) of making changes from something that has been formed to something new. Six dimensions identify them, namely: (a) the product innovation dimension, including innovation indicators for products or commodities produced/operated, (b) the service innovation dimension, including innovation indicators about customer relationships, (c) the process innovation dimension, including indicators of methods, procedures techniques for procuring products/services, (d) the marketing innovation including dimension, innovation indicators promotional and sales activities, (e) the business innovation dimension, including indicators of business development or expansion activities, and (f) the organizational innovation dimension, including indicators of innovation in governance and management.

In line with the theory above, John R. Schermerhorn, Jr. (2005) describes innovation as the act of processing a new idea to be realized into something that has practical uses. Two dimensions explain innovation, namely: (a) the product innovation dimension, including indicators of innovation of goods, products, or services, and (b) the dimension of process innovation, including indicators of innovation of new procedures and ways of working.

The relationship between Digital Literacy (X1) and Small Business Performance (Y)

The better the digital literacy, the higher the performance of MSMEs which can be seen from the products produced by micro and small business actors (Chaffey et al., 2009).

Results (Stockdale et al., 2012) Digital literacy can also be used to improve the performance of MSMEs. This will certainly increase the number of products sold to consumers.

With digital literacy, communication becomes easy, promotions become cheaper, shipping goods becomes affordable, and everything related to marketing becomes easier (Smith, 2003). Marketing costs can also be adjusted to buyers so that sellers do not have to bear the cost of shipping products to consumers, so that the performance of MSMEs increases (Smith, 2003).

When micro and small business owners can improve digital literacy, the opportunity to sustain becomes more open, because the opportunity to get buyers from various segments is very open (Kotler & Keller, 2016).

Small businesses that can utilize digital literacy will be able to improve the performance of MSMEs (Wardhana, 2015).

Relationship between Innovative capability (X2) and Small business performance (Y)

The relationship between innovation and performance has attracted a lot of attention among researchers, but the findings have not been consistent (Cai & Li, 2018; de Azevedo Rezende et al., 2019; Hussain et al., 2018). For a long time, many companies have viewed innovation as increasing the performance of MSMEs (Dey et al., 2020). They view innovation as a trigger for increasing MSME performance (Cai & Li, 2018; Hojnik & Ruzzier, 2016). Several recent studies have also shown a significant and positive relationship



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between innovation and company performance (Bacinello et al., 2020; Qiu et al., 2020; Suat & San, 2019). For example, it has been found that innovation can increase the success of MSMEs (Dey et al., 2020) and it is said that increased performance can occur because MSMEs innovate consistently (Cherrafi et al., 2018).

Tariq et al., (2017) reviewed the performance of MSMEs from the various innovations that are being carried out. Recently Bitencourt et al., (2020) researched the driving factors for MSME performance, and found that one of these factors is innovation.

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The relationship between Digital Literacy (X1) and the welfare of small business actors (Z)

Technology literacy is a vital and powerful tool to ensure organizational performance in a digital business environment (Ifijeh et al., 2016; Omiunu, 2017). Furthermore, technological literacy improves the organizational decision-making process through efficient information management. Thus, technological literacy allows SMEs to collect, evaluate, interpret, and share relevant and timely information efficiently so that the performance and welfare of MSME actors increase (Rhodes, 2003; Zhang et al., 2010).

Meanwhile, Ladokun et al., (2013) Identify the importance of technology literacy to improve the organization's business processes. Technology literacy is also important in organizational planning, interaction and cooperation, customer service, and business administration, as well as the well-being of all parties involved in the organization (Sajuvigbe & Alabi, 2012). Ashrafi & Murtaza (2008) and Iansiti & Lakhani (2014) also highlighted the positive relationship between technological literacy and the performance and welfare of SMEs. As a result, in this digital economy, it is necessary to understand the advantages and strategic role of technology literacy to improve the performance and welfare of small business actors. Despite the importance of technology in the development of SMEs, the adoption of technology by small businesses is still low (Hashim, 2015).

The significant contribution of modern technology to the performance and well-being of small businesses cannot be underestimated. For example, China, India, the United Kingdom (UK), and the United States (US) are making full use of literacy knowledge through increasing technological literacy to develop their countries, especially the small business sector. The researchers also identified technology literacy as a key driving force in the sustainable performance and well-being of small

businesses (Fink, 1998; Windrum & De Berranger, 2002).

The relationship between Innovative Thinking Patterns (X2) and Small Business Performance (Z)

Referring to previous research, innovation is another factor that can affect the performance of small businesses (Love & Roper, 2015; Otero-Neira et al., 2009). The high element of business uncertainty requires entrepreneurs to quickly adapt and be innovative so that businesses can survive. Innovation activities will thrive in an open environment (Malinen et al., 2009).

Small businesses are considered more innovative than large companies, due to their flexibility and ability to quickly and efficiently integrate their findings into their business activities (Verhees & Meulenberg, 2004). The ideas and creativity of entrepreneurs are embodied in business strategies so that they can operate and outperform competitors, as well as be able to improve the welfare of small business actors (Guo et al., 2017). The better the development of innovations carried out by MSMEs, the higher the performance and the ability to improve the welfare of MSME actors.

The relationship between performance (Y) and the welfare of small business actors (Z)

Shibia & Barako (2017) good performance will improve the welfare of MSME actors (Habbe, 2020); (Siallagan & Madelene, 2022) (Chabowski & Mena, 2017); (Hurley & Hult 1998); high welfare caused by good performance of MSMEs (Nursini, 2020). The better the performance level of MSMEs, the more prosperous the MSME actors (Tjahjadi et al., 2022). This applies the opposite, the lower the performance of MSMEs, the lower the level of welfare of MSME actors (Castellacci, 2022). Therefore, to improve the welfare of MSME actors, the performance of MSMEs must be improved (Habbe, 2020).

The following are the research hypotheses:

- H1 : It is suspected that Digital literacy has a significant positive effect directly on the performance of Fisheries MSME actors in Serang Regency.
- H2: It is suspected that the ability to innovate has a Significant Positive effect directly on the performance of Fisheries MSME actors in Serang Regency.
- H3: It is suspected that digital literacy has a significant positive effect directly on the



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welfare of Fisheries MSME actors in Serang Regency.

 H4 : It is suspected that the ability to innovate has a significant positive effect directly on the welfare of Fisheries MSME actors in Serang Regency.

H5: It is suspected that the performance has a significant positive effect directly on the welfare of Fisheries MSME actors in Serang Regency.

H6 : It is suspected that digital literacy has a significant positive effect indirectly on welfare through the performance of Fisheries MSME actors in Serang Regency.

H7: It is suspected that the ability to innovate has a significant positive effect indirectly on the welfare of fisheries MSME actors in the Serang Regency.

MATERIALS AND METHODS

Research Approach

Judging from the research data to be explored, this type of research includes quantitative research. Quantitative research seeks to test hypotheses that have been developed based on theory by using data obtained from the field. This study uses a type of correlational research. Correlational research tries to connect one variable with another, both positive and negative relationships, both one-way and two-way. In this study, all relationships are positive in one direction.

Population and sample

In this study, the population is all Fisheries MSME actors in Serang Regency which totals 2,646 people.

The sample in this study is Fisheries MSME actors in Serang Regency. This study has 50 indicators so that the minimum number of samples is $50 \times 5 = 250$ when multiplied by 10 then $50 \times 10 = 5000$; So that the sample size ranges from 250 to 500 respondents. The author decided to take a sample of 250 respondents from the calculation results. This aims to anticipate the collection of invalid samples.

Types and Data Sources

The majority of research objectives seek to collect relevant, trustworthy, and accountable data. The authors of this study used information from two sources, namely:

Data Primer

Primary data is information collected directly from the source (Arikunto, 2006). The results of the questionnaire distribution to the respondents provided primary data for this study.

Data Seconds

Secondary data sources are those that do not directly provide data to data collectors. The authors collect this data and information through a literature review and other sources related to and related to the issue under investigation.

Data Analysis Methods

Descriptive statistics according to Ghozali (2018)) can provide explanations or descriptions of data based on mean, variance, maximum, minimum, total, range, kurtosis, and skewness (distribution awkwardness).

Descriptive research according to Setyosari (2010) is a technique that seeks to explain specifically social and natural events. The fact that descriptive research can use both words (theories) that are more inclined to qualitative research, and the fact that numbers are present in quantitative research, is due to the specificity of the application of the theory.

To provide an empirical picture or an overview of the data collected during the study, descriptive statistics are used (Ferdinand, 2014). The frequency value of each questionnaire response is used as the provided descriptive statistical format (Ferdinand, 2014).

Inferential Statistical Analysis

A variation-based structural equation test or a partial least squares structural equation model was used in the inferential analysis of this study (PLS-SEM). The PLS method is the right method to test the predictive influence of the relationship between variables in a model, which is the basis for the application of PLS-SEM. In addition, PLS can be evaluated on a research model with a shaky theoretical foundation and can be used with data that is not normally distributed. It also does not require a certain number of assumptions. (Ghazali & Latan, 2014).

RESULTS AND DISCUSSION

The results of the outer model analysis can be seen in the following diagram.



Volume 9, Issue 1, 2024 P-ISSN: 2672-2984 E-ISSN: 2672-2992 www.sajst.org



	Original	Sample	Standard	T Statistics	P
	Sample	Mean	Deviation	(O/STDEV)	Values
	(O)	(M)	(STDEV)		
Digital	0.107	0.107	0.048	2.216	0.027
Marketing					
Literacy ->					
Small Business					
Competitiveness					
Innovative	0.476	0.483	0.063	7.586	0.000
Mindset ->					
Small Business					
Competitiveness					
Digital	0.706	0.704	0.058	12.247	0.000
Marketing					
Literacy ->					
Small Business					
Performance					
Innovative	0.146	0.148	0.057	2.578	0.010
Mindset ->					
Small Business					
Performance					
Small Business	0.109	0.106	0.051	2.133	0.033
Competitiveness					
-> Small					
Business					
Performance					

Source: Data processed by SmartPLS

After the *bootstrapping* process on the measurement model, the results of hypothesis testing are obtained as follows:

H1: There is a significant influence of Digital Marketing Literacy on Small Business Competitiveness

From the results of the path coefficient obtained between Digital Marketing Literacy and Small Business Competitiveness of 0.107 with a P-Value of 0.027 < 0.05, it was concluded that there was a significant influence between Digital Marketing Literacy and Small Business Competitiveness. A positive value in the parameter coefficient means that the higher the Digital Marketing Literacy, the higher the Small Business Competitiveness, then H1 is accepted.

H2: There is a significant influence of Innovative Mindset on Small Business Competitiveness

From the results of the path coefficient obtained between Innovative Thinking Patterns on Small Business Competitiveness of 0.476 with P-Value values of 0.000 < 0.05, it was concluded that there was a significant influence between Innovative Thinking Patterns on Small Business Competitiveness. A positive value on the parameter coefficient means that the higher the

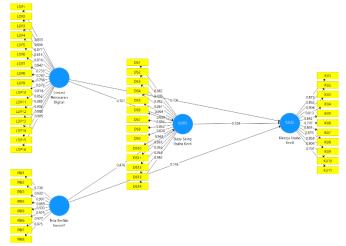


Fig 1. Run PLS Algorithm

Based on the output of the data in Figure 1, it can be seen that the average of each manifest variable studied has a Loading Factor value of > 0.7. So based on these results, it can be concluded that overall the manifest used in this study has met the criteria for reliability and can be used for further analysis.

Inner Model Testing

In SmartPLS, testing each relationship is carried out using simulations with bootstrapping methods on samples. This test aims to minimize the problem of abnormalities in the research data. The results of the test with the bootstrapping method using SmartPLS software are as follows:

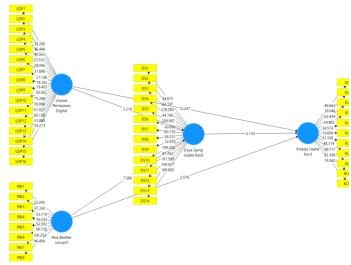


Fig 2. Bootstrapping Inner Model

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Innovative Thinking Pattern, the higher the Small Business Competitiveness, then H2 is accepted.

H3: There is a Significant Influence of Digital Marketing Literacy on Small Business Performance

From the results of the path coefficient obtained between Digital Marketing Literacy on Small Business Performance of 0.706 with *a P-Value* of 0.000 < 0.05, it is concluded that there is a significant influence of Digital Marketing Literacy on Small Business Performance. A positive value on the parameter coefficient means that the higher the Digital Marketing Literacy, the higher the Small Business Performance, then H3 is accepted.

H4: There is a Significant Influence of Innovative Thinking Patterns on Small Business Performance

From the results of the path coefficient obtained between Innovative Thinking Patterns on Small Business Performance of 0.146 with P-value values of 0.010 < 0.05, it was concluded that there was a significant influence between Innovative Thinking Patterns on Small Business Performance. A positive value in the parameter coefficient means that the higher the Innovative Thinking Pattern, the higher the Small Business Performance, then H4 is accepted.

H5: There is a significant influence of Small Business Competitiveness on Small Business Performance

From the results of the path coefficient obtained between Small Business Competitiveness to Small Business Performance of 0.109 with a P-Value of 0.033 < 0.05, it was concluded that there was a significant influence between Small Business Competitiveness and Small Business Performance. A positive value in the parameter coefficient means that the higher the Small Business Competitiveness, the higher the Small Business Performance, then H5 is accepted.

Table 5. Total Effect

	Origin al Sample (O)	Sample Mean (M)	Standar d Deviatio n (STDEV	T Statistics (O/STDEV)	P Value s
Digital Marketing Literacy -> Small Business Performanc e	0.717	0.716	0.055	12.958	0.000

Innovative Mindset -> Small Business Performanc e	0.198	0.200	0.057	3.464	0.001
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Source: Data processed by SmartPLS

From the results of the total effects analysis using SmartPLS as shown in Table 5 above, it was found that the relationship between Digital Marketing Literacy and Small Business Performance (P-Value = 0.000) and the relationship between Innovative Thinking Patterns and Small Business Performance (P-Value = 0.001) was still significant with a P-Value < 0.05 (alpha significance of 5%). Thus, it can be concluded that this mediation is only pseudo-or partial (partially mediating), meaning that independent variables can directly affect dependent variables without going through or involving intervening variables. Full mediating occurs if the relationship between independent variables and dependent variables is found to be insignificant in the total effect (Hartono and Abdillah, 2014).

From the results of the mediation test above, the testing of the intervening variable hypothesis:

H6: There is a significant influence of Digital Marketing Literacy on Small Business Performance through Small Business Competitiveness mediation

From the Sobel Test test, it is known that Digital Marketing Literacy does not affect Small Business Performance through Small Business Competitiveness where the z-value is 1.54 < 1.96 with a significance level of 5%. From the results of the total effects analysis, it was found that the relationship between Digital Marketing Literacy and Small Business Performance was still significant with a P-value of 0.000 < 0.05 (alpha significance of 5%). Thus, it can be concluded that the absence of this mediation is only partial (partial mediating), so H6 is rejected.

H7: There is a significant influence of Innovative Thinking Patterns on Small Business Performance through Small Business Competitiveness mediation

From the Sobel Test test, it is known that Innovative Thinking Patterns have a positive effect on Small Business Performance through Small Business Competitiveness where the z-value is 2.06 > 1.96 with a significance level of 5%. From the results of the total effects analysis, it was found that the relationship between Innovative Thinking Patterns and Small



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Business Performance was still significant with a P-value of 0.001 < 0.05 (alpha significance of 5%). Thus, it can be concluded that this mediation is only partial or partial (partial mediating), then H7 is accepted.

Discussion

The Influence of Digital Marketing Literacy on the Competitiveness of Small Business

The first hypothesis test is whether Digital Marketing Literacy has a positive effect on Small Business Competitiveness. The results of this study prove that Digital Marketing Literacy has a positive effect on Small Business Competitiveness. This proves that the higher the Digital Marketing Literacy that exists in an organization, the higher the Competitiveness of Small Businesses.

The findings of this study are in line with previous research conducted by (Bossle et al., 2016). (Severo et al., 2017). (M. Porter & Van der Linde, 1995; Zefeng et al., 2018). (Hojnik & Ruzzier, 2016) which states that Digital Marketing Literacy has a positive and significant effect on Small Business Competitiveness. However, it is not in line with the results of the study Crick & Crick (2020) De Pelsmacker et al., (2018) that there is no influence of innovative attitudes on innovative thinking patterns.

The Influence of Innovative Thinking Patterns on Small Business Competitiveness

The second hypothesis test is whether Innovative Mindset has a positive effect on the competitiveness of small businesses. The results of this study prove that an Innovative Mindset has a positive effect on the competitiveness of small businesses. This means that the higher the Innovative Mindset then the higher the MSME actors in having Small Business Competitiveness.

The findings of this study are in line with previous research conducted by Bacinello et al. (2020), Qiu et al. (2020), and Suat & San (2019) which stated that Innovative Thinking Patterns have a significant positive effect on the Competitiveness of Small Businesses. However, it is not in line with the results of research by Cai & Li (2018) and Hojnik & Ruzzier (2016) that there is no significant influence between Digital Marketing Literacy and Small Business Competitiveness.

The Influence of Digital Marketing Literacy on Small Business Performance

The third hypothesis test is whether Digital Marketing Literacy has a positive effect on Small Business Performance. The results of this study prove that Digital Marketing Literacy has a positive effect on Small Business Performance. This proves that the higher the Digital Marketing Literacy, the higher the Small Business Performance.

The findings of this study are in line with previous research conducted by De Medeiros et al. (2014), Hojnik & Ruzzier (2016), Chatterjee & Kumar Kar (2020), Cheung et al. (2020) and Tajvidi & Karami (2020) which states that Digital Marketing Literacy has a significant positive effect on Small Business Performance. However, it is not in line with the results of the study Adams et al., (2016) that creativity and innovation do not affect Small Business Performance.

The Influence of Innovative Thinking Patterns on Small Business Performance

The fourth hypothesis test is whether Innovative Thinking Patterns have a positive effect on Small Business Performance. The results of this study prove that Innovative Mindset has a positive effect on Small Business Performance. This proves that the higher the Innovative Mindset owned by Small Business actors, the higher the Small Business Performance.

The findings of this study are in line with previous research conducted by Tariq et al. (2017), Bitencourt et al. (2020), Hussain et al. (2018), Santos et al. (2019), Jeurissen (2000), de Azevedo Rezende et al. (2019), García-Sánchez et al. (2020), Ghassim & Bogers (2019) and Hojnik & Ruzzier (2017) which states that Innovative Thinking Patterns have a significant positive effect on Small Business Performance. However, it is not in line with the results of Cherrafi et al. (2018) that Innovative Thinking Patterns do not affect the Performance of Small Businesses.

The Influence of Small Business Competitiveness on Small Business Performance

The fifth hypothesis test is whether the handling of Small Business Competitiveness has a positive effect on Small Business Performance. The results of this study prove that handling Small Business Competitiveness has a positive effect on Small Business Performance. This proves that the better the handling of Small Business Competitiveness problems, the higher the Small Business Performance.

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The results of this study support the findings of Cai & Li (2018), de Azevedo Rezende et al. (2019), and Hussain et al. (2018) which prove that Small Business Competitiveness has a positive effect on internal Small Business Performance. Meanwhile, in the research Dey et al. (2020)) states that the findings reveal that there is no significant influence between Small Business Competitiveness and Small Business Performance.

The Influence of Digital Marketing Literacy on Small Business Performance through Small Business Competitiveness Mediation

The sixth hypothesis test is whether Digital Marketing Literacy affects Small Business Performance of mediation Small through the Business Competitiveness. The results of this study show that Small Business Competitiveness does not have a mediating effect between Digital Marketing Literacy and Small Business Performance. This shows that Digital Marketing Literacy can directly affect the Performance of Small Businesses but does not have an indirect effect through the mediation of Small **Business** Competitiveness.

The Influence of Innovative Thinking Patterns on Small Business Performance through Small Business Competitiveness Mediation

The seventh hypothesis test is whether Innovative Thinking Patterns affect Small Business Performance through the mediation of Small Business Competitiveness. The results of this study show that Small Business Competitiveness has a mediating effect between Innovative Thinking Patterns on Small Business Performance. This shows that Innovative Thinking Patterns can directly affect Small Business Performance or indirectly through the mediation of Small Business Competitiveness.

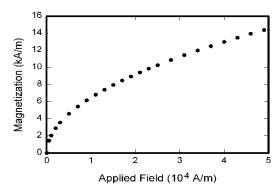


Figure 1. Magnetization as a function of applied field.

CONCLUSION AND RECOMMENDATION

- There is a significant influence of Digital Marketing Literacy on Business Competitiveness. From the results of the path coefficients obtained between Digital Marketing Literacy to the Competitiveness of Small Businesses 0.107 with the value of *P-Value* 0.027 < 0.05 It is concluded that there is a significant influence between Digital Marketing Literacy on Small Business Competitiveness. An optimal understanding of Digital Marketing Literacy will result in good Small Business Competitiveness.
- 2. There is a significant influence of Innovative Mindset against Small Business Competitiveness. From the results of the path coefficient obtained between Innovative Thinking Patterns and Small Business Competitiveness of 0.476 with the value of *P-Value* 0.000 < 0.05 concluded that there was a significant influence between Innovative Thinking Patterns on Small Business Competitiveness. The higher the Innovative Mindset the the competitiveness of small businesses will be higher.
- 3. There is a significant influence of Digital Marketing Literacy on Small Business Performance. From the results of the path coefficients obtained between Digital Marketing Literacy on the performance of small businesses by 0.706 with the value of *P-Value* 0.000 < 0.05, It is concluded that there is a significant influence of Digital Marketing Literacy on Small Business Performance. The higher the Digital Marketing Literacy, the more positive the performance of Small Businesses.
- 4. There is a significant influence on Innovative Mindset against Small Business Performance. From the results of the path coefficients obtained between Innovative Mindset on the performance of small businesses by 0.146 with the value of *P-Value* 0.010 < 0.05, It is concluded that there is a significant influence between Innovative Mindset on Small Business Performance. The higher the Innovative Thinking Pattern, the higher the performance of Small Businesses in Serang Regency.</p>
- 5. There is a significant influence on Small Business Competitiveness against MSE Performance. From the results of the path coefficients obtained between Small Business Competitiveness on the performance of small businesses by 0.109 with the value of *P-Value* 0.033 < 0.05, It is concluded that there is a significant influence between Small Business Competitiveness on Small Business

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- Performance. The higher the competitiveness, the higher the performance of Small Businesses in Serang Regency.
- 6. There is no significant influence of Digital Marketing Literacy on MSE Performance through the mediation of Small Business Competitiveness. where the z-value is 1.54 < 1.96 with a significance level of 5%. Thus, competitiveness is not able to be a mediator of Digital Marketing Literacy on MSE Performance. Nature of mediation only pseudo-or *partial*.
- 7. There is a significant influence of Innovative Thinking Patterns on Small Business Performance through the mediation of Small Business Competitiveness. where the value of z is 2.06 > 1.96 with a significance level of 5%. From the results of the analysis of total effects, It was found that the relationship between Innovative Mindset with Small Business Performance is still significant with a P-value of 0.001 < 0.05 (alpha significance of 5%). Thus, there is Competition for Small Businesses can mediate the relationship between Innovative Thinking Patterns and Small Business Performance in Serang Regency.

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