

## Do Economic Literacy and Digital Literacy among Business Actors registered in the Grab Application Contribute to Entrepreneurial Behavior?

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### ABSTRACT

*This study aims to examine whether economic literacy and digital literacy among business people registered in the grab application contribute to entrepreneurial behavior. The type of approach used is a quantitative approach, the data source used is primary data with 97 respondents. The analysis method used is descriptive analysis and statistical analysis consisting of classical assumption test, multiple linear regression analysis, hypothesis testing, correlation analysis, coefficient of determination, validity test and reliability test. The results showed that there is a positive and significant relationship between economic literacy and digital literacy variables on entrepreneurial behavior. This means that economic literacy and digital literacy contribute to shaping entrepreneurial behavior in business actors registered in the Grab Application in Makassar City. These findings provide important implications for business actors in the culinary sector in Makassar city. In improving entrepreneurial behavior, they need to improve their understanding of economic concepts and make better use of digital technology. Participating in training and economic literacy programs can help business actors develop knowledge and skills relevant to the business world.*

**Keywords:** economic literacy, digital literacy, entrepreneurial behavior

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## 1. INTRODUCTION

The development of digital technology has fundamentally changed the face of the business world, with the advent of the industrial revolution 4.0 as an important milestone in that evolution. The industrial revolution 4.0 is characterized by increasing connectivity between devices and systems, such as the Internet of Things (IoT), artificial intelligence (AI), cloud computing, and other technologies. In this context, businesses no longer rely solely on manual processes, but are increasingly turning to automation and the use of digital technologies.

One company that stands out in utilizing digital technology to do business is the Grab app. Grab has become an app-based platform that provides a wide range of services, from transportation services, food delivery, to various financial services. As an integrated digital platform, Grab provides convenience for users to access various services in one application, providing convenience and efficiency in transactions.

The development of digital technology opens up new opportunities for businesses to grow and develop. Thanks to easier access to global markets, businesses can reach consumers in various parts of the world more efficiently (Arianto & Sofyan, 2022). In addition, the adoption of digital technology also paves the way for innovation and increased operational efficiency in doing business (Radiansyah, 2022). However, on the other hand, the digital era also brings challenges for businesses. Business competition is becoming increasingly fierce with the emergence of new competitors who also rely on digital technology (Nadin & Ikhtiono, 2019). In addition, cyber security risks are also a serious concern for business actors, given the increasingly sophisticated

cyber threats in this digital era (Soesanto et al., 2023). Therefore, in facing the digital era, business actors need to understand and master digital technology well. Improving digital literacy and utilizing it optimally will be the key to success for businesses in this digital era. By utilizing digital technology wisely, businesses can make technological developments a competitive advantage and strengthen their business position in an increasingly complex and dynamic market.

In the era of globalization and industrial revolution 4.0, economic literacy is a crucial quality for entrepreneurs. Knowledge of economic concepts, financial management, and market analysis play an important role in making smart and strategic business decisions (Hapsari et al., 2023). In addition, digital literacy is also an aspect that cannot be ignored. Business actors must be able to master digital technology and utilize it optimally to increase competitiveness and face increasingly complex market competition.

According to Hasan et al. (2023), economic literacy refers to the understanding and knowledge of economic concepts and the ability to apply economic principles in the context of real life, including in the business world. In entrepreneurship, economic literacy is a key element that supports business success. Entrepreneurs need to understand how the economic system functions, how markets operate, and how economic changes can affect their business (Sukirno, 2017). Having good economic literacy will help entrepreneurs identify business opportunities, face economic challenges, and make smart strategic decisions.

Sound decision-making is one of the key factors in business success. In entrepreneurship, many decisions must be made, ranging from strategic planning, pricing of products or services, to financial management. According to Sunardi (2015), adequate economic knowledge will help entrepreneurs analyze market information, understand consumer behavior, and predict economic changes that can affect their business. With a good understanding of economics, entrepreneurs can make more informed and data-driven decisions, thereby reducing risks and increasing chances of success.

Economic literacy also has a significant impact on business quality and overall economic growth. Entrepreneurs who have good economic literacy tend to be better able to manage their businesses efficiently and effectively (Asriati, 2020). They can optimize available resources, identify new opportunities, and better deal with market competition. Over time, well-managed businesses tend to expand and contribute to regional or national economic growth.

In addition, economic literacy also plays a role in creating a better business climate. Entrepreneurs who understand economic principles will be better able to adapt to changing markets and government regulations, creating a more dynamic and innovative business environment. Economic literacy also plays a role in increasing investment and creating new jobs, which in turn will have a positive impact on overall economic growth (Sahroh, 2018). Therefore, strengthening economic literacy among entrepreneurs is important in promoting sustainable business development and contributing to inclusive and equitable economic growth. In addition to optimizing business performance, economic literacy also plays a role in shaping entrepreneurs who are responsible and oriented towards sustainable economic development.

Digital literacy also plays an important role in driving innovation and adaptation in business. Businesses that master digital technology have greater access to market information and industry trends (Idah & Pinilih, 2020). They can quickly adapt their business to changes in market demand, the latest technology and customer needs. In addition, digital literacy enables businesses to create innovative new products or services and adapt marketing strategies to emerging consumer trends.

With digital literacy, businesses are also more likely to face challenges in the digital era with more confidence. According to Yuwana (2020), they can overcome technological barriers that may arise and utilize the potential offered by digital technology. The ability to adapt quickly and creatively in the face of technological and market changes will be a competitive advantage for businesses in this digital era.

Therefore, digital literacy is an asset for businesses in dealing with the complexities and dynamics of business in the digital era. Effective and innovative use of technology will help businesses to improve competitiveness and expand business opportunities in an increasingly global and rapidly changing market (Sedyastuti, 2018). Thus, it is important for businesses to continuously improve their digital literacy and utilize it as a tool to achieve business success in the rapidly evolving digital era.

Economic literacy plays an important role in shaping the entrepreneurial behavior of registered businesses. Economic literacy provides a deeper understanding of market dynamics, economic policies and changing business trends. Entrepreneurs with good economic literacy are more likely to identify profitable business opportunities, anticipate risks and plan sustainable business strategies. Knowledge of economic concepts also helps entrepreneurs to manage resources efficiently and optimize profits.

Meanwhile, digital literacy also plays a significant role in shaping entrepreneurial behavior on the Grab app. Entrepreneurs who master digital technology will be more open to various opportunities offered by the Grab platform, such as online marketing, using data analytics to improve operational efficiency, and interacting with customers through social media. According to Reilly (2021), digital literacy increases business accessibility and visibility, which in turn increases the likelihood of success in running a business.

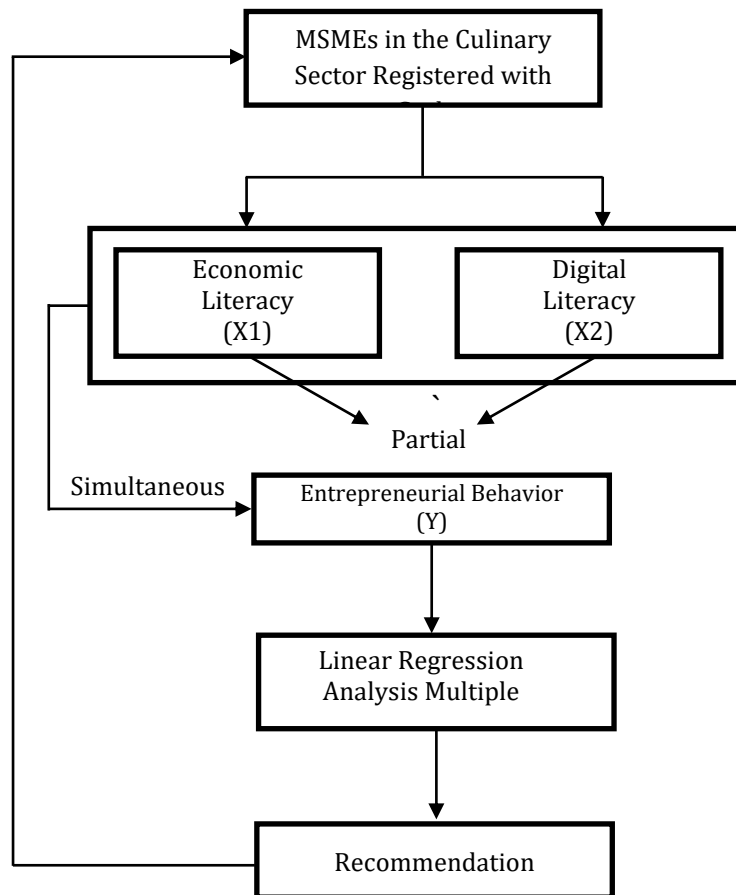
Digital literacy also contributes to entrepreneurial willingness and resilience in the face of business risks. The ability to use technology well helps entrepreneurs to better cope with digital challenges and market changes (George et al., 2021). Digitally literate entrepreneurs tend to be better equipped to adapt to rapidly changing technology and business environments, so they are more willing to take controlled risks and try new things to expand their businesses.

Entrepreneurial behavior on the Grab app is influenced by the interaction and synergy between economic literacy and digital literacy. Entrepreneurs who possess both aspects of literacy in a complementary manner are more likely to achieve better business performance. Economic literacy provides a basic understanding of the market and business feasibility, while digital literacy provides the tools and capabilities to manage the business efficiently in a digital environment.

The interaction between the two aspects of literacy also strengthens the innovation and adaptability of businesses on the Grab app. By understanding economic trends and applying digital technology wisely, entrepreneurs can create new services, improve service quality, and adjust their business models according to consumer needs and expectations. The synergy between economic literacy and digital literacy creates opportunities for continuous innovation, thereby increasing business competitiveness and strengthening its position on the Grab platform.

Thus, the relationship between economic literacy and digital literacy in the context of the Grab app is complementary and contributes to shaping successful entrepreneurial behavior. Mastery of these two aspects of literacy is an important asset for entrepreneurs to optimize business potential, adapt to the changing digital environment, and create added value for customers on the Grab platform.

Based on this background, this study tries to examine the factors that influence entrepreneurial behavior, by selecting the variables of Economic Literacy and Digital Literacy as factors that are considered to have an influence on Entrepreneurial Behavior. The following is a framework scheme in this study.



**Figure 1.** Schematic Framework

Based on the framework scheme, there are several hypotheses in this study, namely: 1) it is suspected that economic literacy affects the entrepreneurial behavior of the culinary sector registered with the Grab application in Makassar City. 2) it is suspected that digital literacy affects the entrepreneurial behavior of the culinary sector registered with the Grab application in Makassar City. 3) it is suspected that economic literacy and digital literacy affect the entrepreneurial behavior of the culinary sector registered with the Grab application in Makassar City.

## 2. METHOD

### 2.1. Research Type and Approach

The type of research used is associative research. As a first step, the author collects data related to the topic using journals and books that are used as reference sources in obtaining theoretical foundations and ways to analyze data. In this study the authors used a quantitative approach conducted in Makassar City and sought to find the effect of economic literacy and digital literacy on entrepreneurial behavior in Makassar City and aimed to find the relationship between the relationship between three or more variables. Where the data is obtained then the research is processed, analyzed and processed further based on the theories that have been studied previously by the author.

## 2.2. Population and Sample

Population is used to mention all elements/members of an area that is the target of research or is the whole (universum) of the object of research. The population in this study were 3000 merchants (culinary MSMEs) registered with Grab.

The sampling technique uses Purposive Sampling. The technique of determining the sample with special considerations so that it is feasible to be sampled. In this study, the sample determination was culinary merchants (MSMEs) in Makassar city. Then the sample size is obtained by using the slovin formula, as for how to get the sample size using the slovin formula is as follows:

$$n = \frac{N}{1 + (N \cdot d^2)}$$

Where:

n = Sample Quantity

N = Total Population = 3.000

d<sup>2</sup> = Precision (set at 10% with 90% confidence level)

Based on this formula, the number of samples is obtained as follows:

$$n = \frac{3.000}{1 + (3.000) \cdot (0,1^2)} = 96,77 \text{ or rounded up to } 97 \text{ respondents.}$$

## 2.3. Variables and Research Design

The variables studied in this study are: 1) the effect of Economic Literacy and Digital Literacy as independent variables (X) or variables that affect. 2) on Entrepreneurial Behavior as the dependent variable (Y) or the affected variable.

This research design is the effect of independent variables on the dependent variable. Therefore, this research is correlational, namely research that describes the relationship between the three variables (Economic Literacy, Digital Literacy and Entrepreneurial Behavior).

## 2.4. Operational Definition of Variables and Variable Measurement

The operational definitions of each variable include:

- a) Economic literacy is the ability to use basic economic concepts and critical thinking in making economic decisions. Economic literacy can make a person smart in managing economic resources to achieve welfare by applying these economic concepts. In addition, economic literacy is very important to open up knowledge about the costs or benefits of an item in economic activity.
- b) Digital literacy is the ability to use information and communication technology (ICT), to find, evaluate, utilize, create and communicate content/information, with cognitive and technical skills. Furthermore, economic literacy is also an individual's interest, attitude and ability to use digital technology and communication tools such as smartphones, tablets, laptops and desktop PCs to access, manage, integrate, analyze and evaluate information, build new knowledge, create and communicate with others in order to participate effectively in society.
- c) Entrepreneurial behavior is the development of small businesses is the behavior of small entrepreneurs in carrying out their business activities which consist of accuracy to business opportunities, courage in taking risks, innovativeness in producing products and competitiveness of their business. This means that small entrepreneurs who have entrepreneurial behavior patterns are those who persistently strive to make combinations of available economic resources, they are able to create new products and business techniques (innovative), able to seek new opportunities (opportunistic), work with more effective and efficient work methods, make quick decisions and dare to take risks. Behavior is strongly influenced by the nature and character of a person. Good, progress-oriented and positive traits and characters are the traits and characters needed by an entrepreneur so that the entrepreneur can progress / succeed.

Meanwhile, to measure the research variables, a Likert scale is used which will be filled in by respondents in accordance with the variable indicators. The data collected from the questionnaire will then be measured with ordinal data measurements with weights up to 5.

## **2.5. Data Type and Source**

This study uses two kinds of data, namely: 1) Primary data which is the original data collected directly from the object under study. In this study, the primary data used was the distribution of questionnaires to respondents and researchers also used interviews to collect data. 2) Secondary data is data that contains information from theories used to support the research being conducted. Researchers get secondary data from books, journals, previous research and the internet.

## **2.6. Data Collection Techniques and Research Instruments**

The techniques used in collecting data for this study used observation, interviews, documentation, and questionnaires. As for the research instrument in quantitative research, the data analysis method used is clear, which is directed at answering the problem formulation or testing the hypothesis that has been formulated in the proposal. Because the data is quantitative, the data analysis method uses statistical methods that are already available.

### **Validity Test**

Validity is the degree of accuracy between the data that occurs on the object of research and the data that can be reported by researchers. Thus valid data is data that actually occurs on the object of research. So the validity test is a type of statistical testing by examining whether or not a research data is valid. As for how to measure the data under study is valid or not, namely by comparing the calculated  $r$  value with the  $r$  table value that has been determined based on the number of samples and the number of research variables.

### **Reliability Test**

An instrument is reliable enough to be used as a data collection tool because the instrument is good. A good instrument is a reliable instrument that will produce reliable data. A reliable instrument is that even if it is taken many times the results are the same, so reliability is the extent to which measurement results occur when measurements are made on the same group of subjects.

## **2.7. Data Analysis Technique**

The data analysis techniques used in this research are descriptive analysis techniques and multiple regression statistical analysis techniques to examine research variables.

### **2.6.1. Descriptive Analysis**

Descriptive analysis technique is a type of data analysis intended to reveal or describe the state or characteristics of each research variable through processed statistical data. So in descriptive analysis, the mean, median, mode and standard deviation will be sought using the help of the SPSS version 21 program which is then presented in the form of a frequency distribution table.

### **2.6.2. Classical Assumption Test**

The classical assumption test is used to determine whether the results of multiple linear regression analysis used to analyze in this study are free from classical assumption deviations which include normality, multicollinearity, heteroscedasticity and autocorrelation tests. Each of these tests can be described as follows:



**Normality Test**

Normality test is a test of the normality of data distribution so that it can be used in parametric statistics (inferential statistics). The test is carried out with the intention of seeing whether the data being analyzed is normal or not.

**Multicollinearity Test**

The multicollinearity test aims to test whether the regression model has a correlation between the independent variables. A good regression model should not have a correlation between the independent variables. Multicollinearity is a situation where there is a correlation between the independent variables between one another. In this case, it is called these independent variables are not orthogonal. Orthogonal independent variables are independent variables that have a correlation value between each other equal to zero.

**3. HASIL DAN PEMBAHASAN****3.1. Research Results****3.1.1 Classical Assumption Test****Normality Test**

The normality test is carried out to determine whether or not the influence between the independent variable and the dependent variable is normal. Data normality testing using the One-Sample Kolmogorov-Smirnov Test normality test of the SPSS for windows computer program version 21. A data is said to be normally distributed at a significant level of 5% if the Asymp. Sig value is more than 0.05. Based on calculations with SPSS 21 for windows, the asymptotic significance is  $0.141 \geq 0.05$ . Based on these results, it can be concluded that the regression model has met the assumption of normality.

**Multicollinearity Test**

Multicollinearity testing is carried out to see whether the regression model finds the presence or absence of correlation between the independent variables. The way to detect it is by looking at the Variance Inflation Factor (VIF) value or the Colinearity Statistic (Tolerance) value (According to Sabtoso, 2002), in general if  $VIF > 10$ , then the variable has multicollinearity with other independent variables. Based on the multicollinearity test, it is known that the tolerance value of the economic literacy and digital literacy variables is more than 0.10 and VIF is less than 10, it can be concluded that the regression model does not occur multicollinearity.

**3.1.2. Hypothesis Test**

Hypothesis testing in this study used multiple regression analysis techniques using the help of SPSS 21. This multiple regression test was carried out to answer the research hypothesis that had been proposed. The hypothesis is a temporary answer based on the problems that have been formulated by the theories that have been given. Therefore, the hypothesis must be tested empirically. The hypotheses in this study are (1) economic literacy affects entrepreneurial behavior in (2) digital literacy affects entrepreneurial behavior in, and (3) economic literacy and digital literacy affect entrepreneurial behavior in. Hypothesis testing in this study using multiple linear analysis.

Based on the calculation results obtained  $F_{hitung} (21.131) > F_{tabel} (3.09)$ . So it can be concluded that economic literacy and digital literacy simultaneously affect the entrepreneurial behavior of the culinary sector in Makassar City.

**Partial Significance Test**

Partial Significant Test basically shows whether the independent variables used have a partial influence on the dependent variable. In this study, partial hypothesis testing is intended to measure the effect of economic literacy (X1) and digital literacy (X2) partially on entrepreneurial behavior in Makassar City.

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**Simultaneous Significance Test**

Simultaneous Significant Test basically shows whether all the independent variables used have a joint influence on the dependent variable. In this study, simultaneous hypothesis testing is intended to measure the magnitude of the influence of economic literacy (X1) and digital literacy (X2) together on the dependent variable entrepreneurial behavior.

**3.1.3. Coefficient of Determination**

The identification of determination ( $R^2$ ) serves to determine the significance of the variable, the coefficient of determination ( $R^2$ ) must be sought. The coefficient of determination shows the magnitude of the contribution of the independent variable to the dependent variable. The greater the coefficient of determination, the better the ability of the independent variable to explain the dependent variable. If the determination ( $R^2$ ) is getting bigger (close to one), it can be said that the influence of the independent variable is large on the dependent variable. This means that the model used is stronger to explain the effect of the independent variables studied on the dependent variable.

**3.2. Discussion**

In this section, a discussion will be presented that focuses on the results of hypothesis testing, which will provide answers to the formulation of research problems. The discussion of each hypothesis testing result is described as follows:

**1.2.1. The effect of economic literacy on entrepreneurial behavior**

The results of this study indicate a partially positive and significant effect of economic literacy on entrepreneurial behavior in the culinary sector. The results of the study revealed that economic literacy of 89.12% indicates that entrepreneurial behavior is influenced by how high the level of economic literacy and economic literacy in the Culinary Sector is Very Good seen from the responses of respondents stating that Economic Literacy is Very Good, the higher the level of economic literacy, the more rational entrepreneurial behavior will be, and vice versa. The results of this study are in line with research conducted by Rahmatullah et al. (2022) and Susanti et al., (2022) where entrepreneurial behavior is strongly influenced by economic literacy. The dimensions of economic literacy in this study include economic knowledge, attitudes, and skills that are practical and related to everyday life.

**1.2.2. The effect of digital literacy on entrepreneurial behavior**

The results of this study indicate a partially positive and significant effect of digital literacy on entrepreneurial behavior in the culinary sector. The results of the study revealed that digital literacy is 93.51%, this shows that entrepreneurial behavior is influenced by how high the level of digital literacy and digital literacy in the culinary sector is very good, seen from the respondents' responses that digital literacy is very good. The results of this study are supported by previous research, which is stated by Yustika & Iswati (2020) that digital literacy is the ability to use technology and information from digital devices effectively and efficiently in various contexts such as academic, career and daily life.

**1.2.3. The effect of economic literacy and digital literacy on entrepreneurial behavior**

The results of this study indicate the effect of economic literacy and digital literacy simultaneously on entrepreneurial behavior in the culinary sector. The results of the research on entrepreneurial behavior in the Culinary Sector are very good, seen from the respondents' responses of 89.89% stating that entrepreneurial behavior is very good. This means that the Culinary Sector business feels a better condition and the entrepreneurs realize part of the system in the implementation of the business being run. The results of the study are in accordance with



research conducted by Mudasih & Subroto (2021) who conducted research on vocational students, where entrepreneurial behavior is largely determined by digital literacy.

In practice, entrepreneurs have generally used digital approaches so that a person or business actor should have this ability. An example that can be taken is culinary MSMEs that have registered with the Grab application. Both large and small-scale culinary MSMEs have used the Grab application because of the many conveniences that can be obtained by implementing this. Then, with business actors who already understand economic literacy, entrepreneurs can look at this good opportunity by registering their business with Grab so that it is easy to get customers and in this case, consumers are also facilitated in choosing the types of food that are available.

## 4. CONCLUSIONS AND SUGGESTIONS

### 4.1. Conclusion

Based on the results of research and data analysis that has been done, it can be concluded that there is a positive and significant partial effect of Economic Literacy and Digital Literacy on Entrepreneurial Behavior in the culinary sector in Makassar city. In addition, there is also a simultaneous and significant effect of Economic Literacy and Digital Literacy on Entrepreneurial Behavior. The results showed that an understanding of economic concepts and mastery of digital technology play an important role in shaping entrepreneurial behavior in the culinary sector in Makassar city. Business people who have good economic literacy will tend to be better able to recognize business opportunities, manage resources efficiently, and make smart strategic decisions. Similarly, with digital literacy, entrepreneurs who master technology will be more ready and brave to face challenges in the digital era, and more open to innovation in developing their businesses.

Temuan ini memberikan implikasi penting bagi para pelaku usaha di sektor kuliner di kota Makassar. Dalam meningkatkan perilaku berwirausaha, mereka perlu meningkatkan pemahaman tentang konsep ekonomi dan memanfaatkan teknologi digital dengan lebih baik. Mengikuti pelatihan dan program literasi ekonomi dapat membantu para pelaku usaha dalam mengembangkan pengetahuan dan keterampilan yang relevan dengan dunia bisnis. Selain itu, penggunaan teknologi digital dalam berwirausaha juga membutuhkan pemahaman yang mendalam tentang platform dan alat-alat yang digunakan, sehingga diperlukan upaya untuk meningkatkan literasi digital para pelaku usaha.

### 4.2. Suggestion

Based on the results of the study, as for the advice given by business actors that economic literacy and digital literacy are important factors in the success of a business, it is necessary to increase knowledge about economic literacy and digital literacy for business actors so that in running their business there is an increase in terms of allocating good finances for future business and also by better mastering emerging digital technology so that customers feel satisfied and loyal which will foster interest in wanting to visit again. In addition, further researchers can develop this research by examining other variables that can affect entrepreneurial behavior such as social status, self-efficacy and entrepreneurial attitudes. Future researchers can also use other methods in examining entrepreneurial behavior, for example through in-depth interviews with business people, so that the information obtained can be more varied than questionnaires whose answers are already available.

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