

## **THE EFFECT OF DIGITAL LITERACY, E-COMMERCE BUSINESS TREND, MOBILE PAYMENT, INCOME EXPECTATIONS ON INTENTION IN DIGITAL-BASED ENTREPRENEURSHIP**

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### **ABSTRACT**

This study aims to analyze the effect of digital literacy, e-commerce business trends, mobile payments, and income expectations on intention in digital-based entrepreneurship. The population used in this study were students of the Faculty of Economics and Business, Islamic University of Malang. There were 190 respondents in this study. Data were collected through an online survey of respondents intending to engage in digital entrepreneurship. The Partial Least Square (PLS) analysis method was used to test the relationship between independent and dependent variables. The results showed that digital literacy and income expectation significantly influence intention in digital-based entrepreneurship. In contrast, e-commerce business trends and mobile payment do not significantly affect entrepreneurial intention. The findings indicate the need to improve digital literacy and understanding income expectations to encourage entrepreneurial intention. In contrast, e-commerce and mobile payment strategies need to be further evaluated. This research provides important insights for stakeholders in understanding the factors influencing intention in digital-based entrepreneurship. The practical implication of this study is the need to improve digital literacy and provide a better understanding of the income potential in entrepreneurship to encourage the creation of new digital-based entrepreneurs.

**Keywords : Digital literacy; E-commerce business trend; Mobile payment; Income expectations; Intention in digital-based entrepreneurship.**

### **INTRODUCTION**

The introduction contains a general background, such as the emergence of problems due to discrepancies between expectations and reality in the field, based on observations and previous literature studies (state of the art) as the basis for statements that can lead to hypotheses. The basic background generally contains the results of observations, interviews and supporting data. The final part of the introduction should state the purpose

of the study of the article. The introduction ends with a statement of the originality and scientific novelty of the article. (TNR, 12pt font, spacing 1.15).

## **THEORETICAL BASIS**

The Literature Review contains the theoretical basis in the form of definitions and summaries of theories related to the research variables, as well as contains an explanation of the basic concepts and principles needed for problem solving. The theoretical basis can be in the form of qualitative descriptions, mathematical models, or tools that are directly related to the problems studied.

## **HYPOTHESES**

For research that tests the hypothesis, the hypothesis is developed based on the theory, the results of previous studies, and the author's logical arguments. After the explanation is formulated, then write the hypothesis below, for example

H1: Write down the formulated hypothesis

## **METHOD**

The method contains steps in completing a series of research, including steps for data collection, to data analysis techniques that are described descriptively for a maximum of 2 paragraphs.

## **RESULTS AND DISCUSSION**

Contains the results of research findings and discussion based on the data obtained where the research results and findings must be able to answer the questions or research hypotheses in the introduction, supported by various related

literature, especially the latest journals and related sources.

The table has the above description in TNR font, size 10, bold. If the table presented is large, it can be placed in the middle of the paper, as in the example in the picture.

## **CONCLUSION**

The closing contains conclusions and suggestions. Conclusions describe the answers to the hypotheses and/or research objectives or findings obtained. The conclusion does not contain a repetition of the results and discussion, but rather a summary of the findings as expected in the objectives or hypotheses. Conclusion in descriptive form (elaboration in paragraphs), not in points 2.

Suggestions present things to be done related to further ideas from the research.

## REFERENCES

All references referred to in the text of the article must be listed in the Bibliography section. Bibliography must contain reference libraries that come from primary sources

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Example:

- Hermuningsih, S., & Wardani, K. (2016). Persepsi Mahasiswa terhadap Metode Simulasi Online Trading di Bursa Efek Indonesia di Fakultas Ekonomi Yogyakarta. *Jurnal EKOBIS*. 17(2), 2016. doi: 10.30659/ekobis.17.2.199 – 207
- Nuryana, I. (2016). Analisis Reaksi Pasar Modal terhadap Pengangkatan Joko Widodo sebagai Presiden Republik Indonesia. *Jurnal Referensi: Ilmu Manajemen dan Akutansi*. UNITRI Press. 4(2), 2016. doi: 0.33366/ref.v4i2.517