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The Role Of Self-Efficacy In Technology Readiness Of Women Entrepreneurs In The Fashion Msme Sector

Warda Silvia Devi [1]; Anissa Lestari Kadiyono [2]; Marina Sulastiana [3]
[1]Fakultas Psikologi, Universitas Padjadjaran, Sumedang, Jawa Barat, Indonesia
[2,3] Pusat Studi Human Capital & Pengembangan Organisasi, Fakultas Psikologi, Universitas Padjadjaran, Sumedang, Jawa Barat, Indonesia
Email: [1] warda21001@mail.unpad.ac.id ;[2] anissa.lestari@unpad.ac.id ;[3] marina.sulastiana.@unpad.ac.id

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ABSTRACT

In this digital age, digital strategy skills are essential for business sustainability. Nevertheless, many micro-enterprises remain behind due to limited technological competence. This study aims to examine the influence of self-efficacy on the technology readiness of working mothers managing micro businesses in the fashion sector in Bandung City. A total of 114 respondents participated in this study through a paper-based survey using convenience sampling. The instruments used were the Self-Efficacy Scale by Venkatesh et al. (2003) and the Technology Readiness Index by Parasuraman (2000). Based on simple regression analysis, the results showed that self-efficacy did not significantly influence overall technology readiness (p = 0.311). However, there was a significant relationship between self-efficacy and the motivator aspect of technology readiness (p = 0.015). These findings suggest that individuals with higher self-efficacy tend to be more motivated to use technology. Furthermore, external factors such as access to digital tools and training also play an important role in preparing someone to use technology effectively.

INTRODUCTION

The involvement of women in the global economy has seen significant growth over the past few decades. In Indonesia, the Female Labor Force Participation Rate (FLFPR) increased from 2018 to 2020. By 2020, 53 out of every 100 women of working age were active in the labor market (Pusdatiknaker, 2021). According to Puspitasari (2016), women choose to work for various reasons, such as helping to support large families, applying their knowledge and skills, assisting their husbands with household expenses, or spending their time productively. Many also feel responsible for improving their family's financial condition (Sayekti & Sari, 2018).

Women are now more visible in many job sectors, both formal and informal, such as healthcare, education, technology, and management. A large number of women also run micro,

small, and medium enterprises (MSMEs), either as business owners or active contributors. Based on data from Statistics Indonesia (BPS, 2021), women make up 64.5% of MSME entrepreneurs in Indonesia (Komdigi, 2019). Many women prefer MSMEs due to the flexible work hours, allowing them to balance work and family responsibilities. Besides economic motives, women also start businesses to serve their communities, enjoy flexible time, and feel personally fulfilled (Carranza et al., 2018). Married women, in particular, often find it challenging to enter the formal workforce, so they turn to entrepreneurship. Interestingly, about 87% of husbands support their wives' choice to run a business because it helps manage family life more smoothly (Widia & Octafia, 2022).

MSMEs play a key role in Indonesia's economy. They contribute to national income, provide jobs, and create more opportunities for women to be economically active. Singh and Sinha (2017) highlight that MSMEs not only generate employment but also support the supply chain of larger industries. To boost this sector, the government offers programs like the Super Micro People's Business Credit (KUR), which helps women, especially housewives, access business loans (Limanseto, 2021). In the digital era, MSMEs are encouraged to adopt digital tools to reach wider markets and stay competitive. The continued growth of MSMEs reflects women's expanding role in the economy especially in West Java, where the sector contributed 13.02% to Indonesia's GDP in 2022 (KPW BI, 2022). Bandung is also known as a center for MSME development, with 10,149 active businesses in 2023, where fashion being the most dominant sector (Dinas KUKM Bandung, 2024). Mutmainah (2020) also noted that many women are involved in trade, culinary business, fashion, and creative industries.

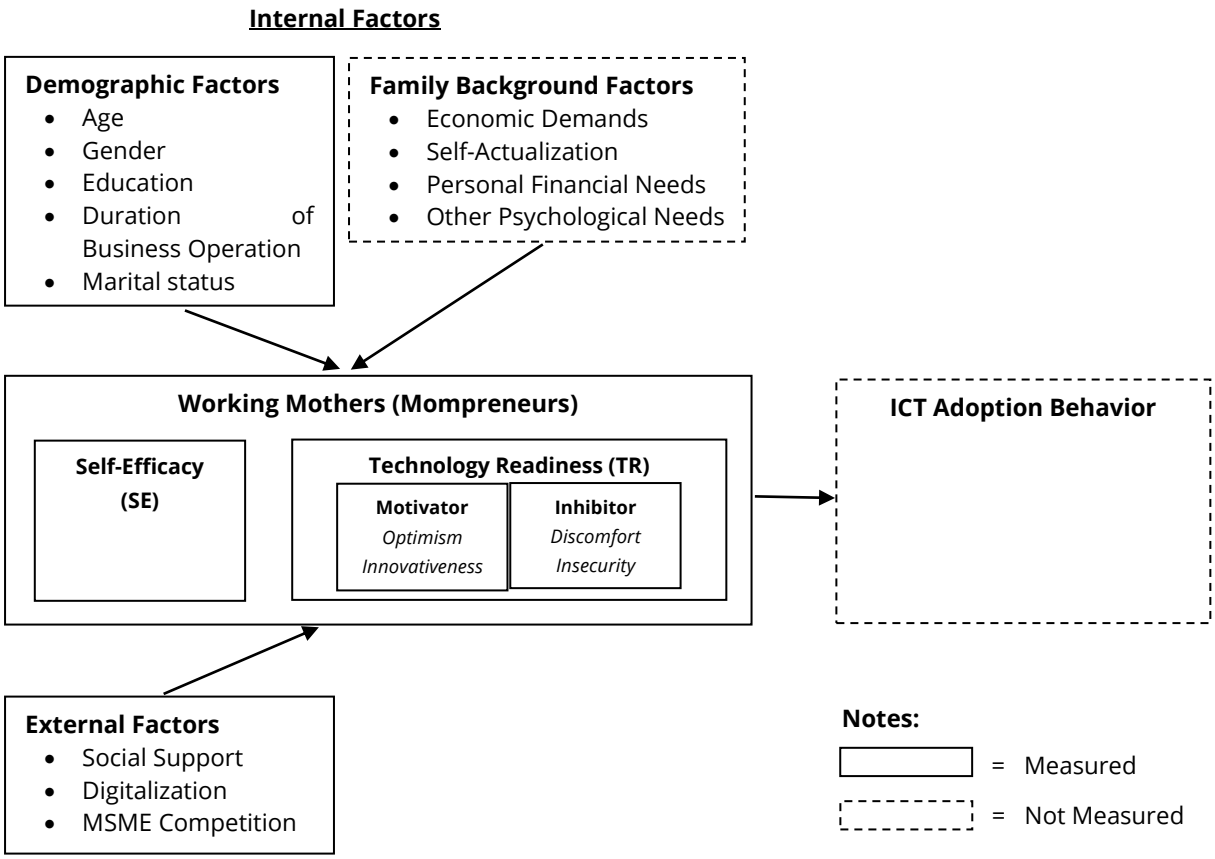
According to Achwan (2013), Bandung's fashion industry not only supports the local economy but also strengthens its reputation as a fashion city. Fashion businesses are appealing to women because they allow creativity and have a large market. This sector continues to grow due to basic human needs and the influence of global trends like the Korean Wave, which shapes the preferences of younger consumers (Wicaksono et al., 2021). The export potential of local products is also increasing, helping MSMEs compete globally. However, women in the fashion MSME sector still face challenges such as intense competition and fast-changing trends. They must constantly innovate, especially in response to e-commerce growth and shifting consumer behavior (Nugroho et al., 2024). In this situation, having confidence in decision-making also known as self-efficacy is essential. Chidi & Fatoki (2021) argue that an entrepreneur's mindset and belief in their abilities are critical for success. Bandura (1977) defined self-efficacy as the belief in one's ability to take actions that achieve goals. This belief influences outcomes in work performance, education, and technology use. It is especially important for ensuring the sustainability of women-led MSMEs.

Digital transformation is also crucial for MSME success. Initiatives like Go Digital have shown that going online can double business revenue (TNP2K, 2020). Digitalization involves automating business processes, selling through e-commerce platforms, and leveraging social media (Mostaghel et al., 2022; Irawati & Prasetyo, 2020), all of which help improve business efficiency and profitability. Despite these benefits, many MSMEs still struggle due to low digital literacy and limited digital infrastructure (Suwarni et al., 2019). A person's self-efficacy in using technology strongly influences their attitude and choices. Those with high self-efficacy are more confident and open to using new technologies (Venkatesh et al., 2003; Bandura et al., 1997), while those with low self-efficacy may be hesitant and less prepared (Blut & Wang, 2019). In this study, self-efficacy refers to one's confidence in using technology (like computers) to perform specific tasks (Venkatesh et al., 2003), and technology readiness refers to a person's willingness to adopt new technologies for personal or professional goals (Parasuraman, 2000).

Previous research shows a positive link between self-efficacy and technology readiness in sectors like healthcare (Musa & Deji, 2024) and education (Hidayat, 2024). However, little is known about working mothers who manage fashion-related MSMEs in Bandung. This group faces unique challenges in managing both household and business responsibilities, which may affect

their readiness to adopt new technologies. Therefore, this study aims to explore how self-efficacy affects technology readiness among working mothers who run fashion MSMEs in Bandung. This research addresses a significant gap in the literature by focusing on an often-overlooked group, even though they play an important role in both local and national economic growth. The findings are expected to support the development of programs that prepare women entrepreneurs for the digital age and the demands of Industry 4.0. Accordingly, this study seeks to answer the research question: "To what extent does self-efficacy influence technology readiness among working mothers in the fashion MSME sector in Bandung?" Figure 1 presents the conceptual framework illustrating how self-efficacy influences technology readiness among working mothers who run MSMEs in the fashion sector.

Figure 1 Conceptual Framework



Source: Research Data, 2025

LITERATURE REVIEW

Self-Efficacy

The concept of self-efficacy was initially introduced by Bandura (1977) as an individual's belief in their capacity to accomplish tasks or reach specific goals. In the realm of technology, this idea was further adapted by Venkatesh et al. (2003) to describe a person's confidence in using technological tools (such as computers) to carry out work-related activities. Such confidence significantly influences a person's readiness and willingness to adopt new technologies. Self-efficacy is shaped by various factors, including personal experiences, observational learning, social support, and psychological states (Bandura et al., 1997). Additionally, demographic elements such as educational background, job experience, training exposure, presence of role

models, and gender also contribute to its development (Newman et al., 2019; DiBenedetto & Schunck, 2018; Yu & Hu, 2022). Although numerous studies emphasize the role of self-efficacy, there remains a lack of insight into how these factors interact in specific populations, such as working mothers managing micro and small fashion enterprises. Hence, more research is needed to explore the link between self-efficacy and technology readiness among mompreneurs.

Technology Readiness

Technology Readiness (TR) refers to an individual's tendency to embrace and utilize new technologies in various aspects of life, including professional and personal domains (Parasuraman, 2000). TR encompasses four key dimensions: optimism and innovativeness as motivators, and discomfort and insecurity as inhibitors (Parasuraman & Colby, 2014). Several factors influence an individual's TR, such as self-efficacy, attitudes toward technology, age, educational background, work experience, and support from social or organizational environments (Bandura, 1997; Mishra et al., 2018). Research indicates that individuals with higher TR levels are more likely to perceive technology as beneficial and user-friendly, leading to quicker adoption rates (Blut et al., 2016). However, some scholars argue that the TR model may lack specificity, as it does not fully account for cultural contexts or particular business types, especially MSMEs operated by working mothers. Therefore, conducting research focused on TR among mompreneurs is essential to bridge this gap and provide more context-specific insights.

Mompreneur

The term "mompreneur" is commonly used to describe women who simultaneously take on the roles of both mother and entrepreneur, even though it remains underrepresented in academic literature (Dhaliwal, 2022; Krueger, 2015). In the MSME sector, mompreneurs are women who manage their own businesses while raising children. The role of motherhood encompasses not only household duties but also emotional responsibilities within the family (Lanye et al., 2014; Ulya & Suryadilaga, 2020). Many women are motivated to work by various factors, including the need for self-fulfillment, financial independence, personal growth, and maintaining social or professional engagement (Santrock, 2003; Fransella & Frost, 1977). Additional reasons may include inadequate household income, the desire to meet their children's needs, and the pursuit of purpose and self-improvement (Hoffman, 1984; Birnbaum, 1971).

MSMEs

Micro, Small, and Medium Enterprises (MSMEs) refer to independently operated businesses that contribute significantly to the national economy by being productive and managed by individuals or organizations (Tambunan, 2017). According to the Big Indonesian Dictionary (KBBI), the term "effort" is described an activity involving mental or physical energy aimed at achieving specific objectives. Government Regulation No. 7 of 2021 categorizes MSMEs based on their asset size and annual revenue, micro enterprises have assets up to IDR 1 billion and annual turnover not exceeding IDR 2 billion; small enterprises have assets between IDR 1 and 5 billion with turnover between IDR 2 and 15 billion, and medium enterprises hold assets between IDR 5 and 10 billion and generate annual revenues from IDR 15 to 50 billion. This system of classification also indicates varying degrees of complexity in how these businesses are managed.

ICT

Information and Communication Technology (ICT) encompasses the hardware, software, networks, and media utilized to handle, process, and transmit information in various formats such as text, images, or audio (Tamiselvan & Sivakumar, 2019). ICT plays a vital role across

education, business, and government sectors by enhancing operational efficiency, broadening market access, and supporting international collaboration (Ejemeyovwi et al., 2019). Common applications of ICT include social media and e-commerce platforms for promotional activities, search engines and analytical tools to gather information, online communication services for building networks, financial management through digital accounting software and apps, as well as payment systems like digital banking and electronic wallets.

METHODS

Research Design

This study applies a quantitative method with a correlational research design to investigate the relationship between self-efficacy and technology readiness among working mothers operating fashion-based MSMEs in Bandung City.

Data Collection

The target population of this study comprised working mothers engaged in fashion-related MSMEs located in Bandung City. A total of 114 respondents were selected using the convenience sampling technique, which involves choosing participants based on ease of access (Christensen, 2011). This approach was considered appropriate due to constraints in time and accessibility, as the MSME owners are dispersed across various areas. The inclusion criteria for participants were as follows: (1) actively managing an MSME, (2) operating a micro-scale business in the fashion industry, and (3) being based in Bandung City, West Java. Data collection took place at several fashion MSME hubs (including Baltos, Pasar Baru, and Cibaduyut) between January 20 and February 7, 2025. Prior to participation, the researcher provided a clear explanation of the study's purpose, obtained informed consent, and distributed questionnaires only to those who agreed to be involved.

Instruments

This study employed two primary instruments for data collection. The first was the Self-Efficacy Scale developed by Venkatesh et al. (2003), which was adapted through a forward-backward translation procedure. After undergoing a revalidation process, the scale was refined to 5 items and measured using a 5-point Likert Scale. The instrument demonstrated acceptable reliability with Cronbach's Alpha of 0.712. The second instrument was the Technology Readiness Index (TRI) developed by Parasuraman (2000), consisting of 16 items that reflect two major aspects: motivators and inhibitors. This scale also utilized a 5-point Likert response format and yielded a Cronbach's Alpha of 0.752. In addition to these core instruments, a supplementary questionnaire was administered to collect demographic data, respondents' work history, and their patterns of technology usage. A detailed summary of these respondent characteristics is presented in the results section.

Data Analysis Technique

The data were analyzed using several statistical techniques. Descriptive analysis was conducted to outline respondent characteristics and examine the distribution patterns of the research variables. To ensure the appropriateness of applying regression analysis, a series of classical assumption tests were performed, including tests for normality, linearity, and heteroscedasticity. The primary analytical method used was simple linear regression, which assessed the influence of self-efficacy on technology readiness. Additionally, an independent sample t-test and One-Way ANOVA were employed to explore whether significant differences existed in self-efficacy and technology readiness across various demographic factors such as age, education level, marital status, duration of business operation, and number of children.

RESULTS

Descriptive Statistics

The study sample consisted of 114 respondents, with the largest age group falling between 35 and 45 years old (33%). The majority had completed high school education (43.9%). Most participants identified as Sundanese (43.9%) and were married (84.2%). Furthermore, a significant portion had one to two children (76.3%). Nearly half of the respondents (47.4%) reported having more than ten years of experience working or managing their business. Table 1 summarizes the demographic characteristics of the 114 working mothers involved in fashion MSMEs who took part in this research.

Table 1. Demographic Profile of Research Respondents

Demographic Characteristic	Category	Frequency	Percentage
Age	< 25 Years Old	2	1.8%
	25 – 35 Years Old	19	16.7%
	35 – 45 Years Old	38	33.3%
	45 – 55 Years Old	36	31.6%
	> 55 Years Old	19	16.7%
Education	No Formal Education	0	0%
	Elementary School	3	2.6%
	Junior High School	7	6.1%
	Senior High School	50	43.9%
	Diploma (D1/D3)	14	12.3%
	Bachelor's Degree (S1)	36	31.6%
	Master's Degree (S2)	4	3,5%
Ethnicity	Sundanese	50	43.9%
	Javanese	31	27.2%
	Minangkabau	25	21.9%
	Chinese Indonesian	2	1.8%
	Others (Karo, Betawi, Malay, etc.)	6	5.3%
Marital Status	Single	0	0%
	Married	96	84.2%
	Divorced (alive)	7	6.1%
	Widowed	11	9.6%
Length of Business Operation	0 – 6 Months	9	7.9%
	6 – 12 Months	4	3.5%
	1 – 3 Years	11	9.6%
	3 – 5 Years	17	14.9%
	5 – 10 Years	19	16.7%
	> 10 Years	54	47.4%
Number of Children	No Children	1	0.9%
	1 – 2 Children	87	76.3%
	3 – 5 Children	26	22.8%
	> 5 Children	0	0%

Source: SPSS Processed, 2025

Out of the 114 respondents, the average score for self-efficacy was 3.870 (SD = 0.6385), with a minimum average score of 2.4 and a maximum of 5.0. Additionally, as shown in Table 2, 43 respondents (37.7%) demonstrated a high level of self-efficacy; 58 respondents (50.9%) were categorized as relatively high, and 13 respondents (11.4%) fell into the relatively low category. Thus, the majority of participants perceived their confidence in using technology as fairly high.

Table 2. Self-Efficacy Categorization

Category	Construct	Frequency	Percentage
Low	Self-Efficacy	0	0%
Relatively Low		13	11.4%
High		58	50.9%
Relatively High		43	37.7%

Source: SPSS Processed, 2025

The motivator aspect received a minimum average score of 2.0, while the inhibitor aspect had a minimum average score of 1.0. The maximum average score for the motivator aspect was 5.0, whereas the inhibitor aspect's highest average score was 4.6. According to Table 3, only 16 respondents (14.0%) fell into the high category for the inhibitor aspect, while 55 respondents (48.2%) scored highest in the motivator aspect, with a mean value of 3.791 (SD = 0.5488). This indicates that the majority of respondents demonstrated strong motivation related to technology readiness. In the moderate category, 58 respondents (50.9%) showed moderate motivation, and 81 respondents (71.1%) reflected moderate inhibitor scores, suggesting that most participants had sufficient motivation but also faced some barriers in technology readiness. Lastly, only 1 respondent (0.9%) scored low in the motivator aspect, and 17 respondents (14.9%) scored low in the inhibitor aspect, indicating a small proportion with low motivation. Overall, it can be concluded that while most respondents exhibit high motivation towards technology readiness, there remain certain obstacles that need to be addressed to optimize technology adoption.

Table 3. Technology Readiness Categorization

Category	Construct	Frequency	Percentage
Low	Motivator	1	0.9 %
	Inhibitor	17	14.9 %
Moderate	Motivator	58	50.9 %
	Inhibitor	81	71.1 %
High	Motivator	55	48.2 %
	Inhibitor	16	14.0%

Source: SPSS Processed, 2025

Correlation Test

Table 4. Correlation Test Between Variables

No	Variable	1	2	3	4
1	Self-Efficacy		.311	.015	.526
2	Technology Readiness	.311		<.001	<.001
3	Motivator	.015	<.001		.781
4	Inhibitor	.526	<.001	.781	

Source: SPSS Processed, 2025

Regression Test

Before selecting the appropriate analysis technique, prerequisite tests were conducted to ensure the data were suitable for analysis. In correlational research, a normality test is used to determine whether the data distribution approximates a normal distribution, a linearity test assesses whether the relationship bet ween the variables self-efficacy and technology readiness follows a linear pattern, and a heteroscedasticity test checks for the presence of heteroscedasticity. If these classical assumption tests are met, parametric methods are applied; otherwise, nonparametric methods are considered as alternatives. The normality test results showed a significance value of 0.200, exceeding the 0.05 threshold, indicating the data are normally distributed. The linearity test yielded a deviation value of 0.229, also above 0.05, confirming a linear relationship between self-efficacy and technology readiness. The heteroscedasticity test returned a significance value of 0.890, suggesting no heteroscedasticity symptoms in the data. With all three assumptions fulfilled, simple linear regression analysis was performed to examine the effect of self-efficacy on technology readiness.

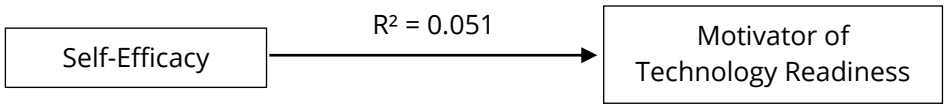
The hypothesis test criterion was set as rejecting H_0 if $p < 0.05$, indicating a significant influence of self-efficacy on technology readiness. The results of the simple linear regression analysis, as presented in Table 5 and Figure 2, showed a p-value of 0.311 ($p > 0.05$), indicating that self-efficacy does not have a significant effect on overall technology readiness. However, when examined by aspect, self-efficacy showed a significant influence on the motivator aspect ($p = 0.015$) with a β coefficient of 0.227. The R^2 value of 0.051 indicates that self-efficacy contributes 5.1% to the motivator aspect of technology readiness.

Table 5. Regression Test Results

Variable	B	Sig.	R Square
Technology Readiness (Overall)	0.096	0.311	0.009
Motivator Aspect	0.227	0.015	0.051
Inhibitor Aspect	- 0.060	0.526	0.004

Source: SPSS Processed, 2025

Figure 2. Framework of Regression Test Results



Source: Research Data, 2025

Difference Test

In addition to regression analysis, a difference test was conducted to determine whether there are significant differences in the levels of self-efficacy and technology readiness based on respondents' demographic characteristics. The One-Way ANOVA test was employed, with the decision criterion to reject H_0 if $p < 0.05$, indicating significant differences between groups for the respective variables. The results showed no significant differences in self-efficacy across age, education, ethnicity, marital status, business duration, and number of children ($p > 0.05$).

However, for the technology readiness variable, significant differences were found based on the length of business operation (p = 0.004) and family income (p = 0.026). These findings suggest that the longer an individual has been running their business, the higher their level of technology readiness. Additionally, individuals with higher family income tend to exhibit better technology readiness compared to those with lower income. Complete results of the difference test can be found in Table 6.

Table 6. Difference Test Results

Variable	Demographic Characteristic	Homogeneity	p-value
Self-Efficacy	Age	0.538	0.290
	Education Level	0.078	0.936
	Ethnicity	0.401	0.578
	Marital Status	0.162	0.384
	Duration of Business Operation	0.248	0.330
	Number of Children	0.075	0.577
	Family Income	0.184	0.747
Technology Readiness	Age	0.943	0.061
	Education Level	0.133	0.135
	Ethnicity	0.141	0.359
	Marital Status	0.176	0.124
	Duration of Business Operation	0.614	0.004
	Number of Children	0.465	0.806
	Family Income	0.314	0.026

Source: SPSS Processed, 2025

DISCUSSION

The main objective of this study was to understand the extent to which self-efficacy influences technology readiness among working mothers who run fashion-related MSMEs (Micro, Small, and Medium Enterprises) in Bandung.

This study contributes to the existing body of knowledge by offering empirical insights into how self-efficacy operates within informal and flexible work settings, particularly among women-led MSMEs, a population that has received less academic attention compared to professionals in more formal sectors such as education and healthcare. In this study, self-efficacy refers to an individual's assessment of their ability to use technology (e.g., computers) to complete specific tasks (Venkatesh et al., 2003), while technology readiness describes a person's tendency to adopt new technology to achieve various goals in both personal and work environments (Parasuraman, 2000).

The results indicated that self-efficacy did not have a significant effect on overall technology readiness (p = 0.311, R^2 = 0.009). This means that the level of self-efficacy among MSME mothers in using technology does not directly increase their readiness to adopt technology in their businesses. These findings contrast with previous studies that found a

significant impact of self-efficacy on technology readiness in specific professional contexts, such as healthcare workers (Musa & Deji, 2024) and teachers implementing e-learning (Hidayat, 2024). The difference may be due to the nature of the professions, where healthcare workers and teachers are encouraged or required to use certain technologies, whereas MSME mothers have more flexibility in deciding whether to adopt technology in their businesses.

However, when examined from a more specific aspect, self-efficacy was found to have a significant effect on the motivator aspect of technology readiness, contributing 5.1% (p = 0.015). In other words, individuals with higher self-efficacy tend to have stronger motivation to use technology. This suggests that self-efficacy is not the sole determinant of technology readiness but is more closely related to an individual's internal drive to try and explore new technologies. External factors such as ease of access to technology, training availability, adequate infrastructure, and environmental support also play important roles in shaping technology readiness (DiBenedetto & Schunk, 2018; Suwarni et al., 2019; Abdullah et al., 2024). These findings align with Kampa (2023), who highlighted optimism and innovativeness (part of the motivator aspects) as key factors in technology acceptance in higher education.

In the context of this study, MSME mothers in the fashion sector exhibited fairly high levels of self-efficacy, but their readiness to adopt technology still depended on other factors such as access to training, infrastructure availability, and environmental support (DiBenedetto & Schunk, 2018; Suwarni et al., 2019; Abdullah et al., 2024). Furthermore, difference tests revealed significant variations in technology readiness based on the length of business operation (p = 0.004) and family income (p = 0.026). This indicates that business experience and income level can influence the readiness of MSME mothers to adopt technology. Mothers who have operated their businesses longer tend to have higher readiness, likely because they have been more exposed to various technological systems in their business operations. This is consistent with the findings of Blut & Wang (2019), who explained that relevant technological experience positively relates to motivation.

Those accustomed to technology are more innovative and able to recognize its benefits, thus having a positive attitude toward technology. Conversely, less experienced individuals may feel awkward and lack confidence in using new technologies (Blut & Wang, 2019). Similarly, mothers with higher family incomes likely have better access to devices and technology training that support their businesses. According to Pramudita et al. (2023), individuals with lower income levels tend to adopt technology less frequently. Meanwhile, no significant differences in technology readiness were found based on age, education, ethnicity, marital status, or number of children. These results suggest that readiness to use technology is influenced more by experience and exposure to technology than by demographic characteristics.

Among the 114 respondents, most had utilized technology for payment transactions, marketing, and customer interactions. Technology use was perceived to provide various benefits, such as increasing work efficiency, expanding market reach, and boosting income. This aligns with the research of Irawati & Prasetyo (2020) and Yuwita et al. (2022), which state that e-commerce use can be an effective strategy for MSMEs to expand market reach and increase income.

However, as previously noted, obstacles remain, including limited access to training, lack of understanding in digital systems, and inadequate devices. Most MSME mothers learned to use technology independently through social media or assistance from family and business partners, while only a small portion participated in official MSME digitalization training programs. These challenges indicate that technology readiness among MSME mothers still needs improvement to optimize technology utilization for business development. Therefore, targeted interventions such as practical-based training, intensive mentoring on technology use, and inclusive digitalization policies are necessary.

In conclusion, external factors play a more substantial role in shaping technology readiness than self-efficacy alone. Self-efficacy in using technology can serve as an initial asset,

but without support in the form of access to training, supportive policies, and adequate infrastructure, readiness to fully adopt technology remains limited. Hence, further research could explore the role of factors such as the availability of user-friendly digital platforms, mentoring programs for MSMEs, and government policies promoting the digitalization of small businesses.

Understanding these factors is expected to lead to more effective strategies to enhance technology readiness among MSME mothers, enabling them to better leverage technology to grow their businesses.

CONCLUSION

This study found that self-efficacy does not have a significant direct impact on the overall readiness to adopt technology among working mothers managing fashion MSMEs in Bandung. However, self-efficacy does contribute to strengthening internal motivation to engage with technology, suggesting that confidence in one's abilities plays a crucial role in encouraging technological exploration.

These findings emphasize the importance of not only developing technical skills but also fostering motivational support to enhance technology adoption. Therefore, strategies aimed at increasing technology readiness should consider both capability-building and motivation enhancement. Future initiatives could benefit from creating more supportive environments and ensuring easy access to resources that enable MSME mothers to effectively utilize technology in their business operations.

LIMITATION

This study focuses exclusively on working mothers who manage fashion MSMEs in Bandung City, limiting the generalizability of the findings to other industries or geographic areas. Additionally, the influence of self-efficacy on technology readiness was relatively weak, which could be influenced by the specific characteristics of the sample and context. The reliance on a quantitative survey method may have constrained the exploration of deeper psychological and contextual factors involved in technology adoption.

These limitations suggest that the results should be interpreted with caution, as the relationship between self-efficacy and technology readiness might vary across different populations and research approaches. Future studies are recommended to examine additional variables such as digital literacy and social influence and to incorporate qualitative methods to provide richer insights into the factors affecting technology readiness.

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