

The Role of Bicube (Business Incubator Center) Polytechnic Stia Lan Bandung in the Digital Era with the Utilization of Technology for Tenants in West Java

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Abstract: *The development of the internet causes the flow of information to spread quickly without geographical boundaries. Bicube of Polytechnic STIA LAN Bandung is necessary for the development of startup or technology-based entrepreneurs. This is where business incubators are needed through mentoring, training, product development facilitation, and access to financial and marketing institutions. This research used the literature study method. In its implementation, Bicube of Polytechnic STIA LAN Bandung provided four types of assistance, namely funding proposal assistance, Business Model Canvas assistance, marketing strategy assistance, and Business Matching assistance. Bicube's role in the digital era was applied by utilizing technology for tenants in West Java. The benefits of Bicube in West Java are getting market access, funding support from incubators, improving company image, increasing company valuation, gaining adequate business understanding, focusing on developing startups, and extensive networking.*

Keywords: business incubator, bicube, technology, digital era

1. Introduction

The COVID-19 pandemic has certainly given an impact on various sectors, especially in the economic sector. In Indonesia, almost all business sectors have suffered losses due to the impact of the COVID-19 pandemic (Avriyanti, 2021: 62). According to a report from the Organization for Economic Co-operation and Development (OECD), the COVID-19 pandemic has affected the economy from both supply and demand sides. On the supply side, the company reduces the supply of raw materials and unhealthy labor, and the supply chain is also experiencing constraints. From the demand side, the lack of demand and decreasing consumer confidence in a product (OECD, 2020).

The development of the internet causes the flow of information to spread quickly without geographical boundaries. Likewise, with the development of the digital industry, which has been dominated by the United States, various success stories of digital companies such as Google, Facebook, Amazon, etc. have inspired the birth of new startups in various parts of the world, and so does Indonesia. Although the condition of the digital industry in Indonesia is still in its early phase, where infrastructure and ecosystem support is still very minimal, however, the optimism from digital industry players in Indonesia is very strong, both from the startup side and investors.

Problems arise when investors, both local and foreign, wish to invest in local digital startups in Indonesia. The companies are not ready to receive relatively large amounts of funding for business development. This raises doubts for investors whether startups can manage the funds raised and generate future profits for investors. Besides, various risks and obstacles that must be faced by local startups such as the characteristics of consumers in Indonesia, unsupported regulations, etc. make investors

refrain from investing in large amounts in Indonesia, even though they are ready to invest. Therefore, an initiative was born from investors and stakeholders in the digital technology industry to activate business incubators, to prepare local startups to be able to develop more optimally.

Polytechnic STIA LAN Bandung has inaugurated the Business Incubator Center (Bicube). Incubation is a development process for small businesses and or new product development carried out by a Business Incubator in terms of providing business facilities and infrastructure, business development and management, and technology support. The incubator is an institution that is engaged in providing facilities and business development, both management and technology for Small and Medium Enterprises to improve and develop their business activities and or develop new products so that they can develop into strong entrepreneurs and create competitive new products within a certain time.

The role of the Bicube Business Incubator at the Polytechnic STIA LAN Bandung is very important for the development of startups or technology-based entrepreneurs. In general, technology-based startup companies are still very vulnerable to failure or bankruptcy, especially in the initial phase of the establishment (Bank Indonesia, 2006). The failure was caused, among others, due to lack of capital, difficulties in implementing technology, poor business management, and lack of experience in the business world. This is where the role of the incubator is needed through mentoring, training, facilitation of product development, and access to financial and marketing institutions so that ultimately, they can increase the competitiveness of their products and businesses. Based on this, the author is interested in taking the title "The Role of the Bicube (Business Incubator Center) Polytechnic STIA LAN Bandung in the

Digital Era with the Utilization of Technology for Tenants in West Java".

2.Methods

In this research, the method used was a literature study. A literature study is a data collection technique using a review study of books, literature, notes, and reports related to the problem being solved (Nazir, 1998). The data obtained from the literature study method was secondary data. Secondary data is data that comes from existing research or collected information. Secondary data in this study were obtained from reading materials related to this research such as journals, books, and online media.

3.Result and Discussion

Digital transformation broadly affects various industries, especially healthcare, telecommunications, automotive, banking, and manufacturing sectors. It enables innovation practices, better designs, and new business models, and shapes how organizations create value on the Internet. Companies can take advantage of strong customer relationships and increase cross-selling opportunities through successful digital transformation (Ayesha, 2017: 1).

If we look further, the development of the digital industry in Indonesia also has a positive impact on the national economy. The digital industry is one of the sub-sectors of the creative industry which is increasingly showing significant growth as a contributor to the national economy. Therefore, if the digital industry can develop well and be able to become the basis for innovation in other industries, then the national economy will also experience extraordinary growth (Saputra, 2015: 3).

A business incubator, of course, requires development in the form of a business model that aims to attract competitiveness or competence in entrepreneurship to students (Hamdan, 2013). According to M. Lahandi and Maulidian (2019), the business incubator has a slogan called technopreneur, collaboration, and independence to develop the business of new entrepreneurs (tenants) under their assistance.

With the existing business model, of course, a business program is needed. Programs are given to students to develop an entrepreneurial spirit by guiding students to run their business and produce products or services that can be sold online or offline, and well-accepted in the community and develop in market. In universities, there are many types of programs offered, such as providing an integrated package in which there are facilities in the form of offices, laboratories, and also facilities in the form of training for tenants to become successful and resilient entrepreneurs (Budiyanto, et al 2017). According to Alimudin (2015), Entrepreneurship is a learning process that can build the character of entrepreneurship in students, students are brave to take risks, able to look for opportunities in the future, and create new products so that they can provide value to consumers because the products produced are different and have distinctive characteristics.

In business incubators, there is an incubation process whose role is to assist tenants with the aim that tenants can solve their problems properly so that the spirit of competition in business can survive and develop rapidly (Siregar, et al 2019). Higher education is a good place for learning about entrepreneurship by providing innovation to build your own business because, with this learning, it is expected that the spirit of entrepreneurial competence will grow leadership, independence, and compete with the creativity and innovation of these students (Kurniasari and Putra 2018).

A business incubator is an intermediary institution that aims to develop technology-based startup entrepreneurs over a certain time and business incubator institutions under the management of universities use the link and match concept. Putra (2017) argues that the link and match concept is a form of learning in the form of mentoring by way of work-based learning by practicing work in the industry.

In business incubators under the management of universities, there are four needs for performance in the current or future era of globalization:

- 1) The need for challenging work, namely work that is not easily completed but can be completed well so that the work can achieve a goal,
- 2) The need for work with a conducive environment, namely an environment that supports human resources and an environment of human resources,
- 3) The need for work that has expertise or ability to work,
- 4) The need for empowerment of the entrepreneurial spirit, which has characteristics: achieving organizational goals, opening access to human resources, having high work motivation, being innovative, creative, and others.

The business incubator also provides training and mentoring programs for universities by conducting classical, case studies, discussions, and simulations that make it easier for students and make them active in the training to increase experience and ability. There are five programs given such as:

- 1) Coaching, to solve problems that will be faced by providing consultation,
- 2) Conducting market research, to find out opportunities in product sales and development,
- 3) Inter-institutional cooperation, a mutual need process that results in added value and economy,
- 4) Establishment of business units, namely programs that assist in directing the running process of the formed business units,
- 5) Development, the process of developing of products, markets, and managerial in entrepreneurship.

The creation of innovative products is an inseparable part of national development. The economic growth and progress of a country are rooted in the perspective on technological innovation that a nation has. With the capability of technological innovation, the utilization of

owned resources can be optimized effectively and efficiently, so that it can contribute to the economy. This is in line with the new paradigm, namely innovation and a technology-based economy, technological innovation is an important contributing factor to improve the quality life of a nation (Setianto, 2020).

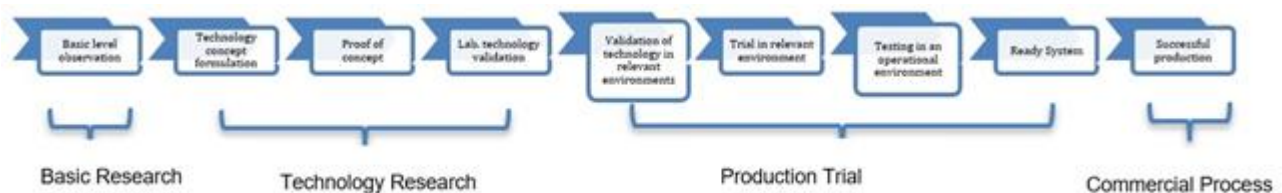
In general, the type of entrepreneurial development consists of two stages (Zimmerer & Scarborough, 2005) namely the initial stage (startup) and the growth stage (growth). The goal of the startup stage is to achieve continuity of goals and plans for creating ideas. At this stage, the startup focuses on the future and the effort is directed to the long term. Startups at this stage consider the risks of change and failure that occur. For this reason, at this stage startups continue to explore ideas and innovate. Meanwhile, at the growth stage, a mature organizational design has been created, the planning process is accompanied by good calculations and is supported by management and high knowledge skills. Unfortunately, almost 80% of startup entrepreneurs in Indonesia fail in the first year (Lupiyoadi, 2004).

The role of the Bicube Business Incubator at the Polytechnic STIA LAN Bandung is very important in the development of technology-based startups or entrepreneurs because in general, technology-based startup companies are still at the startup stage which is very vulnerable to failure or bankruptcy, especially in the initial phase of the establishment (Bank Indonesia, 2006). The failure was caused, among others, due to lack of capital, difficulties in implementing technology, poor business management, and lack of experience in the business world. This is where the role of the incubator is needed through mentoring, training, facilitation of product development, and access to financial and marketing institutions so that ultimately, they can increase the competitiveness of their products and businesses. On this basis, the Bicube Polytechnic STIA LAN Bandung has done community service, especially those in West Java in 2019 until now in the form of assistance. Mentoring was chosen because basically, it can help to improve community efforts that are accompanied by collective actions (Twelvetrees, 1991).

For this reason, in its implementation, Bicube Polytechnic STIA LAN Bandung provides four interrelated assistances, namely funding proposal assistance, Business Model Canvas (BMC) assistance, marketing strategy assistance, and finally assistance in the implementation of Business Matching. This assistance is a long-term activity, starting from providing training, practice, consulting to finally producing BMC, funding proposals, company profiles used in business matching activities. This is done as an effort to avoid failure in the early phase of technology-based novice entrepreneurs in West Java.

The implementation of mentoring is carried out for two months with the on and off method, meaning that some are given directly, and some are done online. For this reason, in its implementation, Bicube Polytechnic STIA LAN Bandung provides four interrelated assistances, namely funding proposal assistance, Business Model Canvas (BMC) assistance, marketing strategy assistance, and finally assistance in the implementation of Business Matching. The assistance provided is not only limited to providing training, but also practical facilities, consultations, and mentors until the goal is achieved. The goal is that technology-based novice entrepreneurs can produce funding proposals, BMC, company profiles, and other tools used during business. Matching.

After the product is finished, Bicube Polytechnic STIA LAN Bandung facilitates meetings between technology-based startup entrepreneurs and investors, accelerators, buyers, distributors, and other partners through Business Matching so that the products produced in mentoring can be directly used in finding partners through Business Matching. Before entering the mentoring stage, a selection of prospective mentoring participants is carried out in advance because the quota for this assistance is only for 20 people. This is done so that assistance can be carried out effectively. The selection of prospective mentoring participants was carried out at the Polytechnic STIA LAN Bandung. The purpose of this selection is to attract participants who can be declared as Technology-Based startup. Technology-Based startup entrepreneurs are startups that have entered the technology readiness level (TKT) of at least 6, namely entrepreneurs who have conducted trials in the relevant environment, as describe as follows:



Graphic 1: Technology readiness level (TKT)

The selection stage begins with socializing activities through posters, social media, websites, and radio to inform the public about the opening of registration for prospective Bicube tenants. After collecting the prospective mentoring participants, it is continued by conducting an evaluation desk on the business description sent at registration. After that, interviews were conducted

as the final stage. Interviews were conducted by inviting a selection team with expertise in the business field.

1. Business Model Canvas (BMC) Mentoring

Business Model Canvas (BMC) is a framework in strategic management that is used to describe a business model. BMC visualizes it in the form of a chart with

elements that describe the company's value proposition, products, infrastructure, customers, and finances (Osterwalder, 2010). With BMC, it is easier for business actors to implement several important aspects of business activities and can ensure whether their business activities are running according to the system. BMC consists of 9 components including Value Proposition, Customer Segment, Customer Relationship, Channel, Key Activities, Key Resources, Key Partners, Cost Structure, and Revenue Stream.

Bicube assists in the form of workshops on making BMC for technology-based novice entrepreneurs at the beginning of the mentoring period. The initial target for these technology-based novice entrepreneurs is to have a complete and clear BMC. The workshop on making BMC was carried out to help business actors to have business understanding and be able to know the performance of the business they are running. Also, it is expected that BMC can be a tool in developing its business.

This workshop begins with a presentation from a resource person who explains in detail about BMC, such as the definition, importance of BMC, 9 components of BMC, stages of making BMC, and a discussion forum. After the presentation was finished, the workshop continued with the division of groups and mentors for each group. The task of the mentor is to assist in making the BMC for each participant in their group so that all participants are sure to finish making their business BMC. On the next day, each participant is required to make a BMC of his business and present the results in front of the other participants as joint learning material.

Training is a series of activities designed to improve skills, knowledge, experience, or change in an individual's attitude (Santoso, 2010). Based on the research results, training using the workshop method can improve professional competence (Johannes, 2018). The results of the BMC workshop are in the form of BMC for each participant's business. Besides, other benefits obtained from workshops and working on BMC in groups are that the tenants learn from each other experiences in running a business.

2. Proposal Assistance

Funding Assistance for funding proposals is given to participants considering that one form of failure in developing a business is the inability to make a funding proposal. This funding proposal can be used by technology-based novice entrepreneurs to obtain funding from other parties such as investors, grants, loans, CSR funds, and so on. For this reason, the mentoring mechanism begins with providing training regarding the function of the funding proposal, then explains how to systematically write funding proposals along with tips for passing the funding proposals and the institutions that can be accessed in obtaining capital.

In this arrangement, it is strengthened by how novice entrepreneurs can clearly and concisely describe the product aspects of their technological innovation (the

uniqueness and usefulness of the product) and aspects of product development. Products are discussed in this assistance considering that the product is one of the business strategies (Ishak, 2010). Innovative products will attract the attention of the market and providers of funds/capital. Then it is also explained how the aspects of market potential, the team implementation of activities, activity plans, activity outputs, and finally the budget allocation are explained.

After the presentation of the funding proposal, participants were divided into small groups, and each group was given a mentor to help the participants. Participants are asked to make a funding proposal with the template provided (in outline). Furthermore, they need to complete the proposal within two weeks, of course, by getting assistance from a mentor for further online review.

3. Marketing Assistance

Marketing is the spearhead of the company in maintaining its existence in society. The company's success in achieving its business goals depends on the ability to carry out the marketing function as an important department because it is a business function that is directly related to consumers (Dharmmesta, 2014).

Philip Kotler and Gary Armstrong define marketing management and examine how marketers manage demand and build profitable customer relationships (P Kotler and G Armstrong, 2008). So, what business actors have to do is to get customers and maintain customers. It depends on the expertise of business actors in various fields, one of which is marketing.

During the mentoring period by Bicube, technology-based entrepreneurs also received assistance related to marketing. Mentoring is facilitated in the form of consultations with experts, training, and radio broadcast facilities for novice entrepreneurs as a means of promotion to the public, especially in Bandung. Bicube cooperates with several parties in facilitating startup entrepreneurs such as inviting external experts to fill in the training, collaborating with MNC Trijaya FM radio, as well as government and private agencies.

4. Business Matching Assistance and Implementation of Business Matching

Business matching is an effort to bring together technology-based startup entrepreneurs with partners consisting of investors, accelerators, suppliers, distributors, potential buyers, and banks to collaborate. This business matching is conducted so that technology-based novice entrepreneurs can immediately practice the results of the mentoring that has been done to get cooperation with partners.

Besides, another business matching goal is to expand networking because many entrepreneurs find it difficult to expand their business, due to limited networking and experience. After all, one of the important forms of

support for small businesses includes providing business incubation and access to formal business networks.

One of the critical success factors in entrepreneurship is access to social networks (Zampetakis & Kanelakis, 2010). Foley (2008) proposed that social networks can have a strong influence on entrepreneurial activity. Technology-based novice entrepreneurs can add insight into business and trade trends so that they get inspiration to improve breakthroughs and do business. Two days before the implementation of business matching, assistance was provided for the preparation of the activity. In this mentoring, each participant was asked to show the results of previous mentoring, especially BMC.

Besides, participants were assisted to prepare marketing tools such as company profiles, financial reports, business cards, and banners in preparation for dealing with partners. In this assistance, each participant is given tips on how to make presentations that are only five minutes long but are effective, can provide a clear picture of the business and points of cooperation to partners so that partners become interested and willing to cooperate.

Risks and Obstacles Faced in Utilizing Technology for Tenants in West Java

Due to the high level of innovation, startups are very attached to risks that must be faced during their operations. Based on interviews from resource persons, four risks must be faced by startups, namely:

1. Model business risk

This risk arises when a startup company tries to introduce a business model that has never existed before. Therefore, the level of acceptance of potential customers to the business model cannot be known in the initial phase and must go through a series of trial-and-error to gain an understanding of the customer.

2. Technology risk

This risk arises when a startup company uses new technology that has never been implemented before.

3. Business execution risk

This risk arises when a startup company enters the execution stage, such as marketing products, making sales, etc. The reason for this risk is that the startup does not have experience executing similar business ideas, so it is failed to benchmark.

4. Market risk

This risk arises because the market that is assumed to need the product/service does not exist.



Graphic 2: Risk of Bicube for Tenants in West Java

Besides the risks above, there are several obstacles experienced by local startup actors in Indonesia, namely:

1. Government regulation and protection

The information technology industry in Indonesia is still very young, especially for the internet-based creative industry which has only emerged in the last 3-to 4 years. Therefore, the government has not yet fully prepared regulations that can properly regulate the digital creative industry, one of which is the internet-based creative industry. Let alone talking about regulations, the government still seems confused, about who should be responsible for protecting the digital creative industry. Apart from regulatory issues, what the Indonesian government feels is lacking is protection against the entry of foreign startups that are targeting the huge Indonesian market. With the support of larger investors and experience in their home country, foreign startups feel so free to operate in Indonesia. AZ said that this is quite worrying because local Indonesian startups will not be able to compete to host in their own country if foreign startups are not given a barrier by the government. For example, large e-commerce players in Indonesia are currently dominated by foreign startups, either by opening direct branches in Indonesia or acquiring local startups that already have good attraction in the eyes of customers.

2. Characteristics of the Indonesian Market for Digital Products

As a developing country, consumers of digital products in Indonesia have unique characteristics and potential to hinder the development of commercial startups in Indonesia. The characteristic is that most consumers always feel that various digital creative products are cheap goods, even if they can always be free. They seem less appreciative of intangible products because they feel that there is no physical form that costs money to manufacture. This is what some of the startup sources of this research found.

3. Market access

Access to the market will determine the survival of a startup company. No matter how good the products and

services are produced, if they cannot be delivered or are affordable by the market, then the startup will not be able to earn sufficient income to become a sustainable company. This obstacle experiences by almost all local startups in Indonesia.

Access to the market becomes difficult when bootstrapped local startups have to compete with established companies, even foreign startups that have strong capital support to compete for market attention. Therefore, the support from incubators who already have access is a major concern for startups who want to participate in the incubation program.

Platforms are another problem in efforts to distribute digital products in Indonesia, as stated by one of the sources. Initially, the startup considered its product to be included in two mobile app platforms, namely Google Play and the Apple Store as a paid product. However, when it comes to launching its products, there is an obstacle that at that time Google Play had not issued a license for Indonesian developers to publish paid applications, while the Apple Store was biased towards digital startups that were intangible about their business concepts and ideas. This makes funding options from conventional institutions such as banks relatively difficult to obtain.

The first option that startups can and usually takes is to use their costs to meet their initial operational needs before finding investors. The next option for startups is to look for investors who are specifically invested in high-risk companies such as startups. The business incubator may also provide funding in the early stages so that the founder can focus more on developing his ideas and business.

Furthermore, this study finds facts about the different characters of startups that fund independently with those that obtain funding from external parties (incubators). Self-funded startups will tend to be more careful in every expenditure but also cause expansion measures to often have to collide with funding problems. On the other hand, investor-funded startups have the flexibility to use the funds for startup development more optimally. However, as it is said by BK, the negative impact is that startups become more aggressive and tend to dare to take higher risks in using these funds so that they do not provide an optimal impact for startups.

4. General business understanding

In any business field, business understanding is an absolute must for business people. However, unfortunately, in Indonesia, is still lacking by local businesspeople. In the context of the digital industry, one of the interviewees felt that entrepreneurs in this field still do not have enough entrepreneurial spirit to build a sustainable business.

In the early days of local startups, it was said that the founders did not understand how a good business model was for their startup and how to innovate well. At that

time, the founders seemed to be competing to create unique and creative ideas but had not thought about the business side and the sustainability of their business in the future. Their mindset in forming a startup was to be included in various races to further gain instant publicity and popularity, get funding from investors, but there was never any continuation.

The business understanding in question is things like determining and validating customer problems to be solved, talking directly to customers to get feedback, then starting to make products according to valid ideas to the transaction process. These things escape the attention of founders who focus more on the innovation side, without paying attention to the business side. As a result, startups will often fail to develop.

5. Building a team with one vision

Building a startup company to become an established company is quite difficult and high risk. Without the support of the team and adequate personnel who oversee the startup in its execution process, any good ideas and concepts will not help. One of the interviewees admitted that one of the obstacles he encountered was forming a team with one vision with a strong commitment to jointly develop a startup.

Unlike companies that are mature and have a clear business model, startups (especially those that are independently funded) often have various limitations, including in terms of the benefits that can be offered to potential team members. Not all startups can offer high salaries, while they also need superior human resources to continue to grow and compete. Therefore, the founder's role in convincing team members is very important

6. Lack of focus on startup development

It must be admitted that very few startups in Indonesia start as permanent jobs or full-time jobs. Most of the startups in Indonesia started from hobbies or products developed to fulfill the ideals of the founders. By not working on startups as their main job, local startups experience delays in their development because the founders are not focused on developing further. This is quite acceptable because it is very rare for startups achieving revenue in the early days of their establishment, while it is undeniable that every team member who works at the startup still has a financial burden that must be met.



Graphic 3: Obstacles of Bicube for Tenants in West Java

Benefits of Bicube (Business Incubator Center) Polytechnic STIA LAN Bandung in the Digital Era for Tenants in West Java

Here are the benefits of Bicube (Business Incubator Center) Polytechnic STIA LAN Bandung in the digital era for tenants in West Java:

1. Get market access

With the support of leaders in the telecommunications industry, local startups that graduate from incubation activities gain significant access to the market by utilizing existing customers from the two operators who are partners of the incubator. Thus, startups also do not have to spend huge costs to acquire customers because they can be accommodated by telecommunication operators.

It does not just stop at the local market, with business networks owned by telecommunication operators that reach regional coverage, startups also get convenience if they want to expand to countries where the telecommunication operator has strategic branches/partners. This can be a good start for local Indonesian startups to penetrate the global market.

2. Funding support from the incubator

Several incubators provide funding support for startups and their founders. However, this support is not all in the form of cash, because the incubator feels that if given cash, the founder is often careless in using the money. Therefore, funding support is usually only in the form of cash in a limited amount but is complemented by funding in other forms, such as marketing activities that are fully assisted by partners.

3. Improved company image

One of the weaknesses of startups is that they do not have a long enough track record to convince potential investors and customers. This can be covered by the support from the incubator who is supported by several names that are well known in public. For example, an incubator that

partners with the two largest telecommunications operators in Indonesia. The startup assisted by the incubator will certainly have a better image compared to startups that do not have cooperation with the key leaders in an industry.

4. Increased company valuation

Along with the improvement of the company's image and the ability of the startup team through incubation activities, the company's valuation will certainly increase significantly, especially when compared to when the startup had to be funded independently and had various limitations.

The bargaining power of startups against investors is stronger, thus preventing startups from getting offers with only one-sided benefit of the investors.

5. Gaining an adequate business understanding

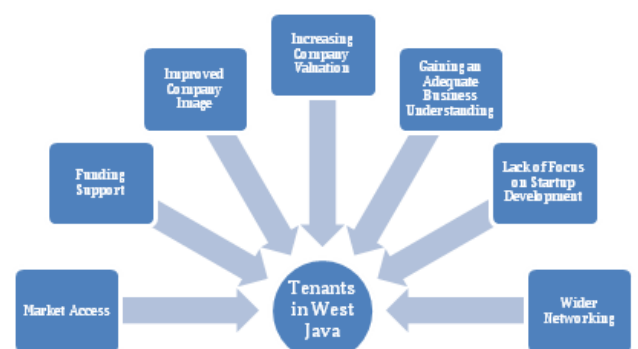
Through a series of mentorship activities, the founder's understanding of the business that investors have been complaining about will be well covered. With this increased understanding of the business, startups also minimize the risk of failing midway because they already know how to run and execute their business. In Indonesia, the business framework that is widely used by incubators is Lean Startup.

6. Lack of focus on startup development

Some incubators require startups selected in incubator activities to move to a co-working space, where all selected startups will work and study together in the same place. This is intended so that founders can focus more on developing their startups, especially those who previously only made startups as a side job or hobby.

7. Wider networking

By participating in incubation activities, startups have a very wide opportunity to expand their network. The initial network, of course, is fellow startup members who are also selected to participate in incubation activities and will later work in a co-working space. The next network is with mentors who will teach during incubation activities as well as with potential investors who will be introduced by the incubator.



Graphic 4: Benefit of Bicube for Tenants in West Java

4. Conclusion

From the research findings and discussion, some conclusions can be drawn as follows:

1. The role of Bicube (Business Incubator Center) Polytechnic STIA LAN Bandung in the digital era with the use of technology for tenants in West Java is to assist tenants with the aim that tenants can solve problems properly so that the spirit of competition in business can survive and develop rapidly.
2. The risks and obstacles faced in using technology for tenants in West Java are business model risks, business risks, market risks, and technology risks.
3. The benefits of the Bicube (Business Incubator Center) Polytechnic STIA LAN Bandung in the digital era for tenants in West Java are getting market access, funding support from the incubator, increasing company image, increasing company valuation, gaining adequate business understanding, focusing on developing startups and wide networking.

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