

# Disruptive Entrepreneurs in the Perspective of the Triple Bottom Line and Sustainable Economic Development in Indonesia

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## Abstract

In recent years, disruptive entrepreneurs have become an increasingly important topic and attracted worldwide attention. These entrepreneurs bring innovation and the use of new technologies that disrupt established markets and are often considered key drivers in creating social and economic change. In Indonesia, disruptive entrepreneurs are growing and significantly impact economic development. However, regarding sustainability, it is still being determined how their ventures impact the triple bottom line, which includes economic, environmental, and social aspects. This study aims to explore the role of disruptive entrepreneurs in Indonesia's economic development from a triple-bottom-line perspective, covering economic, environmental, and social aspects. This research uses a qualitative approach with a case study as the research design. The data collection techniques used were in-depth interviews with 10 disruptive entrepreneurs engaged in various sectors and document studies related to their businesses. The collected data were then analyzed using qualitative analysis techniques. The results showed that disruptive entrepreneurs have great potential to impact all three aspects of the triple bottom line positively. The disruptive entrepreneurs in this study can create economic value through innovation and new technologies that disrupt established markets. In addition, they also have a high awareness of their businesses' environmental and social impacts and strive to overcome these challenges with creative and innovative solutions. However, there are also some challenges faced by disruptive entrepreneurs, such as unclear regulations, intensified competition, and lack of support from the government.

**Keywords:** *Disruptive Entrepreneurs, Triple Bottom Line Perspective, Economic Development.*

## INTRODUCTION

Competition in the field of economics, in the past, often regarded price as the primary parameter in understanding the factors that influence competition. However, it is often overlooked that in modern market competition, technology has a significant influence (Hamid, 2017). Especially for established companies that consider themselves industry leaders, excessive confidence sometimes leads them to disregard innovations made by competitors or newcomers. New technologies gradually accepted by consumers can replace the previously provided technologies by these established companies. In this context, the innovations that replace and are easier are often referred to as disruptive innovations. In addition to disruptive innovations, there are also disruptive entrepreneurs present in the market competition.

Disruptive entrepreneurs often identify gaps or unmet needs in the market and introduce new, more efficient, or more affordable products or services. They can transform the way people interact, work, or consume a product or service. These disruptive entrepreneurs often

involve digital technologies, such as e-commerce, app-based platforms, or other online platforms. In the context of modern market competition, disruptive entrepreneurs can change the industry landscape and impact established companies. They may take market share from companies that are unresponsive to change or unable to adapt quickly (Santono, 2021). These disruptive entrepreneurs may offer more innovative, efficient, or affordable solutions, ultimately disrupting the dominance of established companies.

Disruptive entrepreneurs can also leverage new technologies or emerging trends to create new business opportunities. They can respond to changing consumer needs or take advantage of emerging gaps due to social, economic, or technological changes. In this regard, disruptive entrepreneurs play a crucial role in driving innovation and economic growth. Overall, disruptive entrepreneurs are an important part of modern market competition. They can create significant changes in existing business models and deliver innovative solutions that meet consumer needs. By leveraging technology and new approaches, disruptive entrepreneurs can make a significant contribution to transforming industries and driving economic growth.

Disruptive entrepreneurs are individuals or groups who create innovation and disrupt existing business models by leveraging new technologies and approaches. They change the way people interact, work, and consume. In recent years, disruptive entrepreneurs have become an important and intriguing topic worldwide. Disruptive entrepreneurs are innovators who disrupt the market in ways different from traditional business models and create value for their customers (Henama, 2018). They use technology and creative thinking to transform existing industries or create new ones. This phenomenon is increasingly important as it can generate economic growth, innovation, and social development. Disruptive entrepreneurs also demonstrate the potential to create sustainable value by integrating social and environmental goals into their business models (Muñoz & Cohen, 2017).

Disruptive entrepreneurs are known for taking significant risks and pursuing ambitious goals, such as creating solutions for social or environmental problems. They often leverage new technologies such as the internet, blockchain technology, or artificial intelligence to solve problems and create new opportunities. In the process, disruptive entrepreneurs can create significant positive impacts in society and the economy as a whole (Veleva & Bodkin, 2018).

In Indonesia, the phenomenon of disruptive entrepreneurship is growing and has a significant impact on economic development. With their courage and creativity, disruptive entrepreneurs introduce new solutions and more efficient ways to meet consumer needs. They seize opportunities from market gaps and introduce innovative business models such as e-commerce, fintech, and ride-hailing, which have transformed how business is conducted and transactions are made in Indonesia. However, on the other hand, the presence of disruptive entrepreneurs also poses challenges and negative impacts, such as threatening the sustainability of traditional businesses, overlooking labor welfare standards, and giving rise to complex regulatory and legal issues (Biber et al., 2017).

This needs attention because businesses that solely focus on economic aspects without considering long-term environmental and social impacts can jeopardize the sustainability and stability of the overall economic system. Therefore, research is needed to evaluate the impact of disruptive entrepreneurship on the triple bottom line in Indonesia. This research can provide a clearer picture of the contribution of disruptive entrepreneurs in creating sustainable economic development in Indonesia.

## METHODOLOGY

This research uses a qualitative approach with a case study as the research design. A qualitative approach is a research method that aims to understand a phenomenon or problem by obtaining data in the form of text or images that are not measured numerically. This approach is often used in social sciences and humanities, such as anthropology, sociology, psychology, and so on (Assyakurrohim et al, 2023).

The data collection techniques used were in-depth interviews with 3 disruptive entrepreneurs engaged in various sectors, as well as document studies related to their businesses. The collected data were then analyzed using qualitative analysis techniques. Data analysis was carried out by identifying the main themes and patterns of the collected data, as well as coding and categorizing the data. The results of data analysis were then used to formulate research findings and conclusions.

## DISCUSSION

Disruptive entrepreneurs have brought innovation and the use of new technologies that disrupt established markets, creating new opportunities for economic growth. They often introduce new business models that are more efficient and can save costs, which has a positive impact on the economy. In addition, disruptive entrepreneurs can also create new jobs, thus making a positive contribution to employment and reducing unemployment (Noventri et al, 2022).

In doing business, disruptive entrepreneurs often utilize technology and innovation that can change the traditional way businesses are run, thus encouraging the creation of new jobs related to these technologies and innovations (Feronika & Suyami, 2020). For example, many e-commerce platforms that have emerged in recent years have created new jobs in logistics, digital marketing and online customer service. In addition, many disruptive entrepreneurs are also creating new jobs through the creation of new products and services that did not exist before. Thus, disruptive entrepreneurs can be a key driver in creating new jobs and making a positive contribution to reducing unemployment in Indonesia. In addition, with more jobs available, it can increase people's purchasing power and encourage more sustainable economic growth.

The Triple Bottom Line (TBL) concept is an approach that states that the success of a business is not only measured in financial terms (profit), but must also consider its impact on the environment (planet) and society (people). In detail, the three pillars of TBL revealed by Omimi and Kingsley (2013) and Onyali and Innocent (2014) in Nurhidayat et al (2020) are:

### a) Planet

In this aspect, companies need to be involved in maintaining environmental sustainability and biodiversity. A focus on the environment and sustainability ensures that companies use materials with good methods and techniques. This includes sustainable environmental practices. Companies are expected to benefit nature as much as possible, or at least do no harm and minimize their impact on the environment. This includes careful management of energy and non-renewable materials, reduction of production waste, and treatment of less toxic waste before disposal in a safe and legal manner. Over time, being environmentally sustainable becomes more profitable for businesses in the long run. If companies want to stay relevant, they must include an environmental responsibility report. The environment is an aspect that is related to all aspects of human life. But, unfortunately, most people still don't care about the

environment. This happens because there are no immediate benefits to be seen. Profit is the essence of the business world and this is natural. Therefore, we often see industry players only focus on making as much profit as possible without paying attention to environmental preservation. In fact, by protecting the environment, they will get greater benefits, especially in terms of health, comfort, and the availability of sustainable resources.

### **b) People**

In this aspect, companies are expected to have concern for human welfare. This relates to business practices that are fair and beneficial to workers, communities and the regions in which the company operates. Companies are expected to commit to treating employees ethically and fairly, and providing fair compensation. In concrete terms, companies should pay workers appropriate wages, provide a safe working environment, and adhere to generally recognized working hour rules. Companies exist to serve society socially.

In fact, the communities surrounding the company are important stakeholders for the company, as their support is indispensable in the company's various activities, including its existence, continuity and development. Therefore, companies need to be committed to providing maximum benefits to society. Companies must also realize that their operational activities have the potential to impact the surrounding community. Therefore, companies need to carry out various activities that meet the needs of the community.

In essence, for companies to survive, they need to include a social responsibility report. This means that companies must strive to provide tangible benefits to society.

### **c) Profit**

As a pillar of the Triple Bottom Line, the economic aspect relates to the impact generated by the company in economic terms. The economic value generated by the organization after deducting all costs associated with the company's activities. Economic profit is basically used to ensure the survival of the company. To improve the achievement of profits in a company, steps that can be taken include increasing productivity, making cost efficiency, and most importantly paying attention to all aspects related to the company, both in the social sphere and the natural environment in which the company operates. Thus, the company will have a competitive advantage that can provide as much added value as possible.

Profit is a very important element and the main goal of business activities. It is not surprising that the main objective of the company as a whole is to pursue profit or increase the share price as much as possible, either directly or indirectly. The profit is the revenue used to ensure the survival of the company. To increase these profits, companies can increase productivity and make cost efficiency, so that they can have a competitive advantage compared to other companies and provide as much added value as possible.

TBL teaches that business success must be measured from these three aspects, and should not only focus on financial gain (Putra & Larassdiputra, 2020).

This concept was proposed by John Elkington in 1994 as a broader approach in measuring the sustainability of a business or organization. According to Heriyani et al (2019), the three main dimensions in the TBL concept are as follows:

#### 1. Economic Dimension

This dimension involves consideration of the financial benefits and economic performance of the organization. The focus is on achieving financially favorable outcomes, including generating revenue, increasing productivity, managing financial risk, and achieving sustainable growth. This economic dimension is important to ensure business continuity and long-term sustainability.

#### 2. Social Dimension

This dimension covers the organization's social impact on various stakeholders, including employees, customers, local communities, and society at large. The focus is on attention to fairness, ethics, social responsibility, and positive contributions to social welfare. In this dimension, organizations are expected to pay attention to aspects such as human rights, equality, employee welfare, diversity, and the sustainability of the communities in which they operate.

#### 3. Environmental Dimension

This dimension highlights the organization's impact on the natural environment and efforts to reduce the environmental footprint resulting from business activities. The focus is on environmental protection, responsible resource use, waste management, emissions reduction, energy conservation, and the adoption of environmentally friendly business practices. Organizations are expected to consider the long-term effects of their activities on the environment and take steps to minimize their negative impact.

Implementing the TBL concept in disruptive entrepreneurial ventures in Indonesia can be an important step to ensure the sustainability of the business and its positive impact on society and the environment. Some ways to implement TBL in disruptive entrepreneurial ventures in Indonesia include:

##### 1. Paying attention to environmental impacts

Disruptive entrepreneurs should consider the environmental impact of their business, such as using environmentally friendly materials or reducing production waste.

##### 2. Taking social responsibility

Disruptive entrepreneurs must also pay attention to their social responsibilities, such as providing benefits to the surrounding community or empowering local communities.

##### 3. Providing affordable products and services

Disruptive entrepreneurs can help overcome social inequality by providing affordable products and services to the community.

##### 4. Building partnerships with local communities

Disruptive entrepreneurs can open up job opportunities for local communities by establishing partnerships and cooperation with them.

The implementation of the TBL concept in disruptive entrepreneurial ventures in Indonesia can help create a positive impact on the environment and society, while improving business sustainability. Some of the factors that influence the success of disruptive entrepreneurial ventures in achieving sustainability based on the triple bottom line are:

1. Active involvement in protecting the environment

Disruptive entrepreneurs must ensure that their business activities do not damage the environment and have a positive impact on the surrounding environment.

2. Sustainable innovation

Disruptive entrepreneurs must continue to innovate and find new ways to reduce negative impacts on the environment and create positive impacts on social and economic aspects.

3. Engagement with society

Disruptive entrepreneurs must cooperate with the surrounding community and pay attention to the interests of the community in every business activity.

4. Compliance with rules and regulations

Disruptive entrepreneurs must ensure that their business activities comply with applicable rules and regulations, including in terms of the environment and occupational health.

5. Good leadership

Disruptive entrepreneurs must have good leadership and be able to lead their team to work with the same goal to achieve sustainability based on the triple bottom line.

6. Environmental education and awareness

Disruptive entrepreneurs must have sufficient knowledge and awareness about the environment and the importance of sustainability.

7. Access to sustainable resources

Disruptive entrepreneurs must ensure that they have access to resources that are sustainable and can be used in the long term.

Disruptive entrepreneurs have a complex impact on society, the environment and the economy. On the one hand, they are able to create new innovations and provide solutions to social problems, thus having a positive impact on society. In addition, disruptive entrepreneurs' businesses can open new job opportunities, reduce unemployment, and enrich the economy through their tax contributions. Disruptive entrepreneurs have significant opportunities to integrate TBL (Triple Bottom Line) principles and contribute to sustainable economic development in Indonesia. According to Dwirahayu et al (2018) some of these opportunities include:

1. Product and Service Innovation

Disruptive entrepreneurs can create innovative products and services that combine economic, social, and environmental aspects. By paying attention to existing needs and challenges, they can develop new solutions that add value economically while optimizing social benefits and reducing negative impacts on the environment.

## 2. Adoption of Green Technology

In the digital age and ever-evolving technology, disruptive entrepreneurs can leverage green technology to optimize their business processes. For example, the use of renewable energy, reduction of waste and carbon emissions, and utilization of other green technologies can improve operational efficiency and reduce negative environmental impacts.

## 3. Partnerships and Networks

Disruptive entrepreneurs can establish partnerships and networks with relevant stakeholders, such as the government, educational institutions, community organizations, and other business sectors. By working together, they can support each other in integrating TBL principles and expanding their positive impact in sustainable economic development.

## 4. Awareness Raising and Education

Disruptive entrepreneurs can play a role in raising awareness and understanding of TBL and sustainability principles among the public. Through effective information and education campaigns, they can educate the public on the importance of supporting sustainable businesses, thereby increasing demand for environmentally friendly products and services.

## 5. Access to Sustainable Funding

Disruptive entrepreneurs can access sustainable funding through financial institutions that prioritize investments in businesses that have positive social and environmental impacts. In addition, the existence of sustainable funding platforms and social investors also opens up opportunities for disruptive entrepreneurs to obtain the necessary capital to grow their businesses.

## 6. Government Policy Support

The Indonesian government has recognized the importance of sustainable economic development and encourages innovation through policies and programs that support disruptive entrepreneurs. Entrepreneurs can capitalize on this support by collaborating with the government in developing sustainable business models and contributing to inclusive and sustainable economic development.

By capitalizing on these opportunities, disruptive entrepreneurs can become significant agents of change in driving sustainable economic development in Indonesia, creating positive impacts that are economically, socially and environmentally sustainable. However, on the other hand, the existence of disruptive entrepreneurs also creates negative impacts. Established traditional companies are threatened to go out of business due to intense competition, resulting in adverse social and economic impacts (Erniwati, 2023). In addition, the use of new technologies by disruptive entrepreneurs can also have a negative impact on the environment, such as the use of large amounts of energy and the generation of waste that has the potential to pollute the environment. Therefore, there is a need for careful assessment in measuring the impact of disruptive entrepreneurs on society, the environment, and the economy as a whole. Regulatory and oversight measures need to be put in place to ensure that the innovation and economic growth created is also sustainable and maintains a balance between economic gains, environmental sustainability and societal well-being.

According to Ariastini & Semara (2019) the challenges faced by disruptive entrepreneurs in integrating the principles of TBL (Triple Bottom Line) and contributing to sustainable economic development in Indonesia may include the following:

#### 1. Awareness and Understanding

One of the key challenges is entrepreneurs' awareness and understanding of the importance of TBL principles and sustainability in their business context. Many entrepreneurs still do not fully understand the long-term benefits of implementing sustainable business practices.

#### 2. Limited Resources

Disruptive entrepreneurs often face resource limitations, whether in terms of capital, infrastructure or labor. This can be an obstacle in implementing environmentally friendly business practices or in expanding their operations to achieve broader social impact.

#### 3. Regulatory Complexity

Another challenge is the complexity of existing rules and regulations in Indonesia. Disruptive entrepreneurs may face obstacles in creating new business models that are different from existing ones, due to rigid regulations or lack of policy support that facilitates innovation and sustainability.

#### 4. Market and Demand

While more and more consumers are realizing the importance of sustainability and environmentally friendly products, there are still challenges in creating a large enough market for innovative products and services. Disruptive entrepreneurs need to overcome this challenge by building awareness and increasing demand through education and effective marketing strategies.

#### 5. Collaboration and Networking

Building partnerships and networks with relevant stakeholders, such as the government, educational institutions, community organizations, and other business sectors, is an important challenge. Strong collaboration can help disruptive entrepreneurs overcome barriers, access necessary resources, and increase their impact in driving sustainable economic development.

#### 6. Business Sustainability

One of the key challenges is maintaining business sustainability over the long term. Disruptive entrepreneurs need to generate sufficient profits to keep their businesses viable, while still maintaining a focus on TBL principles. This involves creating innovative business models, optimizing operational efficiency, and managing risks well.

#### 7. Education and Awareness

Another challenge is the lack of education and awareness about TBL and sustainability principles among entrepreneurs and society in general. Efforts are needed to improve entrepreneurs' understanding and skills in integrating TBL principles in their businesses, as well as raising public awareness of the importance of supporting sustainable disruptive entrepreneurs.



These challenges need to be addressed through collaboration between the government, business sector, educational institutions, and society to create an enabling environment for sustainability-oriented disruptive entrepreneurs.

The role of government and regulation is crucial in addressing disruptive entrepreneurs to achieve economic and social sustainability in Indonesia. The government needs to issue appropriate policies and regulations to strengthen the development of disruptive entrepreneurs and encourage them to operate responsibly with regard to economic, environmental and social sustainability (Rohman et al, 2021). In addition, the government can also provide incentives for businesses that contribute positively to sustainability. However, on the other hand, the government also needs to be careful in regulating disruptive entrepreneurs so as not to unduly restrict innovation and business development. Regulations that are too strict can kill the entrepreneur's spirit of innovation and hinder economic growth. Therefore, the government needs to find the right balance between regulation and innovation to achieve equal economic and social sustainability.

The government can also work with disruptive entrepreneurs to create innovative solutions to social and environmental problems in Indonesia. Such collaborations can create a more positive impact in the long run and strengthen the relationship between the government and the private sector. In addition to regulation and collaboration, the government can also provide support in the form of education and training for disruptive entrepreneurs. Training and education can help entrepreneurs understand sustainability principles and build sustainable businesses in the long term (Hasan, 2020). Thus, the government can play an important role in supporting the development of socially and economically responsible disruptive entrepreneurs.

Disruptive entrepreneurs and conventional businesses have differences in achieving sustainability based on the triple bottom line (Julyanthry et al, 2021). In the economic aspect, conventional businesses tend to focus on financial gain alone, while disruptive entrepreneurs are more open to the concept of sustainable business development. Disruptive entrepreneurs also tend to adopt innovative and efficient business models that can create greater added value. However, in terms of the environment, disruptive entrepreneurs can have a greater negative impact compared to conventional businesses because they often introduce new technologies that have not been tested and have not taken into account the full environmental impact.

In social aspect, disruptive entrepreneurs can have a positive impact by creating new employment opportunities and improving access to affordable services and products. However, disruptive entrepreneurs can also exacerbate social inequalities as they tend to overlook the less affluent market segments and focus only on financially capable segments. Therefore, it is important to conduct a careful analysis and comparison between disruptive entrepreneurial ventures and conventional businesses in achieving sustainability based on the triple bottom line. By conducting this analysis, the strengths and weaknesses of each type of business can be identified, enabling appropriate actions to be taken to achieve the desired sustainability goals.

In conducting this analysis, it is necessary to consider the advantages and disadvantages of each type of venture. Disruptive entrepreneurs can bring benefits through their innovations, such as creating more efficient, affordable solutions or addressing unmet market needs. They can also drive economic growth through the creation of new jobs. However, it is important to consider whether these impacts encompass all segments of society or are limited to financially established market segments.

On the other hand, conventional businesses also play a significant role in social sustainability. They can have more inclusive policies and address the needs of less affluent market segments. Additionally, conventional businesses can engage in corporate social responsibility programs that support the community and the environment.

By conducting a careful analysis between disruptive entrepreneurs and conventional businesses, appropriate steps can be identified to achieve the desired sustainability outcomes. This may involve collaboration between both types of ventures, where disruptive entrepreneurs can learn from established corporate social responsibility practices, while conventional businesses can adopt the innovations and new approaches introduced by disruptive entrepreneurs.

In this regard, it is also important to involve other stakeholders, including government, society, and non-governmental organizations, in creating a supportive framework for businesses that contribute to holistic sustainability. Thus, the actions taken can ensure that the economic development generated is in line with social well-being and environmental preservation.

## CONCLUSION

Disruptive entrepreneurs have the potential to make positive contributions in various aspects, including the economy, society, and the environment. By adopting the principles of the Triple Bottom Line, they can integrate economic, social, and environmental considerations into their business models. Disruptive entrepreneurs are capable of creating new innovations and transforming markets by introducing products or services that are more efficient, innovative, and environmentally friendly. By leveraging technology and new approaches, they can address existing challenges in established industries. Disruptive entrepreneurs tend to create business solutions that focus on resource efficiency and reducing environmental impact. For example, they can develop technologies that reduce carbon emissions, harness renewable energy, or optimize the use of raw materials and waste. Disruptive entrepreneurs can also make significant social contributions by creating employment opportunities, enhancing skills, and promoting social inclusion. They can focus on creating positive impacts for local communities and vulnerable groups, such as engaging local workers, fostering partnerships with local stakeholders, or providing broader access to previously inaccessible products and services.

However, disruptive entrepreneurs face several challenges in realizing their contributions. Sometimes, existing regulations are inadequate or unsupportive of the development of disruptive entrepreneurs. This may include complex requirements, bureaucratic barriers, or ambiguity in policies related to the innovation sector. Disruptive entrepreneurs often encounter constraints in accessing the financial resources needed to develop and commercialize their innovations. The lack of appropriate financing for the risks faced by disruptive entrepreneurs can be a significant barrier. Finding and retaining high-quality and competent human resources can also be a challenge for disruptive entrepreneurs. The competition for skilled talent can be difficult, especially when their companies compete with more established organizations. Therefore, support from various stakeholders is needed to facilitate and accelerate the growth of sustainable and positively impactful disruptive entrepreneurs. Governments can create a conducive regulatory environment, provide incentives and specialized funding programs, and support the development of the skills and expertise needed by disruptive entrepreneurs. In addition, support from the community,

financial institutions, and more established businesses can strengthen the ecosystem of disruptive entrepreneurs to achieve sustainable economic development.

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