



The Perception Of MSME In Tegal City On Readiness Towards MSME'S Digitalization In The New Normal Era

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Abstract

The Covid-19 pandemic caused a crisis in all fields, this pandemic had a wide impact on the business world at all levels, MSMEs were the hardest hit. Data from the Ministry of Cooperatives and MSMEs, totaling 163,713 MSMEs, were affected by the Covid-19 pandemic. The Ministry of Cooperatives and SMEs has set a digitization target of 10 million MSMEs by 2020. The existence of this digitalization opportunity has not been optimally utilized by MSME players. Of the approximately 64 million MSME population in Indonesia, only 13% are connected to the digital ecosystem (Kominfo.co.id, 2020). There are 930 UMKM players in Tegal City from a total of 1940 UMKM recorded by the Cooperative Office. Of the number of MSMEs, some were able to survive and some had to close their businesses in the end. This is because some MSME players have not digitized their business. Perceptions of usefulness, perceived ease of use, and HR competence are factors that also influence MSME actors to readiness in implementing digitalization of their business. The purpose of this study was to determine the effect of perceived usefulness, perceived ease of use, and HR competence on the readiness of MSMEs towards business digitization in the new normal era. The results of this study indicate that the perceived usefulness variable has no effect on the readiness of MSMEs towards digitalization, while the variables of perceived ease of use and HR competencies have an effect on the readiness of MSMEs towards digitization.

Keyword: UMKM Perception, Digitalization, New Normal

INTRODUCTION

At the end of 2019, the world was shocked by the discovery of a new type of virus, namely *Corona Virus Disease 2019* or better known as Covid-19. This virus is rapidly spreading throughout the world, including Indonesia. The number of patients who were positively infected by the end of December 2020 in Indonesia has reached more than 700 thousand with the death toll reaching 22 thousand patients (www.covid19.co.id, 2020). All efforts to prevent the spread of the virus have been carried out by the Indonesian government, including employing *social distancing* which was later changed to *physical distancing*. The occurrence of the Covid-19 pandemic caused a crisis in all fields. This crisis has also attacked economic aspects that have caused economic instability. This pandemic has a wide impact on the business world at all levels, MSMEs are the hardest hit. This causes many MSME actors to experience problems such as decreased sales turnover, lack of customers, difficulties in obtaining raw materials, and difficulty

in distributing production. Based on data from the Ministry of Cooperatives and MSMEs, a total of 163,713 MSME actors were affected by the Covid-19 pandemic. Most cooperatives affected by Covid-19 are engaged in the field of daily needs, while the MSME sector that is most affected is the food and beverage sector. The significant decrease in sales turnover was caused by a decrease in buying and selling activities due to social restrictions which resulted in restricted movement of the community. All educational activities and offices are carried out from home so that MSME products are devoid of buyers. During the pandemic, people's purchasing power, in general, decreased drastically. This was mentioned by the Minister of National Development Planning Suharso Monoarfa that the people's purchasing power is estimated to decrease to IDR 362 trillion (Katadata.co.id, 2020). This has resulted in decreased sales of MSME products. The obstacle that many MSME actors also experience is the difficulty of getting a supply of raw materials to make their products. This is experienced by MSME actors who rely on the supply of raw materials from outside the city. This is due to restrictions on delivery mobility by suppliers due to large-scale social restrictions imposed in big cities. Even if raw materials are available, the price of these raw materials will skyrocket and are no longer affordable. The existence of the Covid-19 pandemic has also resulted in MSME actors having difficulty marketing their products. This is because almost all industrial sectors are paralyzed, resulting in an economic crisis in society. The community prefers to buy necessities only and ignore secondary needs. Limited space for movement also affects the marketing of MSME products. Currently, the government is echoing the start of an era of a new life order or a new era of normality. This is better known as the *new normal*. *New normal* is marked by starting to reopen people's daily activities while still paying attention to health protocols. In the period of *new normal*-like this, people are urged to continue to implement health protocols, maintain physical distance, and not travel outside the city if there is no urgent need. In this new normal era, there are opportunities and challenges for MSME actors to re-build their businesses that had collapsed. MSMEs must be able to find effective marketing strategies to face opportunities and challenges in the *new normal*. To face these opportunities and challenges is a momentum for MSMEs to improve themselves and see that there is a change in public spending patterns. People during the period were *new normal* more likely to shop *online* than shop directly, which had a risk of contracting the virus. In this new normal era, digital activities are the foremost in people's daily lives, especially among MSME actors. Therefore, to be able to survive the storm of crisis, MSME actors must be ready to digitize their businesses because digitizing MSMEs is a necessity. The Ministry of Cooperatives and SMEs has set a digitization target of 10 million MSMEs by 2020. Currently, based on data from the Ministry of Communication and Informatics (Kemkominfo), only 8 million MSMEs have been digitized (Kominfo.co.id, 2020). However, of the 8 million MSMEs that have been digitized, not all of them can survive. This is because not only because the products are not selling well, but because the products and SMEs are not ready to sell *online*. The existence of opportunities regarding digitalization has not been optimally utilized by MSME actors. Of the approximately 64 million MSME population in Indonesia, only 13% are connected to the digital ecosystem (Kominfo.co.id, 2020). Therefore, the role of the government and various parties is needed to increase the benefit literacy of MSMEs to enter the digital ecosystem and incubation to accelerate the readiness of MSME actors. The behavior of consumers who all use online media through various social media facilities in meeting their daily needs to be quickly adapted by MSME actors by digitizing business. To encourage digitalization and help MSMEs in facing this new era, the government has increased the ease of access and technology for MSME actors so that they can survive in business competition (Slamet et al., 2017). Optimizing online media during a pandemic is the right solution as a medium for increasing marketing (Pasaribu, 2020). The use of digital marketing is important because without utilizing digitalization it is believed

that MSMEs will become weaker (Farida et al., 2019). The development of UMKM actors in Tegal City is quite fast. MSME actors in Tegal City who became MSME assisted by 930 units from a total of 1940 MSMEs recorded by the Cooperatives, UKM, and Trade Office in 2019 also experienced the impact of the Covid-19 pandemic. Of several MSMEs, some were able to survive and some had to close their businesses in the end. This is because some MSMEs have not done business digitization. Perceptions of usefulness, perceived ease of use, and HR competence are factors that influence MSME actors' readiness to implement the digitalization of their business. The purpose of this study is to determine the effect of perceived usefulness, perceived ease of use, and HR competence on MSME readiness towards business digitization. in the era of *new normal*.

THEORITICAL FRAMEWORK AND HYPOTHESIS

According to Hariadi (2003: 34), business strategy is a strategic plan that occurs at the division level and is intended to build and strengthen the competitive position of company products and services in certain industries or markets served by the division. The main business strategy in a company is how to build and improve the company's position in long-term business competition, 5 principles must be fulfilled, among others:

1. Provide answers or reactions to changes that are happening in the industrial fields of economy, politics, law, and so on;
2. Contains steps and approaches to face competition;
3. Creating quality competitiveness and ability;
4. State the strategic initiatives of each functional department;
5. Placing the main strategy for the company's operational activities.

Digital Marketing

Digital marketing is a practice that uses digital distribution channels to reach consumers in a way that is relevant, personal, and *cost-effective* (Satyo, 2009). Marketing activities will be carried out intensively using computer media, starting from product offering, payment, and delivery. The definition of digital marketing according to Wardhana (2015) is a marketing activity that uses internet-based media.

Era New Normal

Psychologist Yuli Budirahayu (2020) explains that *new normal* is a behavior change to continue carrying out normal activities, but by implementing health protocols to prevent the transmission of Covid-19 (Latifah, 2020). Yuli emphasized a person adopts a different lifestyle to reduce the risk of transmission of the virus.

This requires a different life behavior than usual, such as continuing to work from home (*work from home*), when leaving the house using a mask, always wash your hands using soap, keeping your distance individually (*physical distancing*), and keeping your distance (*social distancing*).

Perception of usefulness

Davis (1989) defines perceived usefulness as the extent to which a person believes in the existing technology that will increase their productivity and performance. According to Jogiyanto (2007), perceived usefulness is a person's ability to believe in using technology will improve its performance.

In e-commerce, the perception of benefits represents consumer beliefs about the extent of it will be better than online transactions with certain websites (Kim et al., 2008). Individuals who find it easier to use the internet, the easier it will be benefited from the technology.

Perceived Ease of Use

The definition of *perceived ease of use* by Davis (1989) is: “*the degree to which a person believes that using a particular system would be free of physical and mental efforts*”. Ease of use is defined as the level or state at which one believes that using a particular system does not require any effort (*free of effort*) or in other words, the technology can be easily understood by users.

The ease that leads to the individual's belief that the system is not using it requires a lot of effort. These external factors are like the designed system equipment to make it easier to use. One of the factors that cause the user to accept or reject the system is related to the use of the system. Users tend to use or not use an app they perceive as something they believe will help their performance in doing work.

HR Competencies Competence

Is the skills, knowledge, basic attitudes, and values that are reflected in the habit of thinking and acting which is developing, dynamic, continuous (continuously), and can be reached at any time. The habit of thinking and acting constantly,

consistently and continuously will make a person competent. According to Spencer & Spencer (2012), competence is the basic foundation characteristics of people and indicates how to behave or think, equating to situations and support for a considerable time.

Micro, Small and Medium Enterprises (MSMEs)

Definition of MSMEs

Micro, Small, and Medium Enterprises (MSMEs) in Indonesia are regulated in Law of the Republic of Indonesia No.20 of 2008 concerning MSMEs. Article 1 of the law states that a micro business is a productive business owned by an individual and/or an individual business entity that has the criteria of a micro business as stipulated in the law. Small business is a productive economic business that stands alone, which is carried out by an individual or a business entity that is open as a subsidiary or not a subsidiary owned, controlled, or part of, either directly or indirectly, of a medium or large business that meets the criteria. small business as referred to in the Law. Meanwhile, a micro business is an independent productive economic business carried out by an individual or a business entity that is not a subsidiary or branch of a company that is owned, controlled, or is part of, either directly or indirectly, of a micro business, small business or large business. criteria for micro-business as referred to in the Law. In this law, the criteria used to define MSMEs as stated in Article 6 are net assets or asset values excluding land and buildings where they are business or annual sales proceeds. With the following criteria:

- a. A micro business is a business unit that has a maximum asset of Rp. 50 million, excluding land and buildings for business premises with an annual sale of a maximum of Rp. 300 million.
- b. Small businesses with asset values of more than Rp. 50 million up to a maximum of Rp. 500 million excluding land and buildings where the business has annual sales of more than Rp. 300 million up to a maximum of Rp. 2,500,000, and.
- c. Medium-sized enterprises are companies with a net worth of more than Rp. 500 million to a maximum of Rp. 100 billion from annual sales of over Rp. 2.5 billion to a maximum of Rp. 50 billion.

Some of the advantages of SMEs against large businesses are as follows.

- a) Innovations in technology that have easily occurred in product development.
- b) Close humanitarian relationships in small companies.
- c) The ability to create a sufficient number of job opportunities or absorption of labor.

- d) Flexibility and ability to adapt to rapidly changing market conditions compared to large companies, which are generally bureaucratic.
- e) The presence of managerial dynamism and the role of entrepreneurship.

MSME Criteria

According to Law Number 20 of 2008, MSMEs have the following criteria: a) Micro Enterprises, namely productive businesses owned by individuals or individually owned enterprises that meet the following criteria: 1) Have a net worth of at most IDR 50,000,000 (fifty million rupiahs) excluding land and buildings for business premises, 2) Have annual sales proceeds of at most Rp. 300,000,000 (three hundred million rupiahs) b) Small Business, namely independent productive economic enterprises carried out by individuals or entities. a business that is not a subsidiary or branch of a company that is owned, controlled, or is a part, either directly or indirectly, of a medium or large business that meets the following criteria: 1) Has a net worth of more than Rp.50,000,000.00 (fifty million rupiahs) up to a maximum of Rp. 500,000,000.00 (five hundred million rupiahs) excluding land and buildings for business premises; or 2) Have annual sales revenue of more than Rp. 300,000,000.00 (three hundred million rupiahs) up to a maximum of Rp. 2,500,000,000.00 (two billion and five hundred million rupiah).

Medium-sized enterprises, namely independent productive economic enterprises, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part of, either directly or indirectly, with small or large businesses that fulfill criteria: 1) Owning net assets of more than Rp. 500,000,000.00 (five hundred million rupiahs) up to a maximum of Rp. 10,000,000,000.00 (ten billion rupiahs) excluding land and buildings for business premises; or 2) Have annual sales proceeds of more than Rp. 2,500,000,000.00 (two billion and five hundred million rupiahs) up to a maximum of Rp. 50,000,000,000.00 (fifty billion rupiah). According to the Central Statistics Agency (BPS), it provides a definition of MSMEs based on the quantity of labor. A small business is a business that has a workforce of 5 to 19 people, while a medium-sized business is a business that has a workforce of 20 to 99 people. According to the Ministry of Finance, based on the Decree of the Minister of Finance No. 316 / KMK 016/1994 dated 27 June 1994 that Small Businesses as individuals/business entities that have carried out activities/businesses that have annual sales/turnover of Rp. 600,000,000 or assets (assets) up to Rp. 600,000,000 (excluding land and buildings that are occupied). For example Firma, CV, PT, and Koperasi, namely in the form of a business entity. While examples in the form of individuals include home industry craftsmen, breeders, fishermen, merchants of goods and services, and others.

Classification of MSMEs

In its development perspective, Micro, Small, and Medium Enterprises (MSMEs) are the business group that has the largest number. Besides, this group has proven to be resistant to various kinds of economic crisis shocks. So it is imperative to strengthen the Micro, Small, and Medium Enterprises group which involves many groups. The following is the classification of Micro, Small, and Medium Enterprises (MSMEs)

- 1) Livelihood Activities, which are Micro, Small, and Medium Enterprises (MSMEs) which are used as job opportunities to earn a living, which are more commonly known as the informal sector. For example, street vendors.
- 2) Micro Enterprise, is a Micro, Small and Medium Enterprises (UMKM) which has the nature of craftsmen but not yet) Fast Moving Enterprise, is a Micro, Small, and Medium

Enterprise (UMKM) which has an entrepreneurial spirit and will transform into a large business (UB). have an entrepreneurial nature.

- 3) Small Dynamic Enterprise, is a Micro, Small, and Medium Enterprise (UMKM) that has an entrepreneurial spirit and can accept subcontract and export work. **The Role of MSMEs** Micro, Small, and Medium Enterprises (MSMEs) play an important role in economic development and growth, not only in developing countries (NSB) but also in developed countries (NM). In developed countries, MSMEs are very important, not only do these business groups absorb the most labor compared to large enterprises (UB), as in developing countries but also their contribution to the formation or growth of gross domestic product (GDP) is the largest compared to the contribution of big business.

Characteristics of Micro Enterprises small businesses

Indonesian have great potential to be developed because of the wide market, readily available raw materials, and large human resources which are the supporting variables for the development of these small businesses, but several things need to be considered along with the development of small-home businesses such as development business must be followed by good management, good planning will minimize failure, mastery of knowledge will support the sustainability of the business, manage an efficient and effective production system, and make breakthroughs and innovations that differentiate from competitors is a step towards success in managing the business. the.

Strengths and Weaknesses of MSMEs

The potential strengths are the mainstay of the development base in the future area.

- a) Provision of employment the role of small industries in the absorption of labor should be taken into account, estimated or absorbing up to 50% of the available workforce
- b) New entrepreneurial sources The existence of small and medium enterprises has been proven to support the growth and development of new entrepreneurs
- c) Owning business segments unique market, carry out simple and flexible management against market changes
- d) Utilizing natural resources around, small industries mostly use waste or yield from large industries or other industries
- e) Have the potential to develop. Various coaching efforts that have been carried out show results that illustrate that small industries are capable of being developed further and can develop other related sectors.

Weaknesses, which often become an inhibiting factor and problems for Micro Enterprises consist of 2 factors:

- 1) Internal Factors are classic problems of MSMEs, namely: a. The human resource capacity is still limited. b. The constraints on product marketing, most of the Small Industry entrepreneurs, prioritize the production aspect, while the marketing functions are less able to access it, especially in market information and market networks, so that most of them only function as craftsmen. 33 c. The tendency of consumers who do not trust the quality of Small Industry products. d. Business capital constraints, most Small Industries use their capital in a relatively small amount.
- 2) External factors are problems that arise from the developer of the UMKM dam builders. For example, the solutions given are not right on target, there is no monitoring and overlapping programs. From these two factors, there appears a gap between internal and external factors, namely the banking side, BUMN, and other supporting institutions are ready to provide credit, but which MSMEs are given, because of various conditions

that must be fulfilled by the UMKM. On the other hand, MSMEs also have difficulty finding and determining which institutions can help with their limitations and this condition is still ongoing even though various efforts have been made to make it easier for MSME actors to get credit, and this has been going on for 20 years. The current pattern is that each institution/institution which has the same function does not coordinate but runs independently, whether it is banking, state-owned enterprises, departments, NGOs, private companies. On the other hand, with its limitations, MSMEs are the backbone of the economy, becoming the wheels of the economy into reality.

Previous

Research that has been conducted by Rulandari, Rahmawati, and Nurbaiti (2020) examines the marketing communication strategy of MSMEs in the new normal era. The results of this study state that in responding to the era *New Normal* current, MSME actors use a marketing communication strategy by focusing more on marketing on digital platforms, but without leaving traditional or non-digital markets and coupled with strategies *soft selling*. Through the implementation of these three marketing communication strategies, Mexican actors continue to compete in the current *New Normal* era.

RESEARCH METHOD

This research was conducted in the city of Tegal, especially to the MSME actors in the city of Tegal. This type of research is a quantitative descriptive study with a questionnaire survey method, interviews, and focused discussions with SMEs in the city of Tegal with a quantitative approach. The type of data used in this research is quantitative data. Sources of data in this study are primary data required in this study obtained by questionnaires and direct interviews with respondents.

The population of this research is the micro, small and medium enterprises (UMKM) in the city of Tegal. The sample used in this study was 45 MSME actors in Tegal City. The research instrument in this study was a questionnaire. All data are classified into indicators constructed in the questionnaire instrument. The list of questions that will be submitted to the respondent who is answered is a list of questions that have been compiled. The list of questions is divided into two, namely regarding implementation in the form of open questions. From the respondent's answer, then a qualitative analysis was carried out. The data analysis methods used in this research are:

1. Data verification, which is checking the questionnaire that the respondent has filled in to find out whether the respondent has answered completely or not to avoid *missing value*.
2. Quantitative analysis. To obtain conclusions on the issues raised, the data obtained will be analyzed using Multiple Linear Regression. The multiple linear regression analysis methods serve to determine the effect/relationship of the independent variable and the dependent variable. Data processing will be carried out using the application tool *SPSS 20.00 for Windows software*.

RESULTS AND DISCUSSION

Descriptive Statistics

From the results of the questionnaire data, the following data were obtained:

1. Respondent data based on gender:

Table 1. Respondent based on gender

| Gender | Total |
|--------|-------|
| Male | 22 |
| Female | 23 |
| Total | 45 |

2. Respondent data based on age

Table 2. Respondent based on age

| Respondent's Age | Total |
|------------------|-------|
| 17 – 23 y.o | 8 |
| 24 – 29 y.o | 13 |
| 30 – 35 y.o | 9 |
| Above 35 y.o | 15 |
| Total | 45 |

3. Respondent data based on education

Table 3. Respondent based on education

| Education Level | Total |
|--------------------|-------|
| Junior High School | 1 |
| Senior High School | 16 |
| Diploma | 14 |
| Bachelor | 14 |
| Total | 45 |

4. Respondent data based on Occupation

Tabel 4. Respondent based on occupation

| Occupation | Total |
|--------------------|-------|
| Food and Beferages | 10 |
| Grocer | 15 |
| Food Production | 11 |
| Farming Production | 1 |
| Services | 3 |
| Others | 5 |
| Total | 45 |

Results and Analysis of Data

Validity Test

A validity test is an accuracy between the data collected and the data that occurs on the object under study. According to Sugiyono (2016), valid means that the tools used to measure data can be used to measure what should be measured. The method used is *Product Moment*.

Based on the results of data processing using SPSS, the validity test results are as follows:

Tabel 5. The validity test result

| Indikator | Sig. (2-tailed) | Conclusion |
|-----------|-----------------|------------|
| X1.1 | 0,000 | Valid |
| X1.2 | 0,000 | Valid |
| X1.3 | 0,000 | Valid |

| | | |
|------|-------|-------|
| X1.4 | 0,000 | Valid |
| X1.5 | 0,000 | Valid |
| X2.1 | 0,000 | Valid |
| X2.2 | 0,000 | Valid |
| X2.3 | 0,000 | Valid |
| X2.4 | 0,000 | Valid |
| X2.5 | 0,000 | Valid |
| X2.6 | 0,000 | Valid |
| X3.1 | 0,000 | Valid |
| X3.2 | 0,000 | Valid |
| X3.3 | 0,000 | Valid |
| X3.4 | 0,000 | Valid |
| X3.5 | 0,000 | Valid |
| X3.6 | 0,000 | Valid |
| Y.1 | 0,000 | Valid |
| Y.2 | 0,000 | Valid |
| Y.3 | 0,000 | Valid |
| Y.4 | 0,000 | Valid |

Based on the results of the validity test above, it can be seen that all indicators of the question are declared valid. This can be seen from the sig value. (2-tailed) <from 0.05 so that all questions are declared valid.

Reliability Test Reliability

the test is a test to determine whether the research questionnaire that will be used to collect data on research variables is reliable or not. According to Sugiyono (2016), a reliable instrument is an instrument that, when used several times to measure the same object, will produce the same data. The results of the data processing reliability test using Cronbach's Alpha can be found in the following table:

Table 6. The results of the data processing reliability test using Cronbach's Alpha

| Variabel | Cronbach's Alpha | Kesimpulan |
|----------|------------------|------------|
| X1 | 0,901 | Reliabel |
| X2 | 0,881 | Reliabel |
| X3 | 0,928 | Reliabel |
| Y | 0,911 | Reliabel |

Based on the reliability test results above, it can be concluded that all variable instruments are said to be reliable because of Cronbach's Alpha numbers > 0.60.

Normality Test

The normality test has the objective of testing whether the standardized residual values in the regression model are normally distributed or not (Suliyanto, 2011). Based on the results of processing normality test data using SPSS with the Kolmogorov-Smirnov test, the following outputs were obtained:

Table 7. Komogorov-Smirnov Test

| | Unstandardized Residual |
|----------------|-------------------------|
| Test Statistic | 0,156 |

Asymp. Sig. (2-tailed) 0,077

The Kolmogorov-Smirnov test above shows that the Sig. amounting to 0.077 is greater than 0.05. This means that the standardized residual value is declared to spread normally.

Multicollinearity

Test The multicollinearity test has the aim of testing whether the regression model is formed there is a high or perfect correlation between the independent variables or not (Suliyanto, 2011). Based on the results of multicollinearity test data using SPSS, the following outputs were obtained:

Table 8. Multicollinearity Test

| Variabel | Tolerance | VIF |
|----------|-----------|-------|
| X1 | 0,465 | 2,148 |
| X2 | 0,322 | 3,106 |
| X3 | 0,370 | 2,702 |

From the multicollinearity test results, it can be seen that the tolerance value of each independent variable is more than 0.10 and the VIF value of each independent variable is not more than 10. So it can be concluded that there is no multicollinearity between independent variables in the regression model so that the research regression model can be accepted and fit for use.

Heteroscedasticity

The heteroscedasticity test aims to determine whether or not there are deviations, namely the inequality of variants of the residuals for observations in the regression model. A good regression model is a homoscedasticity model or a model where heteroscedasticity does not occur. This test uses the Park Test where if the probability value > α value is 0.05, it can be ascertained that the model does not contain heteroscedasticity (Suliyanto, 2011).

Table 9. Heteroscedasticity Test

| Variabel | Sig. | Information |
|----------|-------|--------------------------------|
| X1 | 0,459 | There is no heteroscedasticity |
| X2 | 0,079 | There is no heteroscedasticity |
| X3 | 0,858 | There is no heteroscedasticity |

Heterosis elasticity Based on the results of the heteroscedasticity test above, it can be seen that the significance value of each variable is greater than the α value of 0.05 so that the regression model does not occur heteroscedasticity symptoms.

Autocoleration Test

Autocoleration test aims to determine whether there is a correlation between members of a series of observation data described according to time or space (Suliyanto, 2011). Autocoleration test results using the Runs Test method are as follows:

Table 10. Autocorelation Test

| | Unstandardized Residual |
|------------------------|-------------------------|
| Z | -1,505 |
| Asymp. Sig. (2-tailed) | 0,132 |

From the test results above it can be seen that the Asymp. Sig. (2-tailed) Run Test 0.132 is greater than the significance level of 0.05, it can be concluded that there is no autocorrelation.

Results of Multiple Linear Regression Analysis

Hypothesis testing uses the T-test to test the effect of perceived usefulness, perceived convenience, and HR competencies on the readiness of MSMEs towards digitization. The results of the T-test can be seen in the following table:

Table 11. Multiple Linear Regression

| Model | Unstandardized | | t | Sig. |
|------------|----------------|------------|--------|-------|
| | Coefficients | | | |
| | B | Std. Error | | |
| (Constant) | -2,171 | 2,184 | -0,994 | 0,326 |
| X1 | 0,080 | 0,131 | 0,608 | 0,546 |
| X2 | 0,424 | 0,139 | 3,044 | 0,004 |
| X3 | 0,247 | 0,122 | 2,017 | 0,050 |

Information:

X1 = perceived usefulness

X2 = perceived ease of use

X3 = HR competence

Based on the results of the T-test in the table above, it can be seen that the significance value of the perceived usefulness variable is 0.546 greater than the 0.05 significance level, so it can be concluded that the perceived usefulness variable (X1) does not affect the readiness of MSMEs towards digitization. The significance value of the perceived convenience variable (X2) and HR competency (X3) has a value of 0.004 and 0.050, which means that it is smaller than the level of significance, so it can be concluded that the perceived convenience and HR competency variables affect the readiness of MSMEs towards digitalization.

Discussion

The Effect of Perceptions of Usefulness on the Readiness of MSMEs Towards Digitalization

Based on the results of hypothesis testing, it shows that the variable of perceived usefulness does not affect the readiness of MSMEs towards digitization. These results indicate that MSME actors in Tegal City do not know that the use of digital technology has the benefit of increased business during the pandemic and the *new normal* era.

The Effect of Perceived Ease of Use on the Readiness of MSMEs Towards Digitalization

Based on the results of the hypothesis test, it shows that the perceived ease of use variable affects the readiness of MSMEs towards digitization. These results indicate that the ease of using digital media can increase the readiness of MSME actors in utilizing digital media.

The Influence of HR Competence on the Readiness of MSMEs Towards Digitalization

Based on the results of hypothesis testing, it shows that the perceived convenience variable affects the readiness of MSMEs towards digitization. These results indicate that the level of HR competence affects the readiness of MSME actors in utilizing digital media. The better the HR competencies possessed by MSMEs, the more ready they are to face the era of digitalization of MSMEs. However, MSME actors in Tegal City do not know that the use of digital technology has benefits to increase business during the pandemic and the *new normal* era.

CONCLUSIONS

The results of the study can be concluded that the variable perceived usefulness does not affect the readiness of MSMEs towards digitalization in the new normal era, while the variable perception of convenience and HR competence affects the readiness of MSMEs towards digitizing the new normal era. This means that MSME actors in Tegal City do not

know that the use of digital technology has benefits to increase business during the pandemic and the *new normal* era and the level of HR competence affects the readiness of MSME actors in utilizing digital media. The better the HR competencies possessed by MSMEs the more ready they are to face the era of digitalization of MSMEs. Suggestions for the next research use a sample of MSME specifically for food and beverages or service MSMEs.

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