READINESS OF SMALL AND MEDIUM-SIZED MICRO-ENTERPRISES USING INFORMATION TECHNOLOGY (STUDY IN SELAYAR ISLANDS REGENCY)

Andi Firmansyah, Nurhidayah A Yani, Grace T. Pontoh, Arifuddin.
Faculty of Economics and Business, Hasanuddin University, Indonesia

Abstract

This study examines the readiness of Micro, Small, and Medium Enterprises (MSMEs) in Selayar Regency in using Information Technology (IT). The population in this study includes all employees or workers in the MSMEs sector in Selayar Islands Regency. Sampling is done using purposive sampling techniques. This research adopts a quantitative approach. The data in this study were collected using questionnaires, then analyzed descriptively with descriptive statistics and inferentially using multiple linear regression analysis with the help of the SPSS 20 program. The results showed that: (1) partially, optimism and innovation have a positive and significant effect on MSMEs readiness in using Information Technology, while insecurity has a negative and significant effect on MSMEs readiness in using Information Technology, and discomfort does not have a significant influence on MSMEs readiness in using Information Technology in Selayar Regency, and (2) simultaneously, optimism, innovation, insecurity, and discomfort have a significant effect on MSMEs readiness in using Information Technology in Selayar Regency.

Keywords: *information technology, MSMEs, selayar islands district*

1. INTRODUCTION

Economic development in Indonesia is inseparable from the role of the objects driving the national economy, one of which plays an important role in it is Micro, Small, and Medium Enterprises (MSMEs). MSMEs have a strategic role in national economic development because, in addition to contributing to economic growth and labor absorption, they also play a role in distributing development results. This business segment is often neglected due to its small-scale production and its inability to compete with other business units, although MSMEs should be the focus of private sector development.

MSMEs are a form of the small business community whose establishment is based on one's initiative. Most people think that MSMEs only benefit certain parties, but they actually play a significant role in reducing the unemployment rate in Indonesia. MSMEs can absorb a lot of Indonesian labor that is still unemployed. Moreover, MSMEs can help in utilizing natural resources in each region, contributing greatly to local and national revenues.

The Making Indonesia 4.0 strategy was launched by the Ministry of Industry as a roadmap for Indonesia's strategy to enter the Fourth Industrial Revolution (a period of rapid IT development) to compete with other countries. One of the strategies in the Fourth Industrial Revolution is the empowerment of MSMEs, which are the drivers of economic sector development in every country, especially developing countries.

In 2019, the number of MSMEs recorded in South Sulawesi Province amounted to 916,232 units, an increase compared to the data in 2010 of 751,802 units. Meanwhile, the number of MSMEs in Selayar Islands district amounted to 2,015 based on 2020 data.

*Corresponding author. Email address: nurhidayah27081995@gmail.com

The high number of MSMEs today has the potential to penetrate the wider market and contribute to the development of a global economy based on technology and information (IT). However, various factors influence the readiness of MSMEs in adopting IT. Supporting factors include optimism, knowledge, and skills of MSMEs, while inhibitory factors include perceptions of insecurity and discomfort.

In a previous study, it was mentioned that optimistic attitudes affect the ability of MSMEs to adopt IT. MSMEs with an optimistic attitude have positive expectations for the advancement of IT development to support their readiness to adopt IT. Additionally, knowledge and skills factors of MSMEs, including technological mastery, understanding of business management, financial management, production process skills, communication, and promotional skills, have been proven to positively influence the readiness of MSMEs in adopting IT.

Furthermore, factors that hinder the readiness of MSMEs in adopting IT include insecurity and discomfort. In previous studies, insecurity factors associated with transaction security are still considered vulnerable if done entirely through the use of IT. Another factor is discomfort, associated with the ease of use and completeness of IT features.

Based on the description above, the research was conducted with the title: "Readiness of Information Technology Utilization in Small and Medium-Sized Micro Enterprises in Selayar Islands Regency".

2. LITERATURE STUDY

The Foundation of Theory

The Theory of Reasoned Action is a model of individual behavior performance that posits that behavior is determined by the intention to perform the action, with the purpose of the behavior determined by individual attitudes and subjective norms. This theory links beliefs, attitudes, intentions, and behaviors. Attitudes influence behavior through a careful and reasoned decision-making process, and the impact is limited to only three aspects: First, behavior is not much determined by general attitude but by a specific attitude towards something. Second, behavior is influenced not only by attitudes but also by subjective norms, which are our beliefs in what others want us to do. Third, attitudes towards a behavior along with subjective norms form a specific intention or intention to behave. The model of the Theory of Reasoned Action is shown in Figure 1 below.

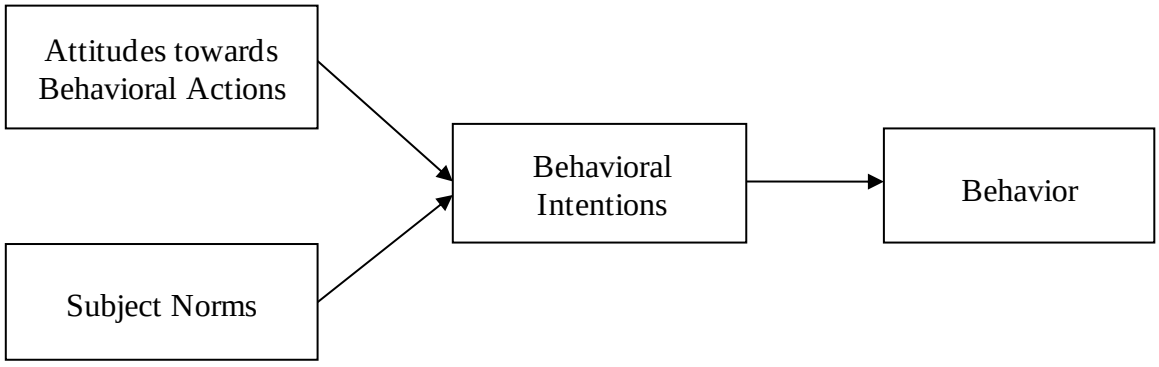


Figure 1.*Theory of Reasoned Action Model*

The model of the Theory of Reasoned Action was developed into a conceptual model of IT utilization readiness in MSMEs. This theory is generally developed into characteristics of positive and negative value. The characteristics of positive value expected in this study are optimism and knowledge and skills of MSMEs, while the characteristics of negativity are insecurity and discomfort.

Micro Small and Medium Enterprises (MSMEs)

According to the 1945 Constitution, then strengthened through TAP MPR Number XVI/MPR-RI/1998 on Economic Politics in the framework of Economic Democracy, Micro, Small, and Medium Enterprises need to be empowered as an integral part of the people's economy that has the position, role, and strategic potential to realize a more balanced, developed, and equitable national economic structure.

Furthermore, the understanding of MSMEs is made through Regulation Number 9, 1999, and because of the increasingly dynamic development situation, changed to Regulation Number 20, Article 1 of 2008 on Micro, Small, and Medium Enterprises. The understanding of MSMEs is as follows:

a. Micro Enterprises is a productive business owned by individuals and/or individual business entities that meet the criteria of Micro Enterprises as stipulated in this Regulation
b. Small Enterprises is a stand-alone productive economic enterprise, conducted by an individual or business entity that is not a subsidiary or non-branch of a company owned, controlled, or becomes a direct or indirect part of a Medium or Large Business that meets the criteria of Small Business as referred to in this Regulation.
c. Medium Enterprises is a stand-alone productive economic enterprise, conducted by an individual or business entity that is not a subsidiary or branch of a company owned, controlled, or part of either directly or indirectly with a Small Business or Large Business, with the amount of net worth or annual sales proceeds as stipulated in this Regulation.
d. A Large Enterprise is a productive economic enterprise conducted by a business entity with a net worth or annual sales result greater than Medium Enterprises, which includes state-owned or private national enterprises, joint ventures, and foreign businesses conducting economic activities in Indonesia.
e. The business world consists of micro enterprises, small enterprises, medium enterprises, and large enterprises that conduct economic activities in Indonesia and are domiciled in Indonesia.

According to Article 6 of Regulation No.20 of 2008 on the criteria of MSMEs in the form of capital are as follows:

a. Micro enterprises criteria are as follows:
   1) have a net worth of at most IDR 50,000,000.00 excluding land and buildings of businesses, or
   2) has an annual sales yield of at most IDR 300,000,000.00
b. Small enterprises criteria are as follows:
   1) have a net worth from IDR 50,000,000.00 to IDR 500,000,000.00 excluding land and buildings of businesses, or
   2) annual sales from IDR 300,000,000.00 to IDR 2,500,000,000.00
c. Medium enterprises criteria are as follows:
   1) have a net worth from IDR 500,000,000.00 to IDR 10,000,000,000.00 excluding land and buildings of businesses, or
   2) annual sales from IDR 2,500,000,000.00 to IDR 50,000,000,000.00

Information Technology

The term Information Technology (IT) became popular in the late '70s. In the past, the term Information Technology was commonly called computer technology or electronic data processing. Information Technology is defined as data processing and dissemination technology using hardware and software, computers, communications, and digital electronics.

Information Technology is a tool used to process data, such as processing, obtaining, compiling, storing, and manipulating data in various ways to produce quality information,

namely relevant, accurate, and timely information, which is used for personal, business, and government purposes. IT is strategic information for decision-making.

In general, the strategy of information systems and information technology is as follows:

a. Information Systems Strategy determines the needs of information and systems for businesses and their functional components. Information systems strategies describe what information systems businesses need to estimate in the future based on business analysis, business environment, and business strategy. The goal is to determine the needs of information system applications and information technology that are closely related to business planning and its problems. Needs will change according to time, and requests must be updated continuously, reviewed, and prioritized based on business interests..
b. Information Technology Strategy determines how needs are based on priorities in information systems and information technology strategies that develop and operate current and future applications. This includes the determination of how applications will be generated and how technology resources and specializations will be obtained, used, regulated, and managed to support the achievement of business needs..

The development of telecommunication and internet technology is becoming increasingly widespread. The concept of information systems is so that this data flow-based communication network changes all paradigms and thoughts about information systems. Finally, the emergence of several concepts of e-activity began to enter all locations of human activities, starting from 1994, with the emergence of the concepts of e-commerce, e-business, e-government, e-banking, e-transaction, and various other electronic activity concepts around the world. A new concept in information systems emerges when this system meets internet technology concepts such as e-SCM (Supply Chain Management), e-ERP (Enterprise Resources Planning), and e-CRM (Customer Relationship Management). Then, with the development of mobile technology systems, the emergence of concepts like m-business, m-banking, m-transaction, and m-commerce. Changes in information technology make the government also participate in its development. Some concepts carried out by the government so far in the advancement of Information Technology are IT

ITG (Information Technology Governance) is closely related to the concept of Indonesia Superhighways, which is prepared within the framework of Nusantara-21 in collaboration with Telkom Indonesia with satellite-based technology. It was first created based on Presidential Decree No. 30/1997 during the time former President Suharto came to power. Due to Suharto's decline in 1998, the program was updated by Abdurrahman Wahid, familiarly called Wahid. ITG is tasked to provide direction and input on the formulation of national policies in the field of telematics, fostering and encouraging people in the development and application of telematics technology to accelerate economic growth. The construction of Nusantara Super Highways is divided into six rings to connect various archipelagos in Indonesia. This program is the main supporter of running TIME's business (Telecommunication, Information, Media, and Edutainment).

Research Hypothesis

The hypothesis in this study was based on the causal relationship (influence) between free variables and bound variables shown in figure 2.

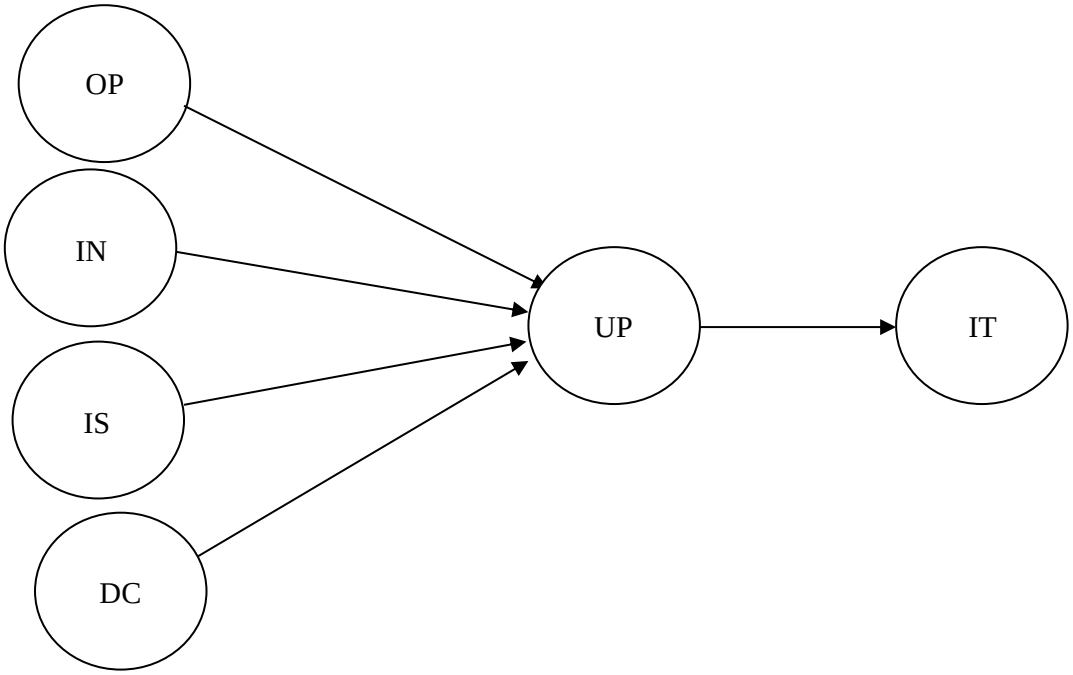


Figure 2. Relationship Model between Research Variables

Notes:
OP = Optimism
IN = Innovation
IS = Insecurity
DC = Discomfort
UP = Usability Perception
IT = Intention to Use Information Technology

Based on figure 2, the research hypothesis is compiled as follows:

a. Effect of Optimism on Perception of Usefulness

Optimism leads to a more positive attitude and will help bring about a more positive attitude towards computers (Munger & Loydi, 1989). Optimists approach things more actively than pessimists. This view is more effective in achieving positive results. It is inversely related to emotional distress, anxiety, and worry about bad experiences (Taylor & Todd, 1995). Individuals with high optimism do not consider the limitations that may occur. In their study of individual readiness for employees engaged in services, Walczuch et al. (2007) found that employee optimism has a significant positive effect on perceived ease of use of information technology. Based on this statement, it is assumed that an optimist will perceive technology as easy to use because of the lack of concern about the possibility of negative results.

H1: Optimism has a positive and significant effect on perceived usefulness.

b. Influence of Innovation on Perceived Usefulness

Innovation is considered a trait that is not influenced by environmental or internal variables (Agarwal & Prasadi, 1997). Innovators rely less on subjective evaluations of others in the social environment about the consequences of adopting innovations (Rogers, 1995).

Someone with a high PIIT (Personal Innovativeness in Technology) will have a positive perception of technology. PIIT is a person's desire to try a variety of new information technologies (Midgley and Dowling, 1978). Karahanna, Straub, and Chervany (1999) show that the more innovative a person is, the less complex he or she will perceive a set of beliefs about new technologies. Someone innovative will feel technology is something easy. This argument is supported by the findings of the study conducted by Walczuch et al. (2007), which states that a person's innovation has a significant positive effect on perceived ease of use.

H2: Innovation has a positive and significant effect on perceived usefulness.

c. Effect of Insecurity on Perception of Usefulness

The obstacle for individuals to accept technology is the consideration of security and privacy issues because it can cause anxiety in accepting new technology. Someone who feels insecure will reduce his intention to use a certain technology (Walczuch et al., 2007). These concerns raise individual skepticism towards technology, and feelings of insecurity about technology will reduce the perception of ease of using technology. In their study of individual readiness for the technology of employees engaged in services, Walczuch et al. (2007) found that employees' insecurity about technology has a significant negative effect on perceived ease of use of the technology.

H3: Insecurity has a negative and significant effect on perceived usefulness.

d. Influence of Discomfort on Perception of Usefulness

Individuals who have a feeling of discomfort in using technology will perceive technology in a more complex manner. These perceptions encourage individuals to perceive that technology is less easy or difficult to use. In certain contexts, individuals with a high level of discomfort prefer technology with a simpler standard model (Parasuraman, 2000). Empirical studies of Walczuch et al. (2007) found that employee discomfort harms perceived ease of use.

H4: Discomfort has a significant and negative effect on perceived usefulness.

e. The Effect of Perceived Usefulness on IT Use Intentions

Perceived ease of use and perceived usefulness are predictors of IT usage intentions (Davis et al., 1989; Igbaria et al., 1997; Chau and Hu, 2002). Individuals will intend to use IT when they judge that IT is useful and easy to use. Based on the Theory of Reasoned Action, individual behavior is determined by intentions, while intentions are determined by subjective norms (perceptions).

H5: Perceived usefulness has a positive and significant effect on IT Use Intentions.

3. RESEARCH METHODOLOGY

The research was conducted in Selayar Islands Regency, South Sulawesi. This location was chosen because with the consideration that both the data and information needed are easy to obtain and relevant to the subject matter that is the main object of research. The study is expected to last approximately one month, from October to September 2020.

The population in this study is all employees or employees who work in the MSME sector in Selayar Islands Regency. Sampling in this study using the purposive sampling technique. Purposive sampling is one of the non-random sampling techniques, or sampling techniques by establishing special characteristics that are following the purpose of research. The samples in this study acted as respondents who filled out the research questionnaire. The sample criteria selected are employees or employees who work in MSMEs who have been or are using Information Technology (IT). The number of samples in this study as many as 50 people.

The data collected in this study uses questionnaire techniques. The questionnaire was used to collect data on research variables, namely: variable optimism (OP), innovation (IN), insecurity (IS), discomfort (DC), and the intention of using Information Technology (IT).

The data analysis techniques used in this study consist of descriptive analysis and inferential analysis. The descriptive analysis uses descriptive statistics that include: minimum score, maximum score, range, mean, and standard deviation. The inferential analysis is aimed at testing research hypotheses. To test the hypothesis in this study conducted multiple linear regression analysis with the help of the SPSS 20 program. Before the multiple linear regression analysis was conducted a prerequisite test of analysis that includes normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test.

4. RESULTS AND DISCUSSION

Descriptive Analysis Results

Descriptive analysis in this study aims to describe the data of each research variable using descriptive statistics that include: minimum score, maximum score, range, mean, median, and standard deviation. The calculation of descriptive statistical values is done with the help of the SPSS 20 program. In addition, a frequency and percentage distribution table is created based on the type of MSMEs where respondents work. The frequency distribution table and descriptive statistical calculation results of each variable are displayed in table 1 and table 2.

Table 1. Types of MSMEs

Num.	Types of MSMEs	Frequency	Percentage (%)
1	Food	23	46,00
2	Coffee Shop	6	12,00
3	Agriculture	4	8,00
4	Laundry	1	2,00
5	Beauty shop	3	6,00
6	Skin care	2	4,00
7	Clothing	3	6,00
8	Pulse/Electricity Token	1	2,00
9	Grocery Store	4	8,00
10	Refillable Gallon Water	1	2,00
11	Baby and Child Supplies	1	2,00
12	Cosmetic	1	2,00
Jumlah		50	100,00

Table 2. Descriptive Statistics

Statistics	Statistical Value of Each Variable				
	OP	IN	IS	DC	IT
Number of Respondents	50	50	50	50	50
Mean	16,54	19,72	11,18	11,08	15,62
Median	17,00	20,00	11,00	11,00	16,00
Std. Deviation	2,12	2,43	1,92	2,66	2,30
Range	9	10	8	9	9
Minimum	11	15	7	6	11

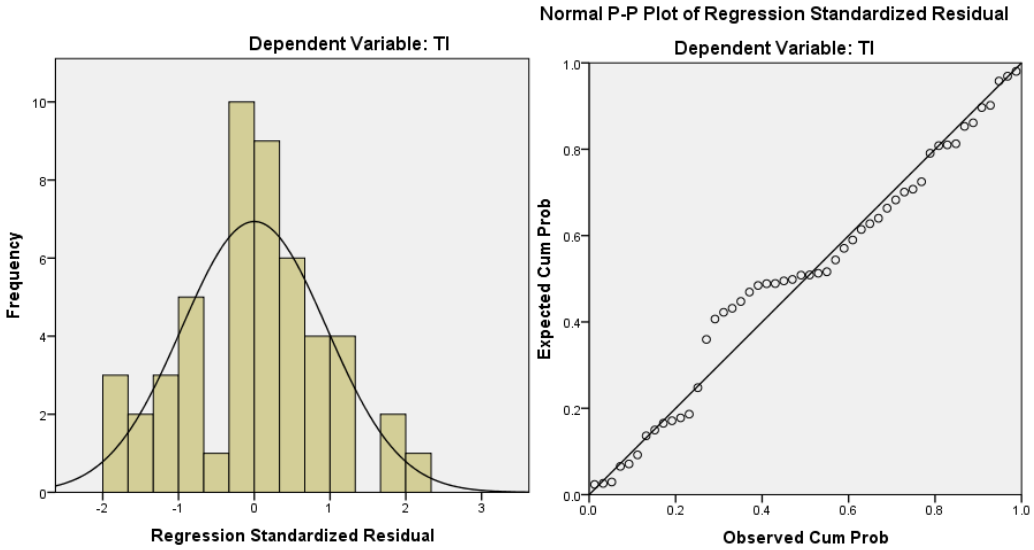
Maximum	20	25	15	15	20

From table 1 it appears that respondents work the most on the type of food MSMEs with a percentage of 46.00%. From table 2 it appears that for the optimism variable (OP) obtained an average score of 16.54 with a standard deviation of 2.12, the innovation variable (IN) obtained an average score of 19.72 with a standard deviation of 2.43, insecurity variables (IS) obtained an average score of 11.18 with a standard deviation of 1.92, discomfort variables (DC) obtained an average score of 11.08 with a standard deviation of 2.66, and variables of IT use obtained an average score of 15.62 with a standard deviation of 2.30.

Inferential Analysis Results

The inferential analysis in this study consisted of classic assumption test results and hypothetical test results. Classic assumption test results consist of normality test results, heteroscedasticity test, multicollinearity test, and autocorrelation test.

Normality testing using graph analysis methods. The graphs used are histogram and normal p-plot graphs of SPSS output. SpSS output results in the form of histogram graphs and p-plot zeromal graphs are shown in figure 3 below.



(a) Histogram Chart (b) Normal P-Plot Chart

Figure 3. Normality Test Results

In figure 3(a) it appears that the distribution pattern is close to the normal curve and in figure 3(b) it appears that the data is spreading around the diagonal line. Thus it can be concluded that the assumption of normality has been fulfilled.

Heterokedastisity testing aims to test whether free variables in regression have a perfect or near-perfect influence on bound variables. Medel good regression is not the case heteroskedasticity. Heterokedastisity testing in this study was conducted by looking at scatterplot charts, if on the results of regression scatterplot graphs form a certain pattern that is regular such as wavy, widened then narrowed, then heteroskedasticity occurs. The scatterplot graph of the regression analysis results is shown in figure 4.

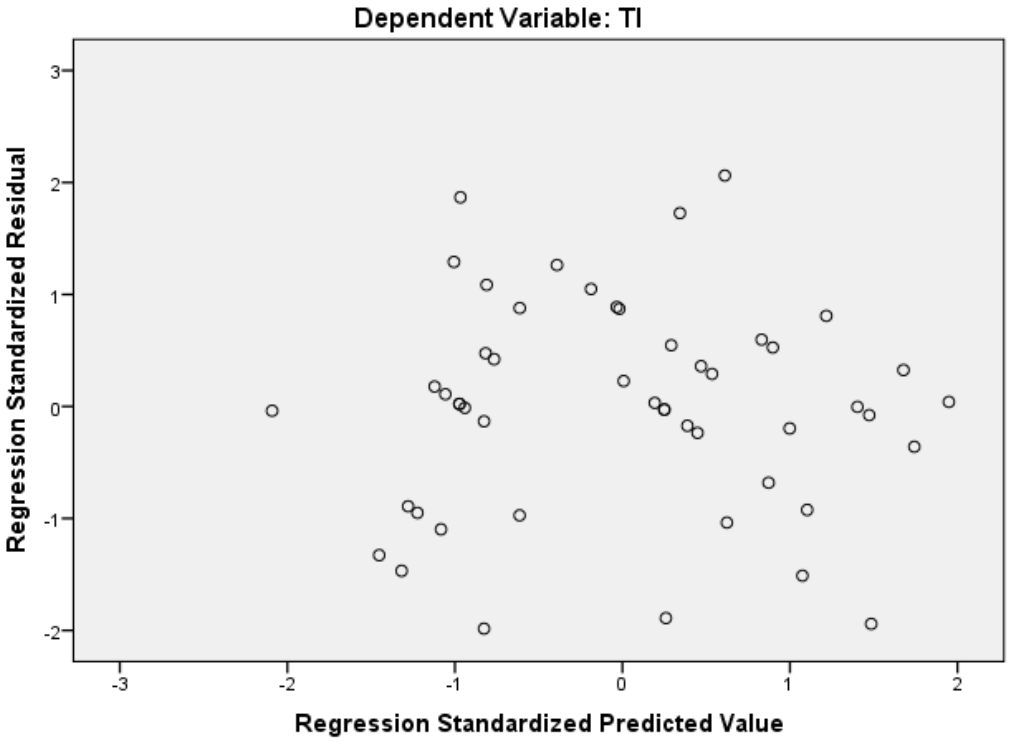


Figure 4. Scatterplot Chart

In figure 4, the dots spread out and do not form a clear pattern, and are scattered both above and below the number 0 on the Y-axis this means that there is no heteroscedasticity in the regression model, so this model is eligible for multiple linear regression.

Multicollinearity testing is intended to determine whether in the regression model there is a correlation between independent variables. A good model should not occur with high collation among selected free variables that cannot be explained by other variables. Based on variance inflation factor (VIF) and tolerance rules, if the VIF value is less than 10 or tolerance is more than 0.10 then there are no symptoms of multicollinearity. The results of the multicollinearity test can be seen in Table 3 below.

Table 3. Multicollinearity Test Results

Variable	Collinearity Statistics	
	Tolerance	VIF
OP	0.824	1.214
IN	0.733	1.365
IS	0.814	1.229
DC	0.940	1.064

From table 3 it appears that the VIF values for OP, IN, IS, and DC variables are less than 10, and the tolerance values for OP, IN, IS, and DC variables are more than 0.10. Thus it can be said that there are no symptoms of multicollinearity.

The autocorrelation test uses the Durbin-Watson (DW) test, which is performed by directly comparing the DW value (d count) with the table D-value. DW value calculation is done by using SPSS 20. From the calculation obtained dw value = 1,387. Next look for the d value of the table where the known number of variables or k = 5 and the number of samples or n = 50. Based on the table Durbin Watson obtained value

DL = 1.3779 and DU value = 1.7214. The criteria for the absence of autocorrelation are met if DL < DW < DU. Based on these criteria, the value of 1,387 (DW) is more than the value of 1.3779 (DL) and less than the value of 1.7214 (DU) or writable 1.3779 < 1.387 < 1.7214. Thus it can be concluded that in the linear regression model used, there is no autocorrelation.

After the classic assumption test, hypothetical testing is then conducted. Hypothesis testing is intended to determine the significance of the influence of free variables on bound variables. The hypothetical test results are shown in Table 4.

Table 4. Hypothesis Test Results

Model		*Unstandardized Coefficients*		*Standardized Coefficients*	*t*	*Sig.*	*Collinearity Statistics*	
		B	*Std. Error*	*Beta*			*Tolerance*	*VIF*
1	(*Constant*)	8.088	3.764		2.149	0.037		
	OP	0.294	0.120	0.271	2.445	0.018	0.824	1.214
	IN	0.369	0.111	0.390	3.323	0.002	0.733	1.365
	IS	-0.342	0.133	-0.286	-2.565	0.014	0.814	1.229
	DC	-0.071	0.090	-0.082	-0.787	0.435	0.940	1.064

a. *Dependent Variable:* IT

a. Hypothesis testing the effect of OP variables on IT variables
   From table 4 it appears that for op variables the value t = 2.445 and the value p = 0.018. The result shows a positive t and a p-value less than 0.05. Thus it can be concluded that there is a positive and significant influence of variable optimism on its usage variables.
b. Hypothesis testing the influence of IN variables on IT variables
   From table 4 it appears that for in variables obtained the value t = 3.323 and the value p = 0.002. The result shows a positive t and a p-value less than 0.05. Thus it can be concluded that there is a positive and significant influence of innovating variables on IT usage variable
c. Hypothesized test of the influence of IS variables on IT variables
   From table 4 it appears that for the variable IS obtained the value t = -2.565 and the value p = 0.014. The result shows a negative t value and a p-value less than 0.05. Thus it can be concluded that there is a negative and significant influence of variable insecurity on IT usage variables.
d. Hypothesized test of the influence of DC variables on IT variables
   From table 4 it appears that for variables KN obtained the value t = -0.787 and the value p = 0.435. The result shows a negative t value and a p-value greater than 0.05. Thus it can be concluded that there is a negative but insignificant influence of variable inconvenience to its usage variables.

The four hypothetical test results are partial. As for simultaneous testing or jointly used F test statistics are shown in table 5 below.

Table 5. Simultaneous Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	141.734	4	35.433	13.508	0.000
	Residual	118.046	45	2.623		
	Total	259.780	49			

a. Dependent Variable: IT

b. Predictors: (Constant), DC, IS, OP, IN

From table 5 it appears that the value F = 13,508 and the value p (Sig.) = 0.000. The result indicates that the F value is positive and the p-value is less than 0.05. Thus it can be concluded that variables of optimism (OP), innovation (IN), insecurity (IS), and discomfort (DC) simultaneously have a significant effect on its usage variables.

The magnitude of the influence of variables of optimism (OP), innovation (IN), insecurity (IS), and discomfort (DC) on IT usage variables can be calculated by the coefficient of determination obtained from the R Square value multiplied by 100%. The R Square value is shown in table 6.

Table 6. R and R Square Values

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.739	0.546	0.505	1.620

From table 6, the value obtained R Square = 0.546, so the coefficient of determination = 0.546 × 100% = 54.6%. This suggests that variables of optimism (OP), innovation (IN), insecurity (IS), and discomfort (DC) had a 54.6% effect on IT usage variables, and the rest were influenced by other factors not studied in this study.

The Effect of Optimism on Perception of Use

The results of the study found that optimism had a positive and significant effect on perceived usage. This means that optimism is a supporting factor as well as a determining factor in the perception of MSME actors in using IT. The results of this study support the Technology Acceptance Model (TAM), where MSME actors accept information technology because of its usefulness and convenience. The results showed that MSMEs in Selayar District had good optimism and formed their perception of the use of IT. Individuals who have high optimism do not consider the limitations that may occur. In their study of individual readiness for employees engaged in services, Walchuzh et al. (2007) found that employee optimism has a significant positive effect on perceived ease of use of information technology.

Influence of Innovation on Perception of Use

The results of the study found that innovation has a positive and significant effect on perceived use. This means that innovation is a supporting factor as well as a determining factor for the perception of MSME actors in using IT. The results of this study support the Technology Acceptance Model (TAM), where MSME actors accept information technology because of its usefulness and convenience. Innovative MSME actors will have good acceptance of information technology. The results of this study indicate that MSMEs in Selayar Regency have good innovation, and this shapes their perception of the use of IT. Someone with a high PIIT (Personal Innovativeness in Technology Information) will have a positive perception of technology. PIIT is a person's desire to try a variety of new information technologies (Midgley and Dowling, 1978). Karahanna, Straub, and Chervany (1999) show that the more innovative a person is, the less complex a person's set of beliefs about new technologies will be. Someone

innovative will feel technology is something easy. This argument is supported by the findings of the study conducted by Walchuzh et al. (2007), which states that a person's innovation has a significant positive effect on perceived ease of use.

The Effect of Insecurity Against Perceived Use

The results of the study found that insecurity has a negative and significant effect on perceptions of use. This means that insecurity is an inhibiting factor as well as a determining factor in the perception of MSME actors in using IT. The results of this study indicate that SMEs in Selayar Regency consider the insecurity factor in shaping their perception of the use of IT. The results of this study are in line with the opinion of Walchuzh et al. (2007), that these concerns raise individual skepticism towards technology, and feelings of insecurity towards technology will reduce the perception of ease of using technology. In his study of individual readiness for technology employees engaged in services, found that employee insecurity about technology has a significant negative effect on perceived ease of use of the technology.

The Effect of Discomfort on Perception of Use

The results of the study found that discomfort had a positive and insignificant effect on perceptions of use. This means that discomfort is a supporting factor but not a determining factor in the perception of MSME actors in using IT. The results of this study do not support the Technology Acceptance Model (TAM) theory where MSME actors accept information technology because of its usefulness and convenience. The results of this study indicate that SMEs in Selayar Regency do not consider the inconvenience factor in shaping their perception of the use of IT. The inconvenience of using IT in conducting business activities is not the main factor for SMEs in Selayar Regency. This is because MSME actors have no other choice but to use IT, even though they do not feel comfortable.

The Effect of Perception of Use on Intention to Use IT

The results of the study found that the perception of use has a positive and significant effect on the intention to use IT. This means that the perception of use is a supporting factor as well as a determining factor whether or not MSME actors intend to use IT. Hal ini menunjukkan bahwa persepsi pelaku UMKM di Kabupaten Selayar menentukan niat mereka dalam menggunakan TI. The results of this study support the Theory of Reasoned Action in which individual behavior is determined by intentions. While intentions are determined by subjective norms (perceptions). Perceived use is a predictor of IT use intention (Davis et al., 1989; Igbaria et al., 1997; Chau and Hu, 2002). Individuals will intend to use IT when they judge that IT is useful and easy to use..[3]

5. CONCLUSION

Based on the results of research and discussion, it can be concluded as follows. In part, optimism and innovation have a positive and significant effect on the readiness of MSMEs in using Information Technology, while insecurity negatively and significantly affects the readiness of MSMEs in using Information Technology, and discomfort does not have a significant influence on the readiness of MSMEs in using Information Technology in Selayar Regency. Simultaneously, optimism, insecurity, insecurity, and discomfort significantly affect the readiness of MSMEs in using Information Technology in the Selayar Regency.

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