

Analysis of Factors Affecting The Use of Micro, Small and Medium Enterprises Pre-Employment Systems Using The Unified Theory Acceptance and Use of Technology Model: A Literature Review

Titis Tatasari

Doctoral Student of Management, Department of Management, Faculty of Economics and Business,
Airlangga University, Surabaya Indonesia
titis.tatasari-2019@feb.unair.ac.id

Ahmad Rizki Sridadi

Department of Management, Faculty of Economics and Business, Airlangga University, Surabaya
Indonesia
ahmad-r-s@feb.unair.ac.id.

Dian Ekowati

Department of Management, Faculty of Economics and Business, Airlangga University, Surabaya,
Indonesia
d.ekowati@feb.unair.ac.id

Abstract

This research was conducted to evaluate and monitor the online pre-employment training system for Micro, Small and Medium Enterprises actors. The Pre-Employment Card is actually a bridge that is able to connect the community with various kinds of new skills training and the government also hopes to create a more capable and empowered community at the same time reducing excessive dependence on various parties. This study seeks to examine the effectiveness of the use of the Pre-Employment Card training system in an empowerment perspective, as well as the impacts found in the field. With the evaluation of the pre-employment system, it is expected to be able to provide comprehensive problem solving, which has been happening in the pre-employment system so that it can be a reference for a more, more effective and efficient job training system using the Unified Theory Acceptance and Use of Technology model (UTAUT). The results show that there is a positive and significant relationship between social influence and habit on behavioral intentions. There is a positive and significant relationship between facilitating conditions and habits on use behavior. Then there is a positive and significant relationship between online training and behavioral intention. And there is a positive and significant relationship between behavioral intention to use behavior. These results can be a reference for Micro, Small and Medium Enterprises and the Government to develop an online training system and develop the capabilities of Micro, Small and Medium Enterprises (MSMEs).

Keyword : Pework, UTAUT, System, Information, Online, Training and MSMEs.

Introduction

The Pre-Employment Card Program in East Java has officially started the registration opening since April 11, 2020. Those affected by the Covid-19 Pandemic have the opportunity to get various benefits from training programs from official partners such as Pintaria. Several types of training that can be followed by Pre-Employment Card holders include selling online, becoming a photographer, mastering computer applications, language courses, beauty care skills, becoming a fitness trainer, how to earn from social media, and many more. The plan is that the Pre-Employment Card program training will be conducted online or face-to-face (offline). However, because the government is implementing social distancing to stop the transmission of COVID-19, the training for this program will temporarily be conducted entirely online (Mustajab, et.al., 2020). Meanwhile, offline training will only be held when the situation is conducive again. To register for the Pre-Employment Card program, people who want to register can do so online at the official website www.prakerja.go.id. However, for East Java residents, apart from being able to register online, they can also register offline. This is because the East Java Provincial government has opened 56 Pre-Employment Card service posts in 38 districts and cities to help residents who have difficulty registering online in this program. In addition to 38 regencies or cities, the 56 service posts are also located at the East Java Provincial Manpower and Transmigration Office, which is located at Jalan Dukuh Manggal, Surabaya. Meanwhile, 16 other points are located at UPT Job Training Centers throughout East Java, and opened at LTSA-UPT P2TK which is located at Jalan Bendul Merisi, Surabaya.

One of the growing business activities in Indonesia is Small and Medium Enterprises (MSMEs). MSMEs have an important and strategic role in national economic development. However, the use of technology in SME activities is still not optimal (Hartanti, 2017). MSME business actors still encounter obstacles, namely difficulties in monitoring payment transactions, internet access costs which are still relatively expensive and time and effort to understand e-business technology for business people. This study aims to analyze the relationship between the factors that influence the adoption of e-commerce by SMEs in the city of Subang by using the Unified Theory of Technology Acceptance and Use of Technology (UTAUT) approach. UTAUT is a model to describe the factors that influence the intention to use internet technology (electronic commerce). The results showed that the Effect of Performance Expectancy on Behavioral Intentions, then Social Influence on Behavioral Intentions, Behavioral Intentions on the Use of Behavior and Facilitating Conditions in Use Behavior were significant (Piarna & Fathurohman, 2019).

The presence of the Pre-Employment Card program at this time seems to have left several kinds of new problems, which in essence are related to the fate and needs of small communities, especially those affected by layoffs, economic difficulties, declining incomes, etc. In principle, the Pre-Employment Card is actually a bridge that is able to connect the community with various kinds of new skills training. In addition, the government also hopes to create a society that is more capable and empowered to simultaneously reduce excessive dependence on others. The facility to access various kinds of training video tutorials, as well as the form of cash assistance provided by the Pre-Employment Card program, is actually quite indulgent for the community.

However, the problem is that not all small communities can feel this opportunity, due to the limited quota per wave and also the implementation of the system through the selection stage. Coupled with the lawsuit from several public observers who essentially regret the effectiveness of the trillions of funds to be applied to the Pre-Employment Card program, because it is inefficient. This study seeks to examine the effectiveness of the Pre-Employment Card in the perspective of empowerment, as well as the impacts found in the field so far (Predianto & Khoirurrosyidin, 2020). At the end of 2016, the Central Statistics Agency has published that Indonesia's economic growth is 5.02%. So that if MSMEs can go digital, they can significantly increase national economic growth (Ministry of Cooperatives and SMEs, 2017). Then the Central Statistics Agency stated that the Indonesian Economy in 2020 as measured by Gross Domestic Product (GDP) at current prices reached Rp. 15,434.2 trillion and GDP per capita reached Rp. 56.9 million or US\$ 3,911.7. The Indonesian economy in 2020 experienced a growth contraction of 2.07 percent (c-to-c) compared to 2019. From the production side, the deepest growth contraction occurred in the Transportation and Warehousing Business Field of 15.04 percent. Meanwhile, in terms of expenditure, almost all components contracted, the Export Component of Goods and Services became the component with the deepest contraction of 7.70 percent.

Meanwhile, imports of goods and services, which are a deducting factor, contracted by 14.71 percent. The Indonesian economy in the fourth quarter of 2020 compared to the fourth quarter of 2019 experienced a growth contraction of 2.19 percent (y-on-y). From the production side, the Transportation and Warehousing Business Field experienced the deepest growth contraction of 13.42 percent. From the expenditure side, the Export Component of Goods and Services experienced the deepest growth contraction of 7.21 percent. Meanwhile, imports of goods and services, which are a reducing factor, contracted by 13.52 percent. The Indonesian economy in the fourth quarter of 2020 compared to the previous quarter experienced a growth contraction of 0.42 percent (q-to-q). From the production side, the deepest growth contraction occurred in the Agriculture, Forestry and Fisheries Business Fields of 20.15 percent. From the expenditure side, the highest growth was achieved by the Government Consumption Expenditure Component (PK-P) which grew by 27.15 percent. The spatial structure of Indonesia's economy in 2020 is dominated by groups of provinces on the island of Java at 58.75 percent, with economic performance experiencing a growth contraction of 2.51 percent.

Adoption of technology (application of technology) is very important influence on the sustainability of a business. However, acceptance of the application of these technologies depends on the business actors themselves. Because the application of new technology may not be in accordance with the business objectives (Wijaya, 2015). One of the business activities that continues to develop in Indonesia is Micro, Small and Medium Enterprises (MSMEs). MSMEs have an important and strategic role in national economic development. In addition to playing a role in economic growth and employment, MSMEs also play a role in distributing development results. MSMEs have also been shown to be unaffected by the crisis. When the crisis hit in the period 1997 – 1998, only MSMEs were able to stay strong (Sari, Effendy, Manullang, & Terminanto, 2015).

The readiness of digital preservation is not only in the handling of digital collections in the short term such as database and server backups, but also digital media for analytics,

digitization, and much more, including MSMEs. The readiness of digital preservation in institutions is also in planning and in collaboration with storage media institutions that can facilitate collection management, collection life cycle, and collection preservation. For this reason, institutions in Indonesia have reached the institutional stage. Starting with providing understanding and alignment between the mission and vision of the institution as well as the goals and performance of staff employees to make the preservation of digital collections an important concern. After understanding the importance of digital preservation, there is an impetus to take action, in this case institutions so that institutions and their attributes can adapt to civilization and technological developments (Srirahayu, et al, 2020).

In the early days of the business (start-up) it was found that many new entrepreneurs were experiencing a crisis in managing their business and had the potential to retreat. On the other hand, the more entrepreneurs a country has, the stronger the economy and prosperity. One of the strategic alternatives to create new entrepreneurs is through a business incubator. Universities through research institutions can utilize, commercialize research results and assist business development for new entrepreneurs through the establishment of university business incubators. University business incubator services such as services, support, skills development, capital, and synergies in the form of marketing research, training and coaching, development, establishment of new business units with the aim of developing new businesses and the potential of small businesses to become independent businesses, so as to successfully face international competition or local. In managing business incubators in universities, there are obstacles in managing tenant incubation and problems experienced by the tenants themselves. There are several things to be careful about so that the successful management of business incubators in universities is achieved (Agustina, 2011). The results of other studies indicate that work motivation and job satisfaction have no significant effect on employee performance, but have a significant effect on organizational commitment. It was also found that organizational commitment has a significant effect on employee performance. This means that organizational commitment is a full mediation in this conceptual framework model (Eliyana, Ma'arif, & Muzakki, 2018).

The important business ethics index in the global industry analyzes the characteristics of consumer relations and understanding of business ethics in the creative industries. Consumer characteristics to cover consumer sentiment, consumer confidence and consumer demographics. Perceive Business ethics is measured in the dimensions of personalpast, vicarious-past, personal-future and vicarious-future. Consumer sentiment and consumer confidence are measured based on future economic conditions. Purposive sampling was used in this study and questionnaires were distributed to 136 creative industry consumers. The statistical results show that Gender, Religion, Ethnicity, and Age have no relationship with perceived business ethics, but monthly income has a significant relationship with perceived business ethics. This finding shows that consumer sentiment has nothing to do with perceptions of business ethics, but consumer trust has a significant relationship with consumer perceptions of business ethics (Hartini, Premananto, & Sulistyawan, 2017).

MSME creativity is a positive ability for business organizations to support innovation and organizational success in a competitive environment. According to Praptini Yulianti in her research which aims to examine the creative performance of employees who are influenced by Person - job fit from the perspective of DA-fit and SV-fit, leadership

empowerment and creative self-efficacy. The results of the study stated that all hypotheses proved significant. Empowering leadership contributes more in influencing creative self-efficacy compared to Person-job fit from the perspective of DA-fit and SV-fit. Thus, creative self-efficacy also has a significant effect on the creative performance of employees. Creativity can thrive in organizations, depending on the role of the leader. Empowering leadership can support employee self-efficacy to be creative and will ultimately improve employee creative performance (Yulianti, 2019).

In a study that examines the role of relationship marketing in Small and Medium Enterprises (MSMEs) in Indonesia. Relational marketing is a concept in marketing management that aims to maintain long-term relationships with customers. Meanwhile, MSMEs play an important role in supporting the Indonesian economy. Therefore, by applying the concept of relationship marketing, it is hoped that customer loyalty to MSMEs can be formed and can maintain the sustainability of MSMEs. The results showed that trust and relational commitment were significantly affected by the benefits of communication and relational. While trust and relational commitment have a significant effect on customer loyalty. The similarity and frequency of interaction variables have no significant effect on both trust and relationship commitment of MSME customers (Handriana, et.al., 2020; Handriana & Ambara, 2016). This research with the System Literature Review (SLR) explains how to evaluate and monitor the function of the online pre-employment system as a training tool for developing MSME business skills so that they can manage and run a business properly?.

Literature Review

Unified theory of acceptance and use of technology (UTAUT) is one of the most widely used research models to predict the adoption of information technology. Lee et., al. (2003) explained that in the last 18 years TAM is a popular model and is widely used in various studies regarding the process of adopting information technology. In the period 1986-2003 the results of a meta-analysis conducted by Lee et., al. (2003) found 101 research papers conducted by 32 well-known researchers. In the UTAUT (unified theory of acceptance and use of technology) theoretical model proposed by Venkatesh et., al. (2003), gender, age, experience, and nature of use (mandatory or voluntary), are moderating effects on the use of an information system. While the predictor variables are performance expectancy, effort expectancy, social influence, and facilitating conditions.

Business expectations are the level of convenience associated with using a system. These variables are formulated based on 3 constructs in the previous model or theory, namely the perceived easy of use (PEOU) from the TAM model, the complexity of the model of PC utilization (MPCU), and the ease of use of the innovation diffusion theory. Meanwhile, performance expectation is the level of individual belief that using the system will help him to achieve his job performance (Venkatesh et., al. 2003). The variables in the UTAUT model are arranged based on 5 constructs in the previous model or theory, namely perceived usefulness (PU) of the TAM model, extrinsic motivation, job fit, relative advantage, and expected results. Social influence is the level of one's perception that others believe that it is better to use the new system (Venkatesh et., al. 2003).

Social influence is a determining factor for behavioral goals in using information technology which is represented as subjective norms in TRA, TAM, TPB, social factors in MPCU, and image in innovation diffusion theory. While the supporting conditions (facilitating conditions) is the level of individual confidence that organizational and technical infrastructure is available to support the use of the system. This variable is based on 3 constructs in the previous model or theory, namely perceptions of behavioral controllers in TPB, supporting conditions in MPCU, and compatibility in the theory of diffusion of innovations. Supporting conditions in the use of the computer can affect the utilization of the system (Thompson 1991 in Venkatesh et., al. 2003). While Anderson and Schwager (2004) describe four supporting conditions, namely (1) availability of resources, (2) adequate knowledge to use technology, (3) compatibility with other systems that have been used and (4) availability of people or groups of people who can help when faced with difficulties using the system. The following is an explanation of each construct:

Performance Expectations

Performance expectations are defined as the degree to which an individual believes that using the system will help him to achieve gains in work (Venkatesh et al., 2003). According to Ahmad, 2014 performance expectation is the degree to which a person believes that the use of the system will help him to gain and increase profits in his work. The following are theories that are incorporated in performance expectations: Perceived usefulness, Extrinsic motivations, Job fit, Relative advantage.

Business Expectations

Business expectation is the level of convenience associated with using the system (Venkatesh et al., 2003). The ease of using technology makes a person feel comfortable, it creates a feeling in a person by using technology to be useful. Using technology that is flexible and easy to understand makes someone interested in using technology continuously in doing work because of its easy use. When someone uses information technology and in using it creates a feeling of comfort and convenience, it can be said that the technology is useful. The following are theories that are incorporated in business expectations: Perceived Ease Of Use, Complexity, Ease of use.

Social Factor

Social factors can be defined as the extent to which a person feels that he or she should use a new system or technology. With the social factors of technology can be recognized by someone quickly, in using technology this is a determining factor for the purpose of use. The theories incorporated in social factors are as follows: subjective norms, social factors, and public image.

Facilitating Conditions

Facilitating conditions are defined as the degree to which a person believes that the existing organizational and technical infrastructure supports the new system (Bendi & Sri Andayani, 2013). This shows that the use of technology must be supported by adequate facilities such as smartphones, data pulses and internet networks. This means that users will

not use a system if they do not have the infrastructure and resources such as financial and operational skills (Amrullah & Priyono, 2018). The theories incorporated in the facilitating condition are as follows: Perceived behavioral control, Facilitating Conditions and Conformity.

Behavioral Intentions

Behavioral intention is also defined as an attitude of users who have a desire to use the service continuously. Behavioral intention is one of the concepts with the acceptance of a technology by the user. When the technology user has the intention to use the technology continuously then the technology can be said to be accepted by the user. The level of acceptance of an information technology can also be predicted and seen from the users using the technology. This theory has generally been developed by psychologist research findings which have been put forward in the acceptance of technology in Theory of Reasoned Action (TRA). According to Abrahão et al., 2016 the measurement of behavioral intentions can be measured based on access and how useful the technology is. The indicators that influence behavioral intentions to use technology are as follows: Attitude towards behavior, Intrinsic motivation, Influence on use and Usage Behavior. Usage behavior is the extent to which the level of intensity or frequency of use of an information technology in using an information system. A person's behavior can be seen from their interest in using an information technology system. When a technology brings benefits and can improve its performance, the technology will be used by its users. The behavior of using technology is very dependent on the user's evaluation of the system. It can be concluded that the use of technology is an indicator of the success and acceptance of the technology.

Micro, Small and Medium Enterprises (MSMEs)

The characteristics of MSMEs are factual characteristics or conditions attached to business activities and the behavior of the entrepreneurs concerned in running their business. These characteristics are the distinguishing characteristics between business actors according to the scale of their business. According to the World Bank, MSMEs can be grouped into three types, namely: 1. Micro Enterprises (10 employees); 2. Small Business (number of employees 30 people); and 3. Medium Enterprises (number of employees up to 300 people). From a business perspective, MSMEs are classified into four groups, namely: • MSMEs in the informal sector, for example street vendors. • Micro MSMEs are MSMEs with craftsmanship abilities but lack the entrepreneurial spirit to develop their businesses. Dynamic Small Business is a group of MSMEs capable of entrepreneurship by establishing cooperation (accepting sub-contract work) and exports. •Fast Moving Enterprise is an MSME that has capable entrepreneurship and is ready to transform into a big business. (Sari et al., 2015).

MSME actors are the most important individuals in determining the direction and policies of the company, including the use of computers. The results show that there is a very close relationship between the perception of small business owners with computer systems and the actual use of these computer systems (Heilman et., al. 1999). Meanwhile, Riemenschneider and Mykytyn (2000) suggest that the key figures of MSMEs as end users of information technology tend to pay more attention to computer self-efficacy, namely for

aspects of training and ability to use computer systems. In addition to self-efficacy, Brown (2002) added a computer anxiety variable in his research on the adoption of web-based technology in developing countries, the results of which showed a strong influence on the adoption of the technology. Schillewaert et., al. (2000) mentions two user characteristics that have a major influence on the perception of computer users, namely the power of innovation (personnel innovativeness) and computer self-efficacy. The results of their research indicate that these two characteristics have a close relationship with the acceptance of information technology for marketing personnel. Meanwhile, Lopez and Manson (1997) concluded that computer self-efficacy has a positive relationship with the use of desktop information systems. Schillewaert et., al. (2000) also stated that the influence of innovation power on the acceptance of information technology by employees is higher than its effect on the PU and PEAU variables.

According to Kleijnen et., al. (2004), computer skill is a moderating variable for PEOU. Mirchandani and Motwani (2001) found that computer skills were a predictor variable in the adoption of e-commerce by small companies with a positive correlation value. Poon et., al. (1996) as described by Chambers and Parker (2000) stated that the innovation power of SME owners varies so that these individual characteristics will influence the decisions, such as the innovation adoption process, taken by the company. Chambers and Parker (2000) themselves include the innovation power of the SME owners as a component of individual factors, in addition to education, age, experience, time and skills. Lee and Runge (2001) concluded that corporate innovation has a significant effect on the adoption of information systems by SMEs, but in the case of internet adoption, this variable has no effect. According to Akkeran and Cavaye (1999) the factors in the process of adopting information technology by small companies are generally divided into two main groups, namely the characteristics of individuals/small business owners and business characteristics, with return on investment as a contributing factor.

According to Bank Indonesia's MSME Business Profile (Bank Indonesia, 2015). MSMEs have a close character between business activities and the behavior of their entrepreneurs. These characteristics are the special characteristics and differentiate between business actors based on the scale of their business. There are three types of MSME grouping according to the World Bank based on the number of employees, namely; The Micro Business category has 10 employees.

The Small Business category has 30 employees. The Medium Business category reaches up to 300 employees. Shopping for MSME products using the internet is assessed by seven predictor variables in the UTAUT in consumer context according to Venkatesh et al (2012) including performance expectancy, effort expectancy, social influence and facilitating conditions. And three additional variables, namely hedonic motivation, price value and habit. In addition, it is also expected to provide comprehensive information about millennial consumer behavior to be used by MSME actors in making effective and competitive e-commerce strategies. Where the current weakness of MSMEs is the lack of understanding of technology and traditional word of mouth (Bram, 2017).

The rapid development of the internet has an impact on various patterns of human life. The impact on each person has different results. There are those who are able to adapt, there are also those who still have to learn about the development of the internet. One of the forms

of internet development is online buying and selling which is still dominated by companies that have the ability to provide good internet, while MSMEs still have limitations in the ability to use the internet (Kamal & Azis, 2015). Whereas MSMEs have a strategic contribution to national economic development, distribution of local products and empowerment of human resources. MSMEs were also able to survive and stand strong during the 1997–1998 crisis (Bank Indonesia, 2015). Kominfo released that 18% of MSME actors have access to the internet but have not used it for transaction activities (Kominfo, 2016).

Pre-employment Training

Pre-employment training is job training carried out using an online system provided by the government. Later, it must be selected before 30 days the balance enters the participant's e-money. Among the various trainings, Denni said there were at least seven favorite trainings. Anything? Check out the list below: Entrepreneurs, namely Entrepreneurship-related training was the most chosen by the trainees. "The number one interest in the training is entrepreneurship. There are various entrepreneurs, so it makes masks, sews, there are many enthusiasts," he said. Food and beverage, the next type of training that is most widely chosen is related to food and beverage production. "So cooking, home-based business, barista courses, cake making are very popular." Online sales and marketing, namely furthermore, during the pandemic, jobs that do not require face-to-face are also in great demand.

This training, for example, is like video editing. Lifestyle, namely Exercise about lifestyle is also a lot of devotees. For example, training in makeup, photography, and so on. She said there were also participants who had succeeded in becoming makeup artists, she did it from home. Foreign language, which is the most chosen foreign language training is English. There are also other foreign language trainings, but not as many as for English, namely Mandarin and Korean. Self and career development, namely interview technique training, job application techniques, and the like. Information technology, which is the last of this list is information technology. Although it takes effort to learn it, some even take 30 days for one pre-employment training, but this type of training is also in demand. Examples of training in the field of information technology are graphic design, coding, and so on. The following figure 1 is a model developed by: Venkatesh et al., 2003.

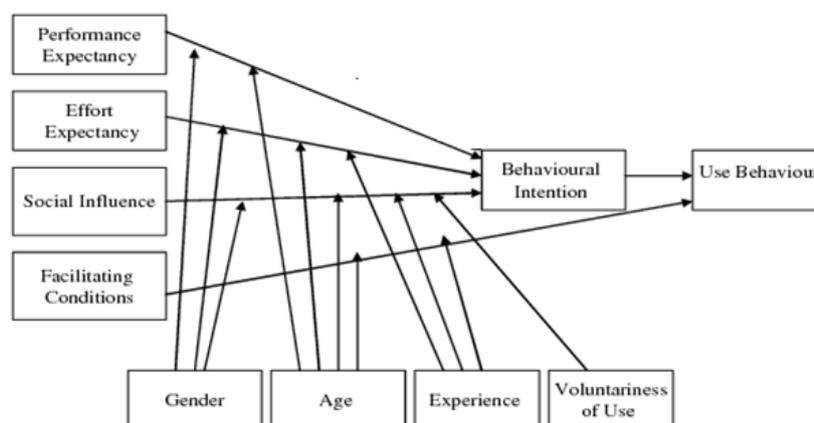


Figure 1. Model *Unified Theory of Acceptance and Use of Technology* (UTAUT) (Sumber Gambar : Venkatesh et al., 2003)

Pre-Employment Card Program

The Pre-Employment Card program proves that the government's position is to support and encourage the community to be able to increase their level of self, which is in line with the concept of Usman (1995) in (Andreas, 2016) which explains that empowerment is defined as "an effort to maximize one's potential". previously owned by the community. Indirectly, the meaning of empowerment itself is a term that contains an element of "participation" from the internal community. In addition, the effectiveness of the Pre-Employment Card program can also be measured from several aspects belonging to Girvan (2006) in (Andreas, 2016), namely, the orientation and goals to be achieved by a social change where the considerations are: 1) poor or weak people who become Empower; 2) have the knowledge and ability to meet the physical, economic, and social needs of life; 3) able to convey aspirations; 4) have or generate a livelihood; 5) participate in group activities (training, courses, meetings, etc.) and 6) be independent in carrying out their respective lives. From some of the points and opinions of the experts above, it can be said that the elements in the Pre-Employment Card program do have a strong relevance.

The development of the potential that exists in the community is one aspect that the government tries to absorb, then directed according to their respective corridors. The government's efforts in launching the Pre-Employment Card program in Indonesia are part of the long-term prospects which will gradually show what the results will look like. When it comes to hope, everyone must be competing to find the best space as well as a place to actualize themselves. The Pre-Employment Card provides the widest possible access for participants to pursue new things, and change conditions from not knowing to knowing, from being unskilled to being more skilled. Moreover, the effectiveness of the Pre-Employment Card system and concept also raises new expectations about the community's growing interest in a positive environment through training/briefing, so that indirectly the community is also trained to be self-reliant.

In making this research, it certainly cannot be separated from previous research, there are also differences and similarities between this research and previous research, as follows:

Islamiaty Ruhlfi Putrie and Candra Wijayaangka (2020) The title of the research researched by Islamiaty Ruhlfi Putrie and Candra Wijayaangka (2020) "Analysis of Digital Wallet Technology Acceptance in MSMEs in the City of Bandung". The purpose of the study was to find out how much performance expectations, business expectations, social factors, perceived risk, perceived cost of behavioral intentions on the use of Go-Pay and OVO applications by MSMEs in the city of Bandung. The dependent variable used in this study is behavioral intention. The independent variables used in this study are performance expectations, business expectations, social factors, perceived risk, and perceived costs. The sample used in this study was 100 respondents of MSME actors who used the OVO and Go-Pay applications in the city of Bandung. The data analysis technique used in this research is descriptive analysis technique and SEM-PLS analysis technique.

The results of research conducted by Islamiaty Ruhlfi Putrie and Candra Wijayaangka (2020) state that the variables are performance expectations, business expectations, social factors, perceived risk, and perceived costs can explain 97.5% as behavioral intention factors. Based on the results of the SEM-PLS analysis, the perceived risk variable does not affect the

behavioral intention of using OVO and Go-Pay services on food and beverage MSMEs in the city of Bandung. Similarities between previous research and current research include: a. There is a similarity in the dependent variable used by previous and current researchers, namely behavioral intentions. b. There are similarities in not using moderating variables by previous researchers and current researchers, namely age, gender, experience, volunteerism. c. There are similarities in the data collection used by previous and current researchers, namely using a questionnaire. d. There are similarities in the year of research conducted by previous researchers and current researchers, namely in 2020. The differences between previous research and current research include: a. There are differences in the independent variables used by previous researchers, namely using the variables of performance expectations, business expectations, social factors, perceived risk, and perceived costs. While the latest researchers only use the variables of performance expectations, business expectations, social factors, and facilitating conditions. b. There is an object of research conducted by previous researchers, namely using SMEs in the city of Bandung. While the latest researchers use SMEs in the city of Surabaya.

Wendy Suhendry (2020) The title of the research researched by Wendy Suhendry (2020) "Interest in the Use of OVO in Pontianak City Using the Unified Theory of Acceptance and Use Technology Model". The purpose of this study was to determine whether the factors of performance expectations, business expectations, social influences and supporting conditions have a positive influence on the interest in using OVO. The independent variables used in this study are performance expectations, business expectations, social influences and supporting conditions. The dependent variable in this study is interest in use. The method used in sampling is by using accidental sampling method combined with snowball sampling method. The sample used in this study were 85 respondents in Pontianak City who had used OVO. The results of research conducted by Wendy Suhendry (2020) state that performance expectations, social factors, and supporting conditions have a positive influence on interest in using OVO. Meanwhile, business expectations have no effect on interest in using OVO. The results of this study also state that the variables of performance expectations, business expectations, social influences and supporting conditions together affect the interest in using OVO.

Similarities between previous researchers and current research include: a. There are similarities in the technology acceptance measurement model used by previous and current researchers, namely using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. There are similarities in the independent variables used by previous researchers and current researchers, namely the variables of performance expectations, business expectations, social influences and supporting conditions. c. There are similarities in the year of research conducted by previous researchers and current researchers, namely in 2020. d. There are similarities in the data collection used by previous researchers with current researchers, namely using questionnaires. The differences between previous research and current research include: a. There are differences in the independent variables, namely the previous researchers used the variable interest in using, while the current researchers used usage behavior. b. There are differences in the object of research carried out by previous researchers using OVO users in the city of Pontianak, while the latest researchers use MSME actors in the city of Surabaya. c. There are differences in the data analysis carried out by

previous researchers using multiple regression analysis, while the current researchers used PLS.

Method

The method used in this research is a Systematic Literature Review (SLR) by taking references and reference materials from various sources of scientific writing such as Scopus journals, Google Scholars and articles in Universitas Airlangga Surabaya journals and official government websites which are certainly relevant to the topics discussed. . Literature study has the meaning as an activity in collecting library data sources, as well as processing the research data (Zed in Supriyadi, 2017).

This study examines how to evaluate the online pre-employment system as an effort by the Government to empower the community, through the launching of a new program called the Pre-Employment Card. This research was conducted with the object of research is SMEs in East Java. This study begins by testing the validity and reliability of the online pre-employment training system instrument and identifying the factors that empirically affect the intensity of computer use in MSMEs using factor analysis.

The main research was carried out to determine the effect of these factors on the intensity of computer use, both by MSMEs and their impact on the development of MSME performance, as well as testing the UTAUT model which was in accordance with the empirical conditions of MSMEs in East Java.

Research Models and Variables The factors that will be examined in this study are the individual factors of MSMEs which include performance expectancy, effort expectancy, social influence and facilitating conditions, individual innovation power; organizational factors which include information technology infrastructure, type of business, availability of information technology resources, and business scale. External environmental factors which include competitor pressure, customer influence, internet usage intensity and company performance factors which include sales growth and profit increase. The pattern of the relationship between these factors forms the research model or paradigm that will be tested in this study, can be seen in Figure 1 above.

The testing stages are as follows: 1 UTAUT Testing Model This research will analyze all variables, namely performance expectancy, effort expectancy, social influence, and facilitating conditions, internet self-efficacy, computer anxiety, individual innovation power, technology infrastructure , suitability of type of business, perceived cost/finance, business size, competitive pressure, and consumer influence. Each of these variables consists of a number of dimensions or items that will be analyzed first in relation to each variable by factor analysis. 2. Testing the relationship between the intensity of computer use and company performance. Model of the relationship between productivity and business innovation with the level of adoption and intensity of internet use.

Result and Discussion

The Pre-Employment Card Program is a realization of Article 27 Paragraph (2) of the 1945 Constitution which reads: "Every citizen has the right to work and a decent living for humanity". If you look closely, there are two core phrases in the article, namely; have the

right to work and a decent living. This form of Pre-employment Card itself is only limited to providing a decent living. Then for the job? Here, the government does not guarantee whether after participating in the series of activities contained in the Pre-Employment Card program, you will get a job or not (Consuello, 2020).

A number of people also complained about the realization of the Pre-Employment Card program so far, because they repeatedly registered, the results were still zero (not passing) the selection even to the 7th batch. Even though the pre-employment management provides access to complaints, if there are participants who do not pass within 3 consecutive times by downloading the attachment of the statement letter, then filling it out and sending it back. It is said that there is still a quota of 1.8 million receipts, therefore the pre-employment management seeks to provide opportunities and support to applicants (Cone, 2020).

The Pre-Employment Card Program is a work competency and entrepreneurship development program aimed at job seekers, workers/labourers affected by termination of employment, and/or workers/laborers who require competency improvement, including micro and small business actors. We believe that the Indonesian people really want to always improve their abilities. The program is designed as a product and packaged in such a way as to provide value to users as well as to provide value to the private sector. The digital path through the marketplace was chosen to make it easier for users to search, compare, select and evaluate. Only in this way can the product continue to be improved, grown and relevant. In collaboration with private business actors, this program is a form of government and private cooperation in serving the community with the spirit of mutual cooperation for superior human resources, advanced Indonesia.

If seen in fact, the Pre-Employment Card program is a form of policy that has indeed been realized through program implementation. Whatever the reason, what is clear is that the government's courage in launching the Pre-Employment Card program is a manifestation of real ideas and ideas. If we think long and seriously about this program, of course we can think that the government has indeed carried out careful planning and discussions about the simulation of the Pre-Employment Card program before it was officially applied. In addition, it is very possible if the government also has many strategic considerations that are reviewed from various aspects. The rational consideration is more of an effort to empower the community through online training, then the expected output is that the quality of HR (Human Resources) is increased, and in the end it is able to become long-term capital for people's lives.

Pre-Employment Cards in the Counter Corridor However, the effectiveness of the Pre-Employment Cards cannot be judged solely from its goals and realizations that have been running so far. Because we cannot deny that the different conditions, views, and ways of each person to interpret are certainly different. What must be ensured is that there is no element of compulsion that comes from the minds of the people in responding to how far the benefits of the Pre-Employment Card program have been for themselves, their families, friends, and others. The community domain is a very flexible domain to be used as a benchmark, be it by the government or other parties. The issue regarding the counter to the realization of the Pre-Employment Card program, seems to indeed require a review due to various claims from the public.

Implementing a System Not Comparable to Needs (Enthusiasm). In accordance with its official definition, the Pre-Employment Card is a program that focuses on competency development in the community in the form of financial assistance aimed at job seekers, workers affected by PKH, or indeed people who need additional self-competence. The fact is that the Pre-Employment Card program is an initiative and collaborative effort from the government and the private sector which is managed in such a way that it aims to increase value for the community and promoters for the private sector (Wijayanti & Humardhiana, 2020). It is undeniable that the government has actually regulated several categories of people who are not allowed to participate in registering for the Pre-Employment Card program.

As quoted from the official website (Pre-Employment, 2020), the categories are: 1) State Officials; 2) Leaders and Members of DPRD; 3) State Civil Apparatus; 4) TNI; 5) Police; 6) Village Head and Apparatus; 6) Directors, Commissioners, and Supervisory Boards in BUMN or BUMD. Based on the facts on the ground, the plans that have been realized by the government through the Pre-Employment Program did not run smoothly and were not free from all shortcomings. Coupled with the emergence of the COVID-19 pandemic, which also took the government's time, energy, and ideas to re-think plans that had previously been carried out. However, all policies related to budget expenditures are indeed risky and require maximum efforts both after a program is implemented or before it is implemented. Meanwhile, the application of the system or method of the Pre-Employment itself cannot be swallowed whole.

If indeed the Indonesian government refers to socio-economic justice for small people in need, then the participant screening procedure should not be carried out. Because this doesn't really give broad support to the small community, especially for people who are technologically stuttered and affected by COVID-19. The simulation is when there are some people who have difficulty accessing the website because they do not have the capital tools and information, then it is not impossible if this actually hinders the empowerment goals that have been predicted by the government. In short, when everyone has free access whether rich or poor, the curve of inequality becomes more and more invisible.

Indirectly, the participant selection system in the Pre-Employment Card program is to equalize the socio-economic status of one person to another, without prioritizing the priority of needs which is actually the most fundamental aspect. Some warnings on job positions in the Pre-Employment Card program are understandable, but if analyzed more deeply, the government is actually less than optimal in managing the system on the Pre-Employment Card.

Another problem that is very likely to occur at the community level is about the wild competition that occurs between applicants where the nature of the competition is indeed open and free of access without tracking economic background. While they do not think about the fate of other people (empathy) who, for example, are more in need, are economically weak, or are in unemployment status? If such inequality really occurs, the problems that will arise are actually hindering the creation of empowerment and even development. The main focus that must be clearly established is, in fact, by combing out people who have no ability and are weak in income, so that gradually their life patterns will improve. Then the even bigger impact is as a stimulus to restore Indonesia's economic

balance which has been shaky due to COVID19, by reviving economic activities in small communities.

High public enthusiasm also contributed to the increase in problem variables, as explained by the Director of Communications for Pre-Employment Management quoted from (Pangastuti, 2020) who revealed that if the number of participants (registering) is greater than the slot (quota) then the Pre-Employment Card management does not have another option for how to prioritize the acceptance of participants every week. In the first wave of the Pre-Employment Card program, the government stated that the determination of participant pass was determined by a random system through data-based tracking and verification (small MSME actors, or communities affected by COVID-19) from the relevant Ministries/institutions. For each wave, the available quota is only 200,000, while the number of participants who have been verified by the system has already reached millions (Pangastuti, 2020).

Observing the information above, it can be analyzed how the government deals with the gap between the minimum quota for participant acceptance and the booming number of registrants in each wave. This, of course, can be referred to as an obstacle to empowerment, because during the postponement, we do not both know how the activities of the registrant community have not been declared to have passed the selection. Even besides that, another possibility is related to the fate of the applicants who of course cannot pass all of them (because of the entrance test system).

So it is actually ambiguous if on the other hand the government wants a flow of empowerment during the COVID-19 pandemic, but the procedures and systems that have been implemented have also not been able to balance the pressure of the needs of the community. However, the relevance of the Pre-Employment Card should continue to be reviewed and evaluated so that the obstacles to empowerment that occur in the field can be reduced in the next waves. The thing that must be prepared in partnering with Pre-Employment Training Institutions is that every training institution owned by the government, BUMD, BUMN or private training institution can join as a Pre-Employment Card Program Training Institute. The Pre-Employment Card does not limit the number of Training Institutions participating in this program, and is open to all.

Account Registration and Pre-Employment Card Program Participant Registration. The User hereby declares that the User is a person who is capable and able to bind himself in a legal agreement according to law. Users who are incompetent and able to bind themselves in a valid agreement according to law in accessing the Site, using the Site and/or registering the Pre-Employment Card Program through the Site, or carrying out other activities on the Site, hereby declare that all such actions are carried out within knowledge, supervision and legal consent of the parent or guardian or guardian of the User.

Before using the Site, . User agrees to these Terms & Conditions and Privacy Policy (as further explained in Point 8 of these Terms & Conditions). To be able to register for a Pre-Employment Card, the User must first register an Account on the Site. Account registration must use the User's email and/or mobile phone number which is still active and has not been changed for the next 5 (five) months. In the event that the User intends to choose the receipt of the Incentive through the payment system of the electronic money (e-money) provider as

referred to in Point 6 below, the User must use the same cellular phone number as registered in the Account.

In registering an Account, the User is required to enter User personal data which includes, among others, (i) full name, (ii) population identification number, (iii) family card number, (iv) date of birth, (v) electronic mail (e-mail.), (vi) cell phone number (mobile phone), (vii) address according to the identity card, (viii) domicile address, (ix) gender, (x) last completed education, (xi) employment status, and (xii) the type of training you wish to participate in, as well as (xiii) a photo of the identity card belonging to and on behalf of the User. In registering on the Site, the User is required to use the User's name and personal data in accordance with a valid identity card. The name according to the Identity Card that has been registered by the User cannot be changed or changed to the name of another person. Users are required to fill out and/or provide data or information on the Site correctly, and Users are prohibited from providing incorrect data or information and/or manipulating data and/or falsifying data.

The user understands that the provision of incorrect data or information can be considered as an act against the law that can lead to legal consequences in the form of criminal threats as regulated in, including but not limited to, the Criminal Code, Law Number 31 of 1999 concerning Eradication of Criminal Acts of Corruption as last amended by Law Number 20 of 2001, and Law Number 11 of 2008 concerning Information and Electronic Transactions. Users can register for Pre-Employment Cards and take the Test and Selection Wave, if they already have an account on the Site. Implementing Management does not charge a registration fee to Users.

Users are prohibited from creating and/or using devices, software, features and/or other tools that aim to manipulate the Implementing Management system, including but not limited to: (i) manipulation of Account data; (ii) crawling/scraping activities; (iii) automation activities in registration, use of Training Assistance, and/or purchase of Training; and/or (iv) other activities that can reasonably be assessed as an act of system manipulation. Determination of Pre-Employment Card Recipients.

Each Pre-Employment Card Registration will be verified and selected by the Implementing Management in accordance with the policies set by the Committee. Users who have registered for the Pre-Employment Card will then take the Test and Wave Selection on the Site. Users who have participated in the Wave Selection will be verified and selected to be designated as Pre-Employment Card Recipients by the Implementing Management. The recipient of the Pre-Employment Card as referred to in Point 3.3 will receive a Pre-Employment Card in digital form. Implementing Management has the authority to determine or reject the Pre-Employment Card Registration of each User.

Training Assistance through the committee has the authority to determine the amount of Training Assistance for each approved Pre-Employment Card Registration. The approved Training Assistance will be provided in the form of a non-cash balance in the Pre-Employment Card Beneficiary's virtual account, to be used by the Pre-Employment Card Recipient to purchase or pay the cost of one or more Training through the Digital Platform. The Training Assistance must be fully utilized by December 15 in the current fiscal year. In the event that the Pre-Employment Card Recipient does not use all of the Training Assistance

by December 15 in the current fiscal year, the remaining Training Assistance is returned to the state treasury account.

The amount of the Training Assistance for each Pre-Employment Card Registration is in accordance with the amount that has been approved by the Implementing Management to the Pre-Employment Card Recipient. Training assistance given to Pre-Employment Card Recipients cannot be converted into cash, and can be used for more than one Training. The Training Assistance provided to the Pre-Employment Card Recipient can only be used by the relevant Pre-Employment Card Recipient, and cannot be used by anyone other than the relevant Pre-Employment Card Recipient.

The Pre-Employment Card recipient is prohibited from transferring, selling, giving and/or transferring in any way the Pre-Employment Card and/or Training Assistance on behalf of the Pre-Employment Card Recipient to another party. In this literature, several articles will be reviewed that are directly related to the Unified Theory Acceptance and Use of Technology (UTAUT) model and the MSME Business and Pre-Employment System, as summarized in table 1 of the results of the literature following the review.

Table 1. Literature Review of Research Results

No.	Name	Title	Method	Result
1	Bagas Prasetyo Nugroho 2017 Airlangg University	The eradication of dolly ex-localization community through entrepreneurial development by surabaya city government	This study by using qualitative tan shorts.	This research shows that community empowerment in the management of entrepreneurial and community ex Dolly conducted by Bapemas KB Surabaya, Department of Cooperatives and SMEs Surabaya and Department of Trade and Industry, the city of Surabaya has been running appropriate for the role of each
2	Al Mursalin (2012)	Information system adoption and usage: validating UTAUT model for Bangladeshi SMES		adoption of information systems by Bangladeshi SMEs is strongly influenced by PE, EE, FC and is quite influenced by SI
3	Moghavvemi et al (2012)	The Entrepreneurs Perception on Information Technology Innovation Adoption: An Empirical Analysis of the Role of Precipitating Events on Usage Behavior		The results support the hypothesis proposed, sequentially PE, EE and SI are important variables that affect BI. While FC has an effect on usage.

4	Achmad Amiruddin 2018 Airlangga University	Empowerment of Small and Medium Enterprises (SMEs) assisted by the surabaya city trade office in an effort to improve welfare	This research suggests qualitative descriptive methods, techniques to determine the purpose of informants. The informant of this researcher is 12 people consisting of 4 from the bureaucracy and 8 from SMEs	The findings of this study suggest that the Surabaya City Trade Office has increased the involvement of SMEs in meeting and training activities through online media and offline media
5	Indahwati & Afiah (2013)	Predicting SME's Intention to Adopt Accounting Software for Financial Reporting in Medan City, Indonesia		PE, EE, and SI affect BI. FC and BI influence UB
6	Barotut Taqiyah 2019 Airlangga University	Small and Medium Business Development After Dolly Surabaya Closure.	This researcher uses descriptive methods with qualitative shortness	The development of SME-based creative economy needs to get great attention from both the government / related agencies and the community in order to develop more competitively along with other economic actors.
7	Khong Sin Tan, Siong-Choy & Binshan Lin (2013)	Incorporating UTAUT Predictors for Understanding Home Care Patients' and Clinician's Acceptance of Healthcare Telemedicine Equipment		The results stated PE, EE, SI significantly correlated with the intention of using Telehealth equipment (BI) while FC did not
8	Novi Risca Amalia 2018 Airlangga University	Capacity building of communities affected by the closure of Jarak – Dolly localization by the Surabaya City government	The method used in this study is qualitative research method with descriptive research type.	The results showed that the capacity building of the community is quite good. Of the 5 stages of the process that affects overall capacity development has been implemented but still has obstacles in the Engage Stakeholder and Implement stages due to lack of public participation and poor marketing implementation.

9	Vrsajkovic (2016)	Evaluating Determinants of Cloud Computing Acceptance in Croatian SME Organizations		PE, EE and SI can be bi predictors
10	Arini Sulistyowati, Dwi Wahyu Prasetyono 2018 Wijaya Putra University	Model of empowerment of small and medium business communities (SMEs) in the ex-localization area dolly Surabaya	This research is qualitative research conducted within the framework of positivis paradigm. The approach used is phenomenology, which aims to capture reality and meaning and reveals that there is a behind-the-scenes process for people affected by the closed community namely the localization of "Dolly"	The results of the data analysis are expected to model empowerment to develop effectively in communities affected by localization in particular.
11	Fobang et al (2017)	Exploring Factors Affecting the Adoption of HRIS in SMEs in a Developing Country: Evidence from Cameroon		PE and SI can be bi predictors. FC has no significant effect on the use of

In table 1 regarding the literature review, research results show that the use of an evaluation and monitoring system using the Unified Theory Acceptance and Use of Technology (UTAUT) model can make a positive contribution to increasing system access, providing benefits, getting convenience, generating intentions and changing the behavior of system users. itself so that the system becomes effective, efficient and reliable as a training tool that is able to develop the soft skills of workers in running MSME business businesses. And then the continuation of the results of the review in the form of table 1 is continued in the appendix 1.

Instrument Testing

Instrument testing conducted by several studies through validity and reliability tests using product moment correlation, and states that if the correlation coefficient between the score of an indicator and the total score of all indicators is positive and greater than 3, then the instrument can be said to be valid. Examination of the size of the level of reliability of each indicator is indicated by the value of the Cronbach alpha coefficient which is formulated by taking into account the amount of variance of the total score variance indicator group. An instrument is said to be reliable enough if its alpha value is greater than 0.6. The resulting alpha value is 0.9630. The measuring instrument used for this study is reliable and from the

correlation value obtained ranging from 0.3236 to 0.8261, it can be said that the instrument used has a good validity value (Oswari et al., 2008).

Models Evaluated Based on Literature Review

In the model that has been determined by Venkatesh et al., 2003, it has been developed with the addition of the Training variable as shown in the model in Figure 2, namely the training process that supports the development of business capabilities of MSME participants

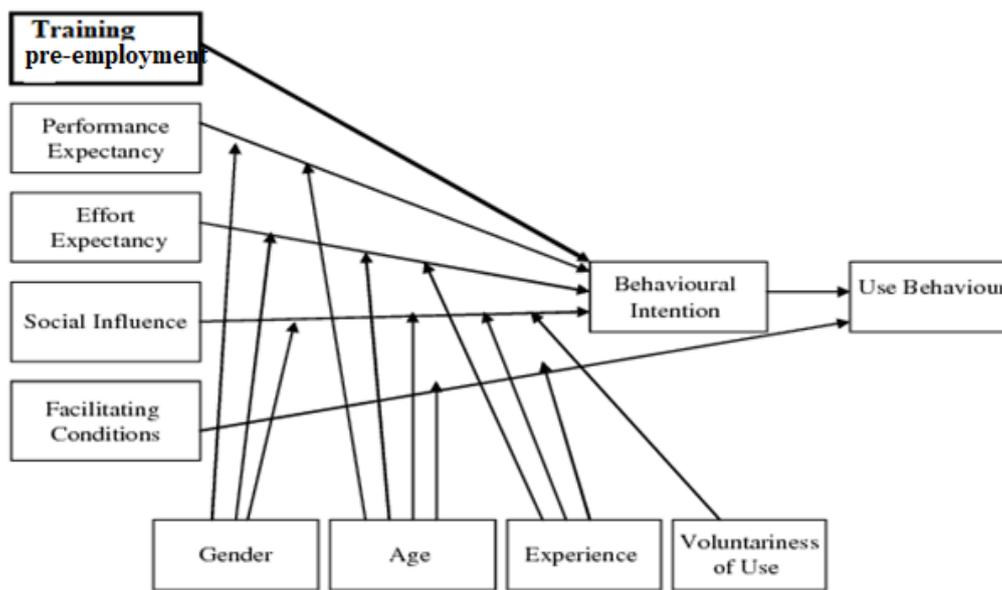


Figure 2. Research Model Based on SLR Hasil Results

Unified Theory Acceptance and Use of Technology (UTAUT) Model Testing

From the Unified Theory Acceptance and Use of Technology (UTAUT) model, several variables were selected to be tested, namely as independent variables, using Training Prework, Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions. From these independent variables, the relationship with the Behavioral Intention variable was tested and then the Behavioral Intention variable was tested with the Use Behavioral variable. The independent variable tested shows that the variable of employee training influence is the variable that has the greatest influence on behavioral intention, which is then followed by the variables of Performance Expectancy, Effort Expectancy, and Social Influence and Facilitating Conditions. This shows that the influence of training and Performance Expectancy has a strong role in changing capabilities, progress in developing MSME business enterprises. In addition to other variables such as Effort Expectancy, Social Influence and Facilitating, it is also seen that the Behavioral Intention variable has a very clear influence on the use of information technology. Then Behavioral Intention has an influence on the behavior of using the training system as a whole and appropriately.

Supporting conditions also have a significant influence on the company's performance. This can be a reference that the existence of the use and mastery of information technology in the MSME sector must also be supported by adequate supporting conditions, so that the impact will be more felt on the performance of MSMEs. The intensity of the use of

information technology significantly affects performance, this further strengthens the hypothesis that the intensive use of information technology has a very positive impact on the performance of MSMEs. The test is to see the influence of the experience factor on the relationship between the independent variable and the dependent variable. Seen from the results obtained, there is a very real relationship for the relationship between independent variables (performance expectations, effort expectations, and social influence on intentions to use information technology and is controlled by gender, age, experience and value of use factors.

The four control variables, it appears that all of them are variables that affect the relationship between the independent variables and the dependent variable Behavior intention and Behavior Use. The experience variable in using computers also affects the influence between the independent variables tested such as performance expectations, effort expectations, social influences on intentions to use information technology in this case using computers to produce an objective training.

Meanwhile, the experience variable and voluntariness of use also affect the influence of supporting conditions on the MSME performance variable, even though the value of the resulting effect is real. The age variable is also a control variable that significantly affects the relationship between the independent variables including the influence of pre-employment training, performance expectations, business expectations, social expectations and facility conditions on the intention to use information technology as a tool to participate in training to increase the skills of MSME participants accompanied by with the age variable which is also a control for the influence of supporting conditions on the performance of MSMEs.

Conclusion

With the evaluation and monitoring of the online pre-employment system, it is expected to be able to provide comprehensive problem solving, which has been happening in the pre-employment system so that it can become a reference for a more, more effective and efficient job training system using the Unified Theory Acceptance and Use of Technology model. The results show that there is a positive and significant relationship between Training influence and habit on behavioral intentions. There is a positive and significant relationship between facilitating conditions and habits on use behavior.

Then there is a positive and significant relationship between online training and behavioral intention. And there is a positive and significant relationship between behavioral intention to use behavior. These results can be a reference for MSME actors and the Government to develop an online training system and develop MSME actors' capabilities. The results showed that the use of an evaluation and monitoring system using the Unified Theory Acceptance and Use of Technology (UTAUT) model can make a positive contribution to increasing system access, providing benefits, getting convenience, generating intentions and changing the behavior of users of the system itself so that the system becomes effective, efficient and reliable as a training tool that is able to develop the soft skills of workers in running MSME business businesses.

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APPENDIX 1

12	Husni Awali and Farida Rohmah (2020)	"The Urgency of E-Marketing Utilization on the Sustainability of MSMEs in Pekalongan City Amid the Impact of Covid-19"		concluded that the implementation of e-marketing through e-marketplace conducted by MSME entrepreneurs is in accordance with procedures. In addition, e-marketing is considered to have a positive impact in the midst of the Covid-19 pandemic on the economic resilience of MSMEs in Pekalongan city while carrying out the process of production and distribution of goods to consumers who still comply with social distancing rules. The use of emarketing through marketplaces is considered necessary to be applied especially in the midst of the Covid-19 pandemic so that business activities continue to run and generate economic value
13	Goswami & Dutta (2017)	E-Commerce Adoption by Women Entrepreneurs in India: An Application of the UTAUT Model		PE, EE, SI have a positive impact on BI and FC has a positive impact on UB
14	Yuli Rahmini Suci 2017 Balikpapan College of Economics	Development of MSMEs (Small and Medium Enterprises) in Indonesia	This research is related to the theme of MSMEs that only describe the problems through related literature study solutions that have	Micro, Small, and Medium Enterprises have been able to establish an existence in the economy in Indonesia. When the storm of monetary crisis hit Indonesia in 1998 small

			occurred in Indonesia. Secondary data used comes from related agencies such as: BPS, BI and the Ministry of Cooperatives and MSMEs	and medium-sized businesses were relatively able to survive compared to large companies. Because the majority of small businesses are not very dependent on large capital or external loans in foreign currencies. Thus, when there are fluctuations in exchange rates, large-scale companies that generally always deal with foreign currencies are the most likely to experience the impact of the crisis
15	E.M Rankhumise, M.E Letsoalo 2019 Tshwane University of Technology and University of Limpopo	Ownership Perspective Factors Related to The Performance of Small, Medium and Micro Businesses	The study used Purposive samples used to select 10 business owners to take part in the study. The data was collected for analysis using Tesch's data reduction techniques from open coding.	The results suggest that access to 2015 by small, medium and micro businesses remains an important challenge
16	Habibur ahman, Iskandar Ali Ala, HendriDunan 2018 University of Bandar Lampung	Strategy model for the development of MSMEs and manufacturers	The methods used by this study are descriptive analysis, multiple linear regression analysis, and Ordinary Least Square method.	The results showed that the strategy of Pemberdayaan and the development of MSMEs are largely determined by internal factors, namely Management, Finance, Marketing, and External factors, namely the role of local government.
17	Waled Afrid, saeed Muhammad, Fahad Khan Afridi 2018 University Of Abdul Wali Khan	Notes on the impact of microfinance on poverty management: an example study of micro, small and medium enterprises in Kiber Pakhtunk	The shortness of the research is deductive. The research options are quantitative methods and quantity f has been used in research studies. The survey method has been used as a research	With these skills and techniques needed may not be possessed by everyone and therefore everyone is not entrepreneurial and may not need microfinance. When we are equally eligible for microcredit schemes, only individuals who are in line

		hwa Province	strategy. Cakrawal a time of this research is crosssectional. The data was collected using a five-point Likert scale with 1 representing (strongly disagreed) and 5 representing (strongly agreed)	with the above ideide will tend to improve themselves. , companies and will ultimately help reduce poverty. Likewise, people with disabilities, under skilled, illiterate, and even sick people who end up forming a minority in society and continuing to live below the poverty line
18	Wan Laura Hardilawati (2020)	"MSME Survival Strategy in the Midst of the Covid-19 Pandemic"		entitled "MSME Survival Strategy in the Midst of the Covid-19 Pandemic" concluded that this study recommends a survival strategy for MSMEs in the form of conducting ecommerce trade, digital marketing, improving product quality and adding services and establishing and optimizing customer marketing relationships
19	Dihin Septyanto and Ignatius Joko Dewanto (2016)	"MSMEs and the Use of EMarketing in Business Activities in Central Java and Yogyakarta Special Region"		This research shows that in general, MSMEs continue to grow and operate but in conventional marketing ways and few MSMEs have conducted marketing activities using e-marketing media. There are still many weaknesses in MSMEs in understanding the elements of 7P in marketing activities, so that it becomes an obstacle to increase sales and become a weak point of competitiveness of MSMEs nationally even globally. This research also produced SWOT analysis, marketing strategy

				recommendations and e-marketing for MSMEs in Semarang, Yogyakarta and Purwokerto provinces.
20	Kit Yeng Sin et al. 2016	Analyzing the key factors of e-commerce adoption in SMEs in the northern state of Malaysia	Quantitative	There is a significant influence of the relative advantages of ecommerce implementation among SMEs
21	Rizky Akmalia Azhari 2018	Analyze what factors influence the use of ecommerce for MSMEs engaged in silver craft.	Quantitative and TAM (Technology Acceptance Model)	Variables that have a positive effect on the use of e-commerce for silver MSMEs in Kotagede are only control variables.
22	I Gusti Nyoman and St. Wisnu Wijaya	Understand the acceptance and use of LMS in Sanata Dharma.	Quantitative and UTAUT Models	Showing that UTAUT is a useful tool to explain the acceptance and use of Exelsa by students of Sanata Dharma University.
23	Rizky Nanda Mustaqim et al.2018	Analyze the factors that influence XYZ's Ecommerce Usage Intentions with the fashion field.	Quantitative and UTAUT Models	It is generated that only social influence factors affect the intentions of a person or individual in using XYZ ecommerce.
24	M. Ardiansyah Alam Putra 2018	Evaluating the use of Bank Mandiri e-money electronic money products	Quantitative and UTAUT Model 2	Inferred from the 10 hypotheses formulated, only 7 hypotheses are accepted
25	Samiaji Sarosa 2017	View admissions using iPad Mini to support academic activities where purchases are mandatory, not voluntary.	Quantitative Model UTAUT	It suggests that the UTAUT model may explain the iPad Mini's acceptance which is consistent with previous researchers' findings in the same population.
26	Nugroho Jatmiko Jati, (2012)	Analysis of Factors Affecting Interest in The Utilization and Use of E-Ticket System	Questionnaire with data analysis using multiple regression techniques with SPSS 17 software. Testing factors	1.Performance expectations and business expectations positively affect the interest in the utilization of information

			that influence the interest in the utilization of information technology and its influence on the use of information technology with the UTAUT model.	technology. 2.Conditions that facilitate and interest in utilization positively affect the use of information technology. 3.Social factors have no effect on the interest in the utilization of information technology.
27	. Cristian Morosan and Agnes DeFranco, (2015)	It's about time : Revisiting UTAUT2 to Examine Consumer's Intentions to Use NFC Mobile Payment in Hotels.	Know the influence of performance expectations, business expectations, social influences, supporting conditions, hedonistic motivations, habits, general privacy, privacy systems, security perceptions of interests in the use of NFC Mobile Payment in hotels in the United States (US).	1.Expectations of performance, social influence, supporting conditions, hedonistic motivations, habits, and privacy systems affect the interests of mobile payment usage. 2.Business expectations, general privacy, security perception have no effect on the interests of using mobile payment
28	Ali Tarhini, Mazen El-Masri, Maged Ali and Alan Serrano, (2016),	Extending the UTAUT Model to Understand the Costumers' Acceptance and Use of Internet Banking in Lebanon.	Quantitative. The data was analyzed using structural equation model (SEM) based on AMOS 20.0. Investigate consumer acceptance and usage factors for internet banking use in Lebanon.	1.Expectations of performance, social influence and conditions that facilitate a significant influence on the interests of using internet banking. 2.Business expectations have no effect on interest in using internet banking
29	Madani Hatta, Fenny Marietza, and Rewa Yoke Desthomson, (2016)	The Influence of Intention Utilization and Use of Accounting Software on Individual Performance : Unified Theory Approach of Acceptance and Use of Technology	Sampling method in this study using non probability sampling with purposive sampling of employee respondents accounting and finance department. Knowing the influence of utilization and use interest on accounting software for individual	Performance expectations, business expectations, social influences, facilitating conditions, utilization interests have an influence on the use of accounting software. The use of accounting software has an influence on individual performance.

		(UTAUT) Model.	performance using UTAUT banking model in Bengkulu city.	
30	Niken Kirana, (2016),	Analysis of Factors Influencing Interest in The Use of Computer-Based Information Systems With UTAUT Model.	Survey method through questionnaire with 40 respondents. Then analyzed using PLS (Partial Least Square). Analyzing factors that influence the interest in the use of computer-based information systems based on the model proposed by Venkatesh et al (2003) namely the UTAUT model.	1.Performance expectations affect the interest in the use of SI as well as interest in the use of SI positively affects the use of SI. 2.Expectations of businesses, social factors and conditions that facilitate have no influence on the interests of the use of information systems.
31	Victor Hendrik, (2016)	Analysis of Factors Influencing Acceptance Interests and Behavior of Information System Usage	Questionnaire with 40 respondents. Using multiple regression analysis techniques. Analyzing and testing the influence of performance expectations, business expectations, social factors, and conditions that facilitate the interest in receiving and using the Information System on the use of information systems	1.There is a positive and significant influence of business expectations and conditions that facilitate the interest in the acceptance and use of SI. 2.Acceptance interests have a positive effect on si usage behavior. 3.Expectations of performance and social factors have no effect on SI's interests.
32	Charles Makanyeza and Simolini Mutambayashata, (2017),	Consumer's Acceptance and Use of Plastic Money in Harare, Zimbabwe.	Questionnaire with 528 respondents. Tested using Structural Equation Modelling (SEM). Knowing the influence of performance expectations, business expectations, hedonistic motivations, and habits, social influences,	1.Performance expectations, business expectations, hedonistic motivations, and habits affect usage interests. 2.Interest in the use (behavioral intention) has a positive effect on the use (use behavior) plastic money.

			supporting conditions, and perceptions of financial costs to the interests of the use and behavior of plastic money use in	
33	Siti Suhartini, (2017),	Analysis of Factors Influencing Interest in The Utilization and Use of Accounting Information Systems.	Questionnaire with 40 respondents. Then analyzed using two models namely multiple regression techniques for variable interest utilization and simple regression for variable use of accounting information system with Test factors that affect the interest in utilization and use of accounting information systems with the UTAUT model with SPSS	Performance Expectations (X1), Business Expectations (X2) and Social Factors (X3) have a significant positive effect on the interest in si utilization (Y1) and Facilitating Conditions (X4) have a significant positive effect on the use of SIA (Y2).
34	Ruth Christiani, (2018)	Analysis of The Influence of Performance Expectancy, Effort Expentancy, Social Influence and Facilitating Condition On Behavior Intention By Moderated By Age In Bank BNI Customer Graha Pangeran Surabaya Branch	Quantitatively using Questionnaires. Non probability sampling technique. Analysis techniques are used moderated regression analysis (MRA). Knowing the factors that determine the interest in the use of internet banking at BNI Bank with 15 respondents from BNI Graha Pangeran customers in Surabaya	1. Performance Expectancy, Effort Expentancy, Social Influence positively affect Behavior Intention. 2. Facilitating Condition has no positive effect on Behavior Intention
35	Fauzi, Achmad., Widodo, Teguh., and Djatmiko, Tri. (2018).	Behavioral Intention Influence on Use Behavior on The Use of Online Transportation	Online questionnaires are processed by Convenience Sampling method and analyzed using SEM To know the influence	1. Behavioral Intention is influenced by Facilitating Conditions, Performance Expectancy, and Habit. 2. Habit and Behavioral Intention have a significant

		Application (Case Study of Go-Jek and Grab User Pad among Telkom University Students)	of Behavioral Intention on Use Behavior on the use of online motorcycle taxi applications with respondents telkom university students as many as 200 people.	influence on Use Behavior. 3. Behavioral Intention, Performance Expectancy, Facilitating Conditions, and Effort Expenctancy have an indirect influence on behavior.
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