Respons To The Era Covid-19 And The Industrial Revolution 4.0

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RESPONSE TO THE ERA OF COVID-19 AND THE INDUSTRIAL REVOLUTION 4.0: DETERMINANTS OF THE ACTUAL USE OF TECHNOLOGY AND EFFECTS ON MSMES IN EAST JAVA WITH THE EXTENDED TAM APPROACH

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Abstract – Determinants of Actual Technology Use with Extended Technology Acceptance Approach. This study aims to examine and analyze the factors that can influence the actual use of technology in SMEs through the extended technology acceptance approach. The method used is PLS analysis with 299 respondents from all UMKM in east java. The results of this study show that basically when individuals have the attitude to accept the use of technology, it will indirectly increase public interest in using technology so that it can increase the effectiveness, individual performance, and quality of financial reports in a UMKM. However, the effectiveness of using technology can't affect the size of a UMKM, because based on the results of questionnaires and interviews with respondents that the size of the company as seen from the total turnover and assets can't be influenced by the use and intensity of technology.

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INTRODUCTION

Micro, Small and Medium Enterprises play a significant role, both in the national and regional economy. This is because the reach of MSMEs for small communities is much easier so that they can absorb a lot of workers (Hani & Fauzi, 2017). Based on data obtained from the Ministry of Cooperatives, Small and Medium Enterprises, it is stated that the total MSME actors reached 64.2 million or 99.99% of a number of business actors in Indonesia (Kementerian Keuangan Republik Indonesia, 2020). With the absorption of a large number of workers, the MSME sector is one of the largest contributors to improving the Indonesian economy.

The contribution of East Java SMEs to the national economy (GDP) is 58%. This proves that MSMEs in East Java province have a big role in national economic growth (Dinnata, 2020). This was followed by an increase in the number of MSME actors, as for 9.78 million MSMEs spread across East Java (Wijayanto, 2020). However, at the beginning of

2020, our economy has been shaken by the emergence of the COVID 19 outbreak. The spread of the virus has not only become a health disaster but has also caused chaos in the economic sector, bringing the national and global economy into recession (Kementerian Keuangan Republik Indonesia, 2020). This chaos is also very influential on MSMEs that we can feel until now.

A very large impact was felt by MSME actors due to the Covid-19 outbreak, namely decreased sales, lack of capital, hampered marketing and distribution (Amri, 2020). Therefore, in tackling Covid-19, MSME actors apply a survival strategy to maintain their business, namely by utilizing technology. The use of this technology aims to face the challenges of the Industrial Revolution 4.0. The challenges of MSME actors in the fast-paced era of the dense digital economy require them to be more aware of information technology, this is because MSME actors who use technology are still not too many so that the products and services they market have not been able to reach other areas and have not been able to compete with other big businesses (Marlinah, 2020).

An equally important factor to observe when implementing a new system is the level of readiness or attitude of employees towards the new system, where this has a major impact on determining the success or failure of implementing a system (Sekundera, 2006). This behavioral aspect should be paid more attention because it can have an impact on employee attitudes when using information technology systems. Acceptance or rejection shown by employee attitudes towards the use of technology can influence employee interest in using it (Lam et al., 2007). This is in accordance with the evaluation of the individual's belief to accept or reject the object. When someone feels that the attitude is beneficial then he will have an interest in doing it and vice versa when someone feels that the attitude is detrimental then he will have no interest in doing it (Ajzen, 1991). Previous research has shown that attitudes have a positive effect on behavioral intention (Zheng & Li, 2020; Lee et al., 2020; König & Grippenkoven, 2020; Chen & Wu, 2020).

(Mustakini, 2007: 116) states that behavioral intentionis the individual's will to carry out the behavior to be determined. So, a person will only perform a behavior when he has the will to do it (Febrianti,Hariadi, & Baridwan 2019). An individual's desire to perform a behavior can affect the effective use of information technology (Lam et al., 2007). This is consistent with and supports the results of previous research which proves that behavioral intentionhas a positive influence on

actual technology use (Appiah, Kretchy, Yoshikawa, Akuoko, and France, 2021; Zheng & Li, 2020; and Estriegana, Merodio, and Barchino, 2019).

The use of this technology can contribute to improving organizational performance by increasing operational efficiency, reducing costs and increasing profits (Nguyen et al., 2018). The greater the increase in profits, the greater the opportunity for the company to enlarge the achievement of larger economies of scale (firm size) which in turn can produce a faster return on investment (Bordonaba-Juste et al., 2012). The use of technology is also able to make it easier for MSME actors to make good and reliable financial reports in order to be able to provide information that can be used as a policy-making tool by organizations (Christian & Rita, 2016).

The theory of using information technology systems in this study is the theory of the Technology Acceptance Model (TAM). In particular, TAM describes the reasons why many information technology systems are not successfully put into practice as a result of users who lack or even do not have the desire to use it, it is this desire or interest that becomes the main factor in a person's decision to use a technology (Febrianti et al., 2019). In particular, this research utilizes the development of the TAM (Technology Acceptance Model) theory. In line with the background that has been presented, it is important for researchers to raise the topic "Response to the Covid-19 Era and Industrial Revolution 4.0: Determinants of Actual Technology Use and Its Effect on Micro, Small and Medium Enterprises in East Java with the Extended Technology Acceptance Model Approach. "

Several previous studies that tested the determinants of actual technology use through the extended technology acceptance model approach had different methods and results. In this research, the method used is the mix method, this research is the development of TAM theory and combines several factors as variables such as attitudes, interests, technology use, individual performance, firm size and financial reporting. The new aspect found in this study is to make the actual technology use variable as a mediating variable on other variables. On the other hand, there are differences in the sample, where this study has a wider sample, namely throughout the province of East Java.

Based on this understanding, the researcher intends to test and analyze the effect of attitudes on interest; behavioral intention in the actual use of technology; test and analyze the effect of actual technology use on individual performance; the actual use of technology on the size of the company; test and analyze the actual use of technology on the quality

of financial reports; the use of actual technology as a mediator of the relationship between behavioral intention and firm size; as well as testing and analyzing the use of actual technology as a mediator of the relationship between behavioral intention and the quality of financial reports on MSMEs in East Java Province.

METHOD

In this study, the design applied was the mix method method. This method is a combination of quantitative and qualitative methods that are combined in a study at once.

In sampling, cluster sampling and purposive sampling are the methods that the researcher uses in this study. The number of samples used was 399 samples from the total MSMEs. This number was narrowed back to 276 samples because there was a discrepancy between the samples and the criteria set by the researcher, namely the research sample used must have technology as an MSME operational tool.

The method of collecting data in this study is by distributing questionnaires via google form and conducting interviews directly with MSME owners in accordance with the researchers' criteria. This interview was conducted with the aim of strengthening the results of the respondents' answers to each questionnaire. Below is a table to present the sample selection procedure:

Table 1. Sample Selection Procedure

No	Information	Number of Samples
1	Number of MSMEs in East Java Province	399
2	Number of MSMEs that do not use technology	(123)
	Total	**276**

This study uses three types of variables including endogenous, exogenous and intervening variables which include attitudes, behavioral intention, actual technology use, individual performance, company size and quality of financial reports. These variables can be described by the following research model:

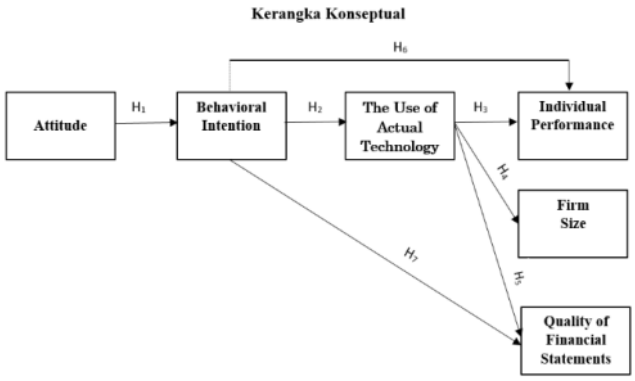

Figure 1. Research Model

The research consists of several constructs to be studied, therefore it requires the measurement of each construct by using several indicators as a benchmark for each construct. The measurement of these variables consists of:

1. **Attitude Construct,** The indicators used in this construct were adapted from Davis et al., (1992), Hu et al., (1999), Febrianti et al., (2019), which include the following:
   a. Use of marketplace and social media (S1);
   b. Satisfaction level on marketplace and social media (S2);
   c. Likes (S3);
   d. Marketplace and social media assessment (S4);
   e. Use of financial reporting technology (S5);
   f. Level of satisfaction in using technology (S6);
   g. Passion in using technology (S7);
   h. Assessment of the use of financial reporting technology (S8).
2. **Behavioral Intention Construct,** The indicators used in this construct are based on Moon & Kim (2001), Shyu & Huang (2011), Alambaigi & Ahangari (2016), Laurenti & Acuña (2020), which include:
   a. Intention in using marketplace and social media (MP1);
   b. Intensity of use of marketplace and social media (MP2);
   c. Application of the use of marketplace and social media (MP3);
   d. Advantages in using marketplace and social media (MP4);
   e. Utilization of financial reporting technology (MP5);
   f. Intensity of use of financial reporting technology (MP6);
   g. Application of the use of technology (MP7);

h. Advantages of using technology (MP8).

3. **Construct the Use of Actual Technology,**The indicators used are adapted from Moon & Kim (2001), Agmeka et al. (2019), Febrianti et al., (2019), which consist of:
   a. Intensity of use of marketplace and social media (PTA1);
   b. Consistency of marketplace and social media users (PTA2);
   c. Ease of use of marketplace and social media (PTA3);
   d. Marketplace and social media security (PTA4);
   e. Convenience of marketplace and social media (PTA5);
   f. Intensity of use of technology (PTA6);
   g. Consistency in the use of technology (PTA7);
   h. Ease of use of technology (PTA8);
   i. Security in the use of technology (PTA9);
   j. Convenience in using technology (PTA10).
4. **Individual Performance,**The indicators used in this construct are based on Igbaria & Tan (1997), Leidner & Elam (1993), Sinambel (2012:115-117), which include:
   a. Use of information technology (KI1);
   b. Individual performance improvement (KI2);
   c. Increasing the effectiveness of individual performance (KI3);
   d. Quality of decision making (KI4);
   e. Problem Identification (KI5);
   f. Decision making (KI6);
   g. Problem solving (KI7).
5. **Firm Size,**The indicators used are adapted from Rudiantoro & Veronica (2012), which consist of:
   a. Number of employees (UP1);
   b. Total company assets (UP2);
   c. Total 0mset company (UP3).
6. **Quality of Financial Statements,**indicators used refer to PSAK No. 1, Tran,Nguyen & Hoang (2021), which consists of:
   a. Financial report information (KLK1);
   b. Description of financial statement information (KLK2);
   c. Punctuality (KLK3);
   d. The level of understanding of financial statement information (KLK4);
   e. Decision making (KLK5);
   f. Comparison of financial statements (KLK6).

This study consisted of six constructs and each construct used a five-point Likert scale in measuring the construct. There are differences in the assessment of each construct. The first, second, fourth, and sixth constructs of the assessment started with strongly disagree (STS), then disagree (TS), quite agree (CS), then agree (S), and strongly agree (SS). The third uses an assessment starting from very rarely, rarely, moderately, often, and very often and the assessment on the fifth construct starts from<4 people, 5-10 people, 11-19 people, 20-99 people and more than 100 people; second question Rp 50 million, >Rp 50 million - Rp 299 million, Rp 300 million - Rp 499 million, Rp 500 million - Rp 2.5 billion, and > Rp 2.5 billion; the third question is <Rp 50 million, Rp 50 million - Rp 299 million, Rp 300 million - Rp 499 million, Rp 500 million - Rp 2.5 billion, and > 2.5 billion.

Data analysis technique

The data analysis technique used is Structural Equation Modeling – Partial Least Square (PLS) through the help of WarpPLS 5.0. Evaluation of the model in PLS can be done through the use of the model measurement method (outer model) and the structural model method (inner model) (Mustakini & Abdillah, 2014). The equation of the PLS model in the study can be seen as below:

Model 1: $\eta 1 = \beta 1.\xi 1 + \zeta 1$
Model 2: $\eta 2 = \beta 2.\ \eta\ 1 + \zeta 2$
Model 3: $\eta 3 = \beta 3.\ \eta 2 + \zeta 3$
Model 4: $\eta 4 = \beta 4.\ \eta 2 + \zeta 4$
Model 5: $\eta 5 = \beta 5.\ \eta 2 + \zeta 5$
Model 6: $\eta 3 = \beta 6.\ \eta 1 + \beta 7.\ \eta 2 + \zeta 6$
Model 7: $\eta 5 = \beta 8.\ \eta 1 + \beta 9.\ \eta 2 + \zeta 7$

Information:
η : Endogenous construct
$\eta 1$: Endogenous construct of behavioral intention
$\eta 2$: Endogenous constructs using of actual technology
$\eta 3$: Individual Performance Endogenous construct
$\eta 4$: Firm Size Endogenous construct
$\eta 5$: Endogenous Construct of Financial Report Quality
ξ: Exogenous construct
$\xi 1$: Attitude exogenous construct
$\beta 0$.....$\beta 11$: Path Coefficient
ζi: i-th measurement error rate

Researchers make SMEs outside the province of East Java as respondents in the pilot test implementation. This test was carried out by distributing several questionnaires to the respondents via google form. Based on the results of the pilot test using the convergent validity test, it shows that there are several indicators that do not meet the rule of thumb, namely the S1 and S7 indicators, so that the remaining 40 indicators are used in this study. Both indicators have a loading factor value of < 0.50 and a p-value of > 0.05 so they must be removed. Of the forty indicators have met the requirements of the reliability test so that it can be said that the 40 indicators are valid and reliable.

RESULTS AND DISCUSSION

Evaluation of Research Models Using the Measurement Model (Outer Model)

This test was conducted to determine and evaluate the relationship between the indicators used and the constructs in this study. Evaluation with this model can be done through convergent, discriminant and composite reliability tests. A construct is said to be valid if the value of the construct has a loading factor > 0.5 or an AVE value > 0.5. There are 40 indicators of the construct used by researchers with each loading factor value > 0.5 and p-value < 0.05.

Table 2.*Indicator Loading and Cross Loading*

Table 3. AVE . Value

Construct	AVE . value
SI	0.568
MP	0.661
PTA	0.567
KI	0.746
UP	0.720
KLK	0.742

The AVE table shows that the value of each construct is greater than 0.5. From that value, it can be said that all indicators in the study have met the requirements of convergent validity. The results of the discriminant validity test show that the value of*loading factor*has a result that is greater than the value of*cross loading*. So it can be stated that the research indicators have met the requirements of discriminant validity. Based on the two validity tests above, it can be concluded that the

indicators used in this study can interpret the latent construct or the indicators can be said to be valid.

Test *outer model* It is not enough just to look at the validity results, it takes a reliability test to measure the consistency and accuracy of a construct. The table below will show the reliability results of each construct:

Table 3. ***Composite Reliability and Crobach's Alpha***

	SI	MP	PTA	KI	UP	KLK
Composite reliability	0.887	0.940	0.928	0.954	0.885	0.945
Cronbach's alpha	0.847	0.926	0.914	0.943	0.805	0.930

Referring to the table above, it shows that both the value of *composite reliability* nor *cronbach's alpha* of each construct has a result above 0.7. So it can be said that the instrument used in this study is reliable.

Structural Model (*Inner Model*)

The parameter used to see the effect of exogenous variables on endogenous variables in this model uses the value of R Square (R2). Based on the test results, it proves that the R Square value of the behavioral intentionconstruct (MP) is 0.529, the actual technology use construct (PTA) is 0.527, the individual performance construct (KI) is 0.682, the firm size construct (UP) is 0.522, and the report quality construct finance (KLK) of 0.432. The following is a table of the results of the R Square test.

Table 4. R Squared (R2)

Endogenous Construct	R-Squared	Note:
MP	0.529	Moderate
PTA	0.527	Moderate
KI	0.682	Moderate
UP	0.522	Moderate
KLK	0.432	Weak

The table shows that the value of the construct has an R Square value of more than zero (> 0), so it can be indicated that the results of the model estimation have good predictive validity.

Hypothesis Testing Model

The process of testing the hypothesis in this study was carried out through WarpPLS 5.0 as a tool to test every hypothesis. The parameters used to determine whether the hypothesis can be accepted or rejected will be reviewed from the value of p-value and the coefficient value of each hypothesis. Below is a hypothesis testing model

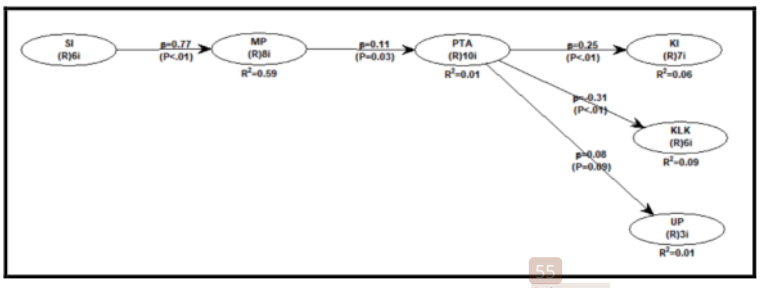

Figure 2. Hypothesis Testing Model

Based on the test model above, the following is a table of hypothesis testing results for each variable used in this study:

Table 5. Hypothesis Testing Results

Hypothesis	Note:	Path Coefficient Value	Value Significance	Interpretation of Direction and Significance	Decision
H1	S→MP	0.77	<0.001	Significant Positive	Received
H2	MP→PTA	0.11	0.03	Significant Positive	Received
H3	PTA→KI	0.25	<0.001	Significant Positive	Received
H4	PTA→UP	0.08	0.89	Not significant	Rejected
H5	PTA→KLK	0.31	<0.001	Significant Positive	Received

Referring to the table of results of hypothesis testing above, it states that in the first hypothesis, namely attitude has a positive effect on behavioral intention, it has a significance value of less than 0.05, therefore the hypothesis can be accepted; The second hypothesis which states that behavioral intention has a positive effect on actual technology of use can be accepted because the significance value of this hypothesis is less than 0.05; The third hypothesis shows that the actual use of technology has a positive effect on individual performance and is evidenced by a significance value of less than 0.05 so that the hypothesis can be accepted; The next hypothesis states that the actual use of technology has a positive effect on firm size, indicated by a significance value of more than 0.05, which is 0, 89 so that it can be stated that the hypothesis cannot be accepted or rejected; and the last hypothesis states that the actual use of technology has a positive effect on the quality of financial reports, which is acceptable because the resulting significance value is less than 0.05, which is 0.001.

Behavioral intentionMediation Testing Model

Baron & Kenny (2018) (König & Grippenkoven, 2020)argue that there are three conditions that must be met before testing the mediation either partially or simultaneously including the significant relationship between exogenous constructs and endogenous constructs, the significance of the relationship between exogenous constructs and mediating variables, and the significance of the relationship between mediating variables and endogenous constructs. Below will be shown the results of mediation testing either partially or simultaneously between behavioral intention that have an indirect effect on the quality of individual performance and the quality of financial reports.

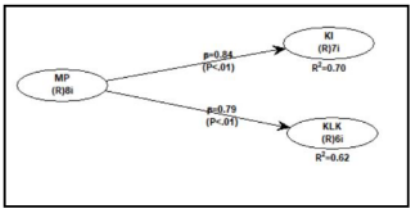

Figure 3. The direct effect of the MP construct on the KI and KLK constructs

Based on the picture above, it can be seen that the MP construct has a positive effect on the KI construct as evidenced by the coefficient value of 0.84 and the significance value < 0.01. Likewise for the KLK construct, the MP construct also has a positive influence on the KLK construct with a coefficient value of 0.79 and a significance value of <0.01. From these results, it can be stated that the first condition for conducting mediation testing has been fulfilled.

On the other hand, after the first condition is met, the second condition is to look at the indirect relationship between the MP construct and the PTA construct. Based on the test results, it can be seen that the MP construct has a positive effect on the PTA construct with a coefficient value of 0.52 and a significance value of <0.01. From the results of this test, it can be concluded that the second condition for conducting mediation testing can be fulfilled. The results of this test can be seen from the image below.

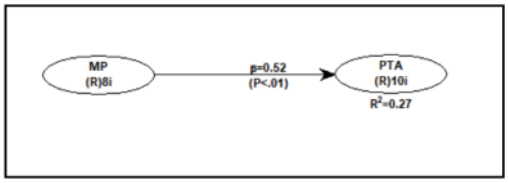

Figure 4. Direct Effect of MP Constructs on PTA . Constructs

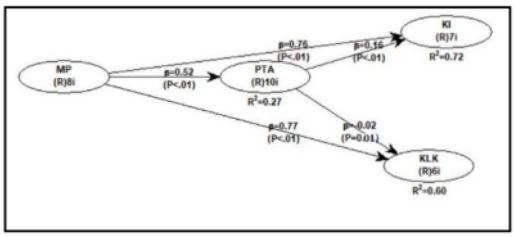

Figure 5. Simultaneous Testing of the Effect of Exogenous Constructs and Mediation Variables on Endogenous Constructs

Based on the picture above, it shows that the third condition for conducting the test has been fulfilled. So that it can be concluded that the overall results of the mediation test are as follows:

Table 6. Overall Mediation Test

Hypothesis	Items	**Without V. Mediation**	**With V. Mediation**	*p-value* Without V. Mediation	*p-value* With V. Mediation	Note:
H6	MP→KI	0.84	0.76	<0.001	<0.001	Received
H7	MP→KLK	0.79	0.77	<0.001	<0.001	Received

Discussion of Hypothesis Testing Results
Attitude to Behavioral Interest

In this variable, the results show that attitudes and behavioral intention have a positive and significant influence. This attitude is the attitude of the individual in accepting or rejecting the use of technology. When all people, especially MSME owners, are able to accept the use of technology, it will indirectly increase public interest in the use of technology, so as to increase the effectiveness of the use of information technology. This explanation is reinforced by the research of König & Grippenkoven (2020), which states that attitudes have a positive effect on behavioral intentionin using the DRT System in Rodenberg. Lee et al.

(2020) stated that attitudes have a positive effect on behavioral intention in using VR on the Santa Clara Website.

Behavioral intentionin the Use of Actual Technology

The results of the second hypothesis show that behavioral intentionhas a positive and significant effect on the actual use of technology. Behavioral intentionis an individual's desire to take a real action (Baridwan, 2012). Based on the results of the hypothesis above, it shows that when an individual, in this case the owner or employee of MSMEs, has an interest in using technology, the level of effectiveness in using actual technology to run a business will increase. This statement is supported by empirical evidence from the research of Appiah et al. (2021) who argue that interest has a positive influence on the use of caller tunes in Acra and Ghana. Agmeka et al. (2019) stated that buying interest has a positive influence on the use of e-commerce. Estriegana et al. (2019) also found that behavioral intentionhad an effect on the use of OLE.

Use of Actual Technology on Individual Performance

The results of the third hypothesis show that the actual use of technology has a positive effect on performance. In this case the intended performance is individual performance. Performanceindividual is defined as the achievement of an employee based on work standards in a certain period. When employees and owners of MSMEs are able to use technology in their business processes, indirectly the performance of each individual will increase. Because between the use of technology with individual performance has a unidirectional relationship. This is reinforced by the argument of Nugroho (2016) which states that if employees are able to take advantage of information technology properly, this will improve their performance which in turn can increase profits for the company due to increased efficiency in the use of working hours. Several studies by Poschke (2018) support this discussion, states that the use of information technology can improve performance. Lun & Quaddus (2011) state that individuals will be more productive when using technology because it helps them increase the efficiency of working hours.

Use of Actual Technology on Company Size

The hypothesis on this variable shows that there is a positive and significant effect between the actual use of technology and the size of the

company. However, referring to the test results in table 5, the path coefficient value is 0.08 and the significance value is > 0.05, which is 0.89. Based on this statement, it can be concluded that the hypothesis on this variable cannot be accepted or rejected.

Basically, the size of the company in the context of this study refers to the criteria for SMEs.The size of the company is a reflection of the achievements obtained by the company in increasing the confidence shown in the increase in sales, so that the total turnover and assets also increase. The use of actual technology cannot affect the size of an MSME, because based on the results of the questionnaire and it was emphasized by interviews with respondents that the size of the company in terms of turnover and assets cannot be influenced by the use and intensity of actual technology.

The Use of Actual Technology on the Quality of Financial Reports

The next hypothesis from this study, states that the actual use of technology with the quality of financial reports has a positive and significant effect. An organization is able to present quality financial reports when the organization can use information system technology in its manufacture. When an organization can use integrated information technology effectively and efficiently, it can improve the quality of the organization in preparing financial reports. This statement is supported by several studies by Zamzami, F., Nusa, N.D., dan Faiz (2020: 112-115) which state that the use of information system technology has a significant impact on the quality of making financial reports because the integrated system makes it easier for users to obtain reliable accounting information, timely and accurate that can be used for decision making. The same research conducted by Romney, M. B., dan Steinbart (2019:11) states that the use of information technology systems in the preparation of financial reports can improve information quality, efficiency, and make complex and effective decisions.

Discussion of Mediation Test

The results of the mediation test state that the sixth hypothesis, namely behavioral interest, has an indirect effect on the quality of individual performance through the use of actual technology, which is acceptable. The results showed that the actual use of technology was able to mediate the relationship between behavioral intentionand individual performance. This result also implies that the presence of behavioral

intentionwill make each individual have the urge to use information technology which in the end, the use of information technology can improve individual performance.

The result of the seventh hypothesis is a mediation test which shows that behavioral intention has an indirect effect on the quality of financial reports through the use of actual technology. The results of the study show that the use of(Lun & Quaddus, 2018) actual technology is able to mediate the relationship between behavioral intentionand the quality of financial reports. These results imply that when an individual has a behavioral intentionin using actual information technology, it can indirectly optimize the quality of the financial statements prepared by that individual. The statement of the two results is reinforced by several studies that have been carried out by Appiah et al. (2021); Agmeka et al. (2019); Estriegana et al. (2019); Poschke (2018); Lun & Quaddus, (2018); Sidek et al. (2020); Hertati (2015), which shows that behavioral intentionhas a positive influence on the actual use of technology and the use of actual technology has a positive effect on individual performance, company size and quality of financial reports.

CONCLUSION

This study shows empirical results that individual attitudes in running an organization can be influenced by the interest of the individual himself. This research proves that the interest in individual behavior is able to influence the actual use of technology. Empirical results also found that the actual use of technology has no effect on the size of the company. This is because the size of the company based on the amount of turnover and assets cannot be influenced by the use and intensity of technology. Empirical results also found that the actual use of technology can affect individual performance and the quality of financial reports.

The new finding from this research is to make the variable of technology use as a mediating variable on the behavioral intentionvariable on individual performance and the quality of financial reports. The results of the study prove that the actual use of technology is able to mediate between behavioral intentionin individual performance and the quality of MSME financial reports is very large, The existence of behavioral intentionwill make individuals have the urge to use information technology which can ultimately improve individual performance, company size, and improve the quality of financial reports.

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