THE IMPLEMENTATION OF INFORMATION TECHNOLOGY ON INCREASING MSMEs INCOME

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Abstract

Information technology makes it easier for humans to carry out various activities, including producing, processing, and disseminating information. Information technology that continues to develop brings big changes for MSMEs in which the existence of MSMEs is believed to make a substantial contribution to the economy in Indonesia. In its development, MSMEs experience many challenges to maintain their business continuity. The application of information technology is believed to help MSMEs increase their income and maintain MSME business continuity. This study aims to find out how the application of information technology can increase the income of MSMEs. This study used primary data, namely data obtained from the source directly through a questionnaire/questionnaire. The results showed that the application of information technology had a positive impact on increasing MSME income. The sign value showed $0.000 < 0.05$. The conclusion was that H1 is accepted, meaning that the application of information technology affected the income of MSMEs in Seberang Ulu 1 Palembang District. MSMEs that have used information technology could increase their income by 15% -25% per month, which was a new advantage for MSME actors. Applying information technology to MSMEs has proven to help MSMEs survive amid the Covid-19 pandemic, which weakens the business world. With this information technology, MSMEs can bounce back and meet customer needs. Constraints in this research are time and the object of research. This research can be used as further research in the future by adding some relevant variables.

Keywords: Information Technology, Increasing Income, and SMEs.

1. Introduction

Information technology is a means and infrastructure for obtaining information that utilizes computer hardware and software or it can also be said as a technology for distributing information and computers as a place to process it (Amar, 2018). The trend of information technology in today's business world is not only limited to data processing like financial transaction data, but also as a reliable means of information. The development of information technology has provided many real changes in all activities, including in the business world. The application of information technology can provide opportunities to help increase productivity and business processes (Putra & Rahayu, 2020). Information technology that continues to develop brings major changes to MSMEs. Utilization of information technology can help MSMEs in increasing income and maintaining MSME business sustainability. One of the most common ways to use information technology is to disseminate information/promotion about marketed products/services. It is clear that before the existence of promotional information technology, it would cost a lot of money for its activities such as giving out brochures about the business being run, and offering products directly by visiting customers. This made a lot of extras such as additional operational costs and also required a lot of employees who had to pay salaries every month. MSMEs in Indonesia have become a top priority in the process of economic development. The existence of MSMEs is believed to make a very large contribution to the economy in Indonesia. It is said that because MSMEs

can create new jobs so that they absorb a lot of unemployment and eradicate poverty. MSMEs can absorb all levels of education from the workforce. It does not only give that contribution, but MSMEs also reduce economic disparities that occur among the community. Information technology that helps in marketing products is expected to increase business income in a sustainable manner. It is relevant to research conducted (Hasanah et al., 2020) it is mentioned that information technology affects income along with the increasing of sophisticated information technology. MSME actors can sell their products through social media such as Go Food in the Gojek and Shopee applications so the sales will increase because they can sell their goods via online and in person at the outlets/stores. The Indonesian MSME article, 2020 also states that technology can increase MSMEs to 23% to 80% with an illustration of MSMEs in Indonesia occupying 99.92% of total domestic businesses or 62.92 million existing MSME business units. In relevance to the Liputan.com report, data from (BPS) the number of MSMEs in Indonesia as of 2020 reached 60 million more MSMEs and 8 million/13% of which were digital platforms. It is because information technology makes it easier for humans in all activities such as producing activities, processing data, disseminating information so that information technology increases very quickly (Premana et al., 2020). Information technology that continues to increase has also brought major changes to the economy with the progress of the MSME business in it. The purpose of this study is figure out how the implementation of information technology on increasing MSMEs income is.

2. Literature Review and Hypothesis Development

2.1 Information Technology

There is sort of a big change which is caused by the existence of technology. Technology according to the Indonesian Dictionary is a word that contains the scientific method to achieve a practical goal, knowledge, infrastructure needed for human survival. Technology is as one of the needs at this time. Technology is used in industry, service world, education and much more. Meanwhile, information is a process of activity that becomes knowledge. Information, if it is seen from the point of view of information systems, is data that has gone through a processing process and becomes a meaningful form and has benefits for the recipient in making a decision in the future. While information technology is an activity related to information automation using computers. According to the ITE Law, information technology is a technique of collecting, preparing, storing, processing, announcing, analyzing and disseminating information. Information technology covers all things related to processes that use tools for information management (Aziz, 2012). Information technology is a result of the times in human and organizational life. The changing pattern of human life also demands ease of doing things within the company. Information technology that replaces some of the activities carried out by humans, by carrying out the process of activities automatically. Information technology can also be said as a combination of automation and telecommunications supported by other devices such as hardware (computers) and software (applications). Therefore, computers are known as the potential to support the performance process. Information technology is a means of improving company and business performance and can also reduce the uncertainty that occurs in the corporate environment (Indriani & Istutik, 2018). The use of information technology is also easy to understand for the human resources who use it. Utilization of this information technology can complete tasks on time so as to create increased performance.

It was said (Robert Elliot in Mildawati, n.d.) that information technology in the 3rd era carried out data collection, analysis, reporting and information dissemination using new types, namely:

1. Automated Data Captures

An advantage provided by information technology, namely by providing an interface for employees, customers, and suppliers by means of automated data interaction.

2. Instantaneous Access and Processing

Data and analysis that must be accessed by users as quickly as possible is a distinct advantage in the use of information technology time. This information technology is very useful for management accounting systems for analyzing activities and reactions to market data in real time.

3. Geographical Freedom

A dimension of information technology profit space in which the advantages do not limit space and can be accessed by managers in a timely manner.

4. Fully Versatile Analysis and Reporting

Information technology that allows accounting systems to carry out analytical and reporting activities using a new format.

5. Capacity for Additional Data Types

The capacity for adding data makes it easier for managers to add new information to the system without having to reorganize the entire structure from scratch.

6. Access To External Data Bases

Human resources within the company who need more information about competitor data or an overview of a market. This makes it possible to access external information. With this information technology can open an external database. There are several things that can cause risks in the use of information technology. Risk is always associated with negative things in an event (Ernawati & Santoso, 2017), but sometimes risks that are handled properly can bring positive things. The risks in this case include:

1. Limited human resources and inability to operate and utilize information technology
2. Expensive cost, the cost is more expensive than previous ones
3. The risk of physical damage (hardware damage due to various disasters such as natural disasters, fires, theft and its regular damage)
4. The risk of damage for information systems and data (performance)
5. The risk of data security (the data will be stolen by irresponsible parties)
6. Uneven distribution of data centers as a whole

2.2 Income

Income is defined to be a result obtained from doing an activity. The activity in question is a trade/business/business process that generates income. Revenue is the result of the sale of goods or services within a certain period. Income can also be interpreted with inflow which means income or profit. The greater the results / income obtained, the greater the ability of the business to finance its business activities. The KBBI states that income is the result of business work and so on. Income in the financial statements as an inflow/result of debt reduction obtained from the results of transactions of goods or services to customers.

2.3 MSMEs

MSME is a form of productive economic trading business managed by a business entity or individual that has provisions in accordance with Law Number 20 of 2008. MSME, according to Law Number 20 of 2008 Article 1, is a productive business owned by an individual / individual business entity with the following provisions.

Table 1: MSMEs Provisions

Micro Enterprise	Small Enterprise	Medium Enterprise
Net worth IDR 50,000,000	Net worth > IDR 50,000,000	Net worth > IDR 500,000,000
Maximum annual income of IDR 300,000,000	Maximum annual income of IDR 2,500,000,000	Maximum annual income of IDR 50,000,000,000

The number of labor in groups according to BPS (The central bureau of statistics):

1. Micro-enterprises have 1 to 4 human or labor resources.
2. Small-enterprises have 5 to 19 human resources in their business processes
3. Medium-enterprises have 20 to 99 workers, and the rest with > 99 workers is considered as big enterprises

MSMEs have an important role in improving and growing the community's economy (Kadeni, 2020). It is considered to be important because MSMEs are able to be in all situations in the process of achieving prosperity in a community group. MSMEs are also useful in absorbing unemployment, that's why MSMEs can help economic growth.

3. Research methodology

This study was made to determine the effect that occurs between two variables, namely variable X and variable Y. The independent variable or X in this study was the implementation of information technology while the dependent variable or Y was the increase in MSME income in Palembang. In this study, the writer used primary data which were obtained from the source directly through a questionnaire/questionnaire. The data source came from the Seberang Ulu 1 District, Palembang. The sampling technique in this study was purposive sampling, the sample was based on certain criteria so that the sample was relevant to the research being conducted. The provisions are as follows: (1). MSMEs located in Seberang Ulu 1 District, Palembang; (2). MSMEs engaged in the culinary field; (3) MSMEs whose workforce is 5-19 people; (4). MSMEs used information technology.

Data analysis techniques in this study are as follows:

1. Validity Test

Validity test was used to determine whether or not the questions in the questionnaire are valid. Tests carried out statistically by showing a valid correlation coefficient if 0.05.

2. Reliability Test

As a test that states whether the instrument used as information could be trusted or not. Answers are classified to be reliable if the results are consistent.

3. Normality Test

To find out whether the variables were normally distributed. This study used the Kolmogorov-Smirnov test by looking at the Asymp.Sig (2-tailed) line if the specified significant level is less than 10% then the data is not normally distributed, but if it is more or equal to the data is considered to be normally distributed.

4. Coefficient of Determination Test

The coefficient of determination was used to measure how far in explaining the variation of the dependent variable. If the value is close to 1, it means that the variable X provides almost all the variation needed by the variable Y.

5. T test

The t-test was conducted to determine whether there was an influence between the independent variable on the dependent variable. The decision making criteria uses a 95%/0.05 confidence level if the significance value is > 0.05 then H_0 is accepted, but if the significance value shows <0.05 then H_1 is accepted. With the following hypothesis:

H_0 : Implementation of information technology has no effect on increasing MSME income

H_1 : Information technology implementation has an effect on increasing MSME income

4. Results and Discussions

In this study the aim is to see whether the implementation of information technology on increasing the income of MSMEs in Seberang Ulu 1 Palembang District. The benefits of technology have actually been felt for a very long time, even since the first time information technology was discovered since the mid-20th century or 1910-1920 information technology which began after the use of the telephone,

namely voice transmission without using cables (radio broadcasts) and in 1940 appeared broadcasts in the form of television, and followed by electronic computers in 1943, until development continues today. This very rapid technological progress has entered all kinds of fields of activity, one of which is the business world. Businesses without the use of information technology in it will experience backwardness. There are so many business people / business actors who use information technology for the advancement of MSMEs and to get higher profits. The market is expanding, bringing new competitiveness and increasing challenges. An MSME business that is not / has not been equipped with competitive advantages will not be able to participate in the wider market group. The increasingly rampant competition makes MSME actors to find something that is right and useful and it is necessary to improve each strategy in order to be able to compete in the current era. One of the efforts that can equalize the competition is to create a competitive advantage for MSMEs that are carried out, namely making utilization in the field of information technology. By using information technology can give birth to a new thing that is useful and profitable. Another thing is that with the existence of information technology, one can understand and know what the trend/taste in the current market is. Information technology can answer all of that with the advantages of a very broad reach. It can be exemplified when a trend of more popular food such as dalgona coffee, Korean garlic bread, desert box or other types of food that becomes a trend can open a new innovation for MSME actors in adding to their food menu or opening a new business. Utilization of information technology in marketing a product is to provide an interesting and quality content that can attract the interest of customers and has also become a mandatory requirement in competition and winning it. If consumers are interested in what content is provided, then customers will continue to use the product/service being marketed. Another example is using information technology to expand cooperation between partners. In relevance to the research conducted (Aziz, 2012) the use of information technology can establish a very widespread cooperation to certain areas by utilizing an extensive network. In addition, information technology also reduces production costs so that the profits generated will be much greater.

Similar to the research that has been done (Utami, 2010) business actors who can see business opportunities from information technology can process MSMEs with minimal costs such as no need for space, all that is needed is the use of computers and internet connections, and the use of employees who are not too many. Another reason is that companies apply information technology to get closer to consumers (Utami, 2010). Information technology is the backbone of company management. The improvement of information technology brings a new paradigm that is increasingly felt by helping to manage MSMEs. Doing MSMEs by applying technology makes the market reach wider. It is proven that the improvement of information technology also helps in the marketing of MSMEs. Information technology-based business marketing commonly referred to as digital marketing refers to an activity carried out by e-commerce where the process that connects sellers and buyers is not directly but is assisted by the use of websites with this information technology media promotion and the market feels very fulfilled, where information arrives very quickly, assisted by design quality that attracts attention so that the cost of promotion will be cheaper. E-commerce is a form of trade in goods and services using electronic media (Supriyanto, 2012). Even in the transaction process, consumers will feel more benefits, namely no need to queue for too long, but only in a matter of minutes can make transactions, namely through mobile banking or electronic payments. In all business fields engaged in services or trade, information technology is an important part of transactions, routinely, incidentally and periodically (Utami, 2010). Not only for external parties, but information technology is also needed by the company's internal parties. It is explained in the results of research by Google and TEMASEK (2018) that the development of the internet economy in Indonesia is caused by the large number of internet users. The rapid development of the digital economy is because of the increasing rhythm of the development of information technology and the use of the internet in Indonesia which continues to increase every year (Setiawan, 2018). The following are the results of tests that have been carried out using SPSS in this study. The characteristics of the respondents described in the study to support the analysis process and it can be the illustration of the influential factors as follows:

Table 2: Types of Business

Types of Business	Total	Percentage
Culinary	33	100%

The number of respondents of 33 MSME business actors who became the research sample with culinary types of business that have become the focus and determination in this research.

Table 3 : Characteristics by Income

No	Income (Monthly)	Total	Percentage
1	Rp 1.000.000-Rp 2.000.000	3	9,09%
2	Rp 2.000.000-Rp 3.000.000	5	15,15%
3	Rp 3.000.000-Rp 4.000.000	11	33,33%
4	Rp 4.000.000-Rp 5.000.000	8	24,24%
5	Rp >5.000.000	6	18,18%
Total		33	100%

Figure 1: Characteristics by income

Based on the pie chart above, it showed the distribution of characteristics based on the income of MSMEs in implementing information technology in their business. Characteristics of respondents seen from the total monthly income showed that 9% of MSMEs who earn monthly income in the range of Rp. 1.000.000- Rp. 2,000,000, this was because the type of business is still relatively small. MSMEs have an income of Rp. 2,000,000-Rp. 3,000,000 by 15%. MSMEs that have a monthly income of Rp. 3,000,000-Rp. 4,000,000 were 34% because their business was quite large, and it had many types of menu choices that attract the attention and interest of adolescent consumers. It was 24% of MSMEs whose income about Rp. 4,000,000-Rp. 5,000,000 and the remaining 18% of MSMEs had a monthly income of more than Rp. 5,000,000.

Table 4: Utilization of Information Technology

No.	Usage	Total	Percentage
1	Promotional media	30	91%
2	Media online orders	31	94%
3	Payment media	31	94%

4	MSME financial reporting	25	76%
Total number of MSMEs		33	

Based on the data obtained as a whole, the implementation of information technology has been applied by MSMEs. It was proven that 91% of MSMEs use information technology as a promotional medium. This is indeed very helpful in minimizing the costs used in promotions, it could be seen that promotion is the driving force in the business development of a business. Usually paying for promotions is very expensive and requires other parties such as printing, making advertisements on TV and radio and the results of the spread of promotions are not too broad and comprehensive. Meanwhile, currently only using social media and internet networks can market products/services widely and thoroughly at affordable costs. As the media for online orders was used by 94%, this makes it very easy for customers to enjoy the products/services being marketed. Only using information technology customers can reach purchases remotely with the result of orders that are minimized from errors, and it is very helpful for customers who do not have a vehicle to go somewhere definitely need a lot of money, with online ordering media the cost is only for delivery fees so this will be more profitable for customers. Another thing that can benefit MSMEs is that customers will easily find MSMEs and it is also very easy to promote the menu already listed in the online order platform, this will help in providing more service to customers. Incoming orders will also be more recorded and can reduce business cancellations. For payment media, this has mushroomed in various types of businesses because online payments or using an e-wallet can simplify the operational system and also minimize transaction errors. The number of MSMEs using information technology as a payment medium was 94%. Information technology as a payment medium can reach new customers with various promos issued in related applications, such as cash back and discounted prices. In terms of financial reporting, 76% of MSMEs had utilized information technology. This is also very useful because it simplifies the work process and the resulting output will be more precise and clear. Reports will be sent via email as well as confidentiality and security will be maintained safely.

The test results using SPSS are as follows::

4.1 Validity Test

Table 5: Information Technology Variable Validity Test Results (X) (rtable = 5% (33))

Questions	R _{count}	R _{table}	Description
P1	0,901	0,361	Valid
P2	0,845	0,361	Valid
P3	0,704	0,361	Valid
P4	0,746	0,361	Valid
P5	0,901	0,361	Valid
P6	0,497	0,361	Valid
P7	0,686	0,361	Valid
P8	0,574	0,361	Valid
P9	0,674	0,361	Valid
P10	0,854	0,361	Valid

Source: data processed from SPSS

Table 6: Results of Validity Testing of MSME Income Variables (Y) (rtable= 5% (33))

Questions	R _{count}	R _{table}	Description
P1	0,641	0,361	Valid
P2	0,568	0,361	Valid
P3	0,691	0,361	Valid

P4	0,748	0,361	Valid
P5	0,691	0,361	Valid
P6	0,617	0,361	Valid
P7	0,691	0,361	Valid
P8	0,691	0,361	Valid

Source: data processed from SPSS

Based on the explanations in tables 6 and 7 with bivariate correlated analysis using SPSS, it could be seen that each question item from Financial Technology (X), and the MSME Income variable (Y) obtained r count is greater than the r table value of 0.361. It could be concluded that all questionnaire questions from the two variables showed valid results so that they could be used and continued for further testing.

4.2 Reliability Test

After testing the validity, it continued with a reliability test to measure the data. It is considered to be reliable if the value of r count is greater than 0.361 with $\alpha = 5\%$

Table 7: Reliability Test Results for Variable X

Reliability Statistics	
Cronbach's Alpha	N of Items
,840	10

Source: data processed from SPSS

Testing:

- Cronbach alpha > 0.90 means perfect reliability
- Cronbach alpha between 0.70-0.90 means high reliability
- Cronbach alpha between 0.50-0.70 means moderate reliability
- Cronbach alpha < 0.50 means low reliability

Based on data processing by SPSS, it can be seen in the table above the Cronbach alpha value of the X variable has an output value of 0.840, the Cronbach alpha value is in the range between 0.70-0.90, so it means that the reliability is high.

Table 8: Reliability Test Results for Variable Y

Reliability Statistics	
Cronbach's Alpha	N of Items
,822	8

Source: data processed from SPSS

Testing:

- Cronbach alpha > 0.90 means perfect reliability
- Cronbach alpha between 0.70-0.90 means high reliability
- Cronbach alpha between 0.50-0.70 means moderate reliability
- Cronbach alpha < 0.50 means low reliability

Based on data processing by SPSS, it can be seen in the table above the Cronbach alpha value of the Y variable has an output value of 0.822, the Cronbach alpha value is in the range between 0.70-0.90, so it means that the reliability is high.

4.3 Normality Test

The normality test aims to see whether in the regression model, the confounding or residual variables have a normal distribution. If the data is more than 0.05 it means the distribution of the data is normal. In this study, the results of the SPSS showed the result of 0.63, which means the data is normally distributed.

Table 9: Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		33
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,55764662
Most Extreme Differences	Absolute	,148
	Positive	,101
	Negative	-,148
Test Statistic		,148
Asymp. Sig. (2-tailed)		,063 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: data processed from SPSS

4.4 Coefficient of Determination Test

Table 10: Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,801 ^a	,642	,630	1,58257

a. Predictors: (Constant), X

Source: data processed from SPSS

The result of the SPSS output from the coefficient of determination was 0.630. It means that MSME income is influenced by information technology, which was 0.630%, Meanwhile the remaining 0.370 is influenced by other factors.

4.5 T test

Table 11: T test

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	9,875	3,662		2,696
	X	,584	,078	,801	7,452

a. Dependent Variable: Y

It is known that the constant value was 9.875 while the value of information technology (b/regression coefficient) was 0.584 so that :

$$Y = a + bX$$

$$Y = 9.875 + 0.584X$$

This means that the constant was 9.875, meaning that the consistent value of the MSME income variable was 9.875. The regression coefficient was 0.584 that for every 1% addition of information technology, the MSME income value increases by 0.584. The regression coefficient was positive, so it can be explained that the direction of the influence of the variable X on Y was in a positive direction. Based on the t-value, it is known that the t-count value was 7.452 > the percentage point of the t-table distribution was 2.042, so it can be concluded that H1 is accepted that the X variable has an effect on the Y variable significantly to the increase in MSME income (Y).

This information technology provides many more benefits to customers in terms of service. Like the service of ordering food via the Gojek Goofood application, the Grab Food application or Shopee. Activities using information technology like this make it very easy for customers because they don't have to bother visiting locations. By only using information technology and also direct internet networks, they can easily enjoy it. In addition, information technology which holds the spearhead of the business, namely promotion, is very useful. With information technology business expenses will be minimized, and customers will easily find what they want to know by using the media, social media, such as Instagram and Facebook. This is in line with research conducted (Hasanah et al., 2020) that information technology can increase revenue by increasing sales. Even the quality of service also has an impact on this information technology. It is similar to the research conducted (Safirra & Nazar, 2021) which discusses the quality of service from ordering in restaurants, namely by marketing their products online, so customers will find it easier to access the information they need quickly and place orders according to their needs. The majority of Seberang Ulu 1 Palembang is engaged in culinary specialties of Palembang, such as Pempek business, kelempang business, traditional cakes and other types of business, like several coffee shop businesses for teenagers. Other facts were explained (McKinsey & Company 2018 in Ministry of Communication and Information, 2019)

1. Indonesia is estimated to have 5 billion formal online trading markets and 3 billion informal ones
2. Indonesia has 30 million online shoppers with a population of 260 million in 2017
3. Additional labors in 2025 are expected to grow by 3.7 million
4. MSMEs income will grow by around 80%
5. GDP grows by 2% by MSMEs annually with broadband penetration rate and digital users

The results of the study showed that there was a positive influence on the implementation of information technology on increasing MSME income so that the sustainability of the MSMEs is guaranteed.

5. Conclusion

The conclusion of this study was that the implementation of information technology had a significant positive effect on MSME income. It is known that the sig value of the influence of X or information technology on Y or MSME income was 0.000 < 0.05 and the t-count value was 7.452 > from t table 2.696 t table so it can be concluded that H1 is accepted, which means that the implementation of information technology affected MSME income in the sub-district across from 1 Ulu Palembang. MSMEs that have used information technology are able to increase their income by 15% -25% per month which is a new advantage for MSME actors.

MSMEs play an important role in increasing the economic growth of the community and must continue to be developed. MSMEs can survive by utilizing information technology to support their business activities. The implementation of information technology in MSMEs has proven to be able to help MSMEs to survive during the covid 19 pandemic. It is known that the COVID-19 pandemic weakens

the business world due to limitations between humans and other humans in spreading the virus, with this information technology MSMEs can rise again and meet the needs of the customer. By continuing to improve the implementation of information technology, it will be able to maintain the sustainability of MSMEs.

Limitation and study forward

It is clear that the weakness in this research is in the research process. The writers are very aware that every research must have some obstacles, and one of which is the time along with the object of research. In addition, this research can be used as a follow-up study in the future by adding some relevant variables.

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