

Obstacles and Solutions of MSMEs in Electronic Commerce during Covid-19 Pandemic: Evidence from Indonesia

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Abstract

The Covid-19 pandemic has forced business actors and/or MSMEs to adapt to the wave of disruption. There was a change in the way people shopped, a channel shift. People are abandoning traditional shopping in favor of shopping in the market online. However, there are barriers to MSMEs going digital, such as perceptions of benefits, business age, and HR competencies. This study aims to assist MSMEs in overcoming barriers to e-commerce use during the Covid-19 Pandemic. Because, Micro, Small, and Medium Enterprises are the most vulnerable businesses in a pandemic situation. This is a qualitative type of study. Data collection techniques include listening for and recording important information in order to conduct data analysis through data reduction, data display, and conclusion drawing. This study concludes that in the crisis era, MSMEs that have been in operation for a long time must determine a change in mindset and level of maturity in determining the stance or belief of each step of adopting new technology. Several education, training, exhibition, and mentoring programs must be implemented in order to meet the needs of qualified human resources in e-commerce.

Keywords: Covid-19, E-commerce, MSMEs, Perceived Benefit, Business Age, HR

INTRODUCTION

Micro, Small, and Medium Enterprises are the most vulnerable businesses in a pandemic situation. Because people who felt it was risky to buy ready-to-eat food chose to cook for themselves in order to maintain their health and save household expenses, the business sector that was hardest hit was the food and beverage sector (Sumarni & Melinda, 2020). The regulation of social distancing restrictions to the public by respective governments and health departments has resulted in the closure of schools and businesses, leaving the public befuddled in the face of unprecedented change (Komalasari, 2020). This pandemic is forcing business owners to shift from traditional to digital marketing, promotion, and transaction strategies. People continue to use social media even during pandemics (Sumarni & Melinda, 2020). E-commerce as a marketing solution during a pandemic. (Sumarni & Melinda, 2020). E-commerce is a hot topic in many areas of research because developing countries benefit from reducing transaction times, attracting more customers, encouraging service provider creativity, and lowering operational costs and increasing customer satisfaction. However, due to a number of impediments, MSMEs in developing countries are slow to adopt e-commerce.

The first obstacle is perceived benefit. Current technological advancements provide a variety of benefits, such as those provided by e-commerce. In addition to saving time and energy, online sellers of goods can meet the needs of today's generation (Firmansyah, 2019). However, most MSMEs in developing countries do not treat e-commerce or use the internet to run their businesses optimally because they do not see the benefits of running e-commerce for their business. Many people believe that e-commerce is only appropriate for large corporations where there are additional costs for using ICT and where the investment will not yield large profits for MSMEs. Furthermore, MSMEs are still debating whether they can make significant profits when running an e-commerce business, given that MSMEs have limitations in the areas of design, distribution, marketing, and post-sales support. Another issue is security, which causes MSMEs or individuals to be hesitant to conduct transactions. The main reason why many people are still afraid to do this is due to perception. Furthermore, ignorance of the ICT system is a barrier, so many MSMEs or individuals are still hesitant to conduct activities or transactions online. Whether we realize it or not, the advantages admired by MSMEs in e-commerce have not had a significant impact. This condition is related to a study (Ashari, 2018) titled *Analysis of Factors in the Use of E-Commerce for Micro, Small, and Medium Enterprises in Kotagede Yogyakarta Silver Entrepreneurs*. According to the findings of his study, the perception of usefulness had no effect on the use of e-commerce in Silver SMEs in Kotagede. According to him, there is no link between the usefulness and use of e-commerce on silver SMEs because silver users or traders in Kotagede believe that direct sales improve their performance and work. This is supported by Mr. Nur Purwanto's statement as one of Kotagede's silver shop owners. People, he claims, prefer to see things for themselves rather than rely on images on a website. In fact, with the availability of e-commerce services that can be quickly enjoyed by customers and the company itself, all services desired by customers can be followed up on as soon as possible. As a result, the company will be able to provide the best and most timely service to customers. Furthermore, they stated that customers can access and place orders through this e-commerce service from a variety of locations. More specifically, they categorize the benefits of e-commerce for the three main parties involved, namely organizations, consumers, and the larger community. The positive and important relation between the benefits perceived and e-commerce adoption implies, that the benefits perceived by SMEs in Indonesia are a determinant of e-commerce (Rahayu & Day, 2015).

The age of MSMEs is the second obstacle. The age of the business does not guarantee that it will survive in the current information technology era. For example, the Glodok shopping center, which was once a must-see in the 1990s, is no longer the go-to place for purchasing electronic goods. Around 40% of kiosks are no longer in operation. Only 1,167 of the 1,880 stalls were occupied. According to a Survey by BCA in 2017, the drop in sales performance reached -34 percent as well (Rhenald, 2018). Not only Glodok, but also Harco Mangga Dua, ITC Cempaka Mas, Mangga Dua Mall, and Metro Pasar Baru, experienced the same thing. Previously, finding parking was difficult, let alone walking between shop aisles (Rhenald, 2018). This is an example of a disruption wave that occurred in Indonesia. There was a change in the way people shopped, a channel shift. People have shifted their shopping habits from malls to online markets, but their purchasing power has not decreased. As a result, it is not surprising that the growth of e-commerce continues (Rhenald, 2018). MSMEs' ages do not guarantee that they are adaptable and flexible enough to improvise with the movement of buying style trends in order to be disrupted. This condition is related to the findings of a study (Arisadi & Djazuli, 2013) which found that the age of the organization (company) has no effect on its performance. Companies that are older are more likely to be less profitable. This is most likely due to the company's preference for retaining existing investments rather than making new ones. Companies that have been around for a long time have mixed results; some are improving while

others are not. This demonstrates that a company's long history does not guarantee good performance.

Human Resources Competence is the third obstacle. According to the Planet Innovation Foundation and The Ary Suta Center's National Innovation panel discussion on October 5, 2015, the conditions in Indonesia that need to increase innovation are human resources and research related to education, training, research, and development. This is due to the fact that the current environment has not been conducive to influencing the performance of Indonesia's innovation output (<https://avantifontana.com>). As a developing country, Indonesia already has several examples of cases that have drew international attention in the growth of the digital industry, which has an impact on economic growth, such as Go-Jek with economy sharing and Tokopedia which focuses on Micro, Small and Medium Enterprises (Sudarwati, 2017). The use of e-commerce in MSMEs business operations, will aid gain greater market access and the opportunity to acquire new customers by incorporating e-commerce into their business operations. Unfortunately, the expansion of e-commerce has not been accompanied by an increase in qualified human resource capacity. Even today, Indonesia's digital competitiveness is low due to a lack of investment in the development of human resources (HR) in the field of digital technology. This can be seen in thereport International Institute for Management Development (IMD) World Digital Competitiveness 2017. Indonesia is ranked 59th out of 63 world economies surveyed, with a score of 44.225 (highest score of 100). Only Ukraine, Mongolia, Peru, and Venezuela outperform Indonesia. The IMD World Competitiveness Centre's Director Arturo Bris says, these countries' low digital competitiveness scores are due to their low talent rankings and failure to invest in developing their human resources. According to Erik Hidayat, Deputy Chairman of the Chamber of Commerce for Creative Economy, human resources to support the e-commerce industry are still scarce. There are still few human resources who truly understand the e-commerce system as a whole, not only technically but also in terms of banking, trade traffic, and the applicable legal system. Because of the delay in the availability of human resources, certain professions are very expensive and still do not respond quickly enough to industry needs. The magnitude of the potential for e-commerce, but without the support of human resources, becomes an issue that must be addressed immediately (Sudarwati, 2017). Indeed, qualified human resources will be able to make the best use of information technology in order to improve performance efficiency (Sulistyowati, 2017).

LITERATURE REVIEW

In this paragraph, we will discuss the definitions used, namely:

Covid-19

In December 2019, officials in Wuhan City, China reported the earliest human case of Covid-19, the disease caused by the new coronavirus Covid-19, later known as SARS-CoV-2. The viral infection caused by a coronavirus that was newly detected (Covid-19). Most people with the Covid-19 virus will suffer from mild to moderate breathing disease and recover without special treatment. Seniors are at higher risk of developing serious diseases, as do those with medical conditions such as cardiovascular disease, diabetes, chronic respiratory disease and cancer. The best approach to preventing and slowing the spread of the Covid 19 virus is to teach you how it spreads and the virus, the disease that it causes (World Health Organization, 2020).

E-commerce

Electronic (e-commerce) refers to any information exchange that takes place between a company and its external stakeholders via electronic means (Chaffey, 2002). While the explanation refers to various e-commerce perspectives that are still relevant today: 1. From the standpoint of communication, electronic delivery of information, products or services, or

payments 2. Technology is used to automate business transactions and workflows from the perspective of business processes. 3. From a service point of view, this makes cost cuts possible while increasing service delivery speed and quality. 4. Products and information on-line purchase and sale. This definition shows that the electronic trade encompasses not only the purchase and sale of goods but also pre- and post-sales activities across the supply chain.

MSMEs

In Chapter I Article 1 of Law No 20 of 2008 on micro, small and medium-sized enterprises are: What are the following: 1) Micro Enterprises are productive enterprises owned by individuals and/or individual businesses which satisfy the criteria set out in this law for micro enterprises. 2) A Small Business is an independently operating productive economic business carried on by individuals or companies which are neither subsidiaries, nor branches of companies which, directly or indirectly, are owned, controlled or are part of, the medium-sized enterprises or large businesses meeting the requirements of the Small Business as defined in this Law. 3) Medium companies are productive economic enterprises that work on their own, run by people or enterprises who do not own, control, or form, directly or indirectly, small businesses or large enterprises, which have total assets. or are not subsidiaries or branches of companies that are owned or controlled. The Act governs net income or the proceeds from annual sales. As defined above, small and medium-sized businesses are a kind of productive business carried on by individuals or individual businesses meeting the criteria of micro, small or medium-sized businesses.

Perceived Benefit

(Iacovou et al., 1995) identifies two benefits of implementing e-commerce: direct benefits and indirect benefits. The majority of the operational savings related to the organization's internal efficiency are realized as direct benefits. The impact on business processes of e-commerce adoption and relationships with customers, suppliers, and business partners is referred to as indirect benefits.

(Mehrtens et al., 2001) discovered in their study that perceived benefit is the efficiency of benefits from the advantages of the internet compared to previously used traditional methods of communicating with customers such as telephone, fax, and mail. They expand on perceived benefits, For instance, one way for employees to collect competitor information, government regulations. In an efficient manner, products and stock rates are displayed. Furthermore, the perceived benefits of electronic commerce by the organization, both direct and indirect, can have an impact on business processes. According to (Kuan & Chau, 2001) perceived benefit is the level of proof that technology can provide benefits to the organization.

According to them, The benefits perceived may be divided into two categories: direct and indirect advantages. Direct benefits are defined as operating savings linked to internal efficiency of the organization. In the meantime, indirect benefits are tactical and competitive advantages that affect business processes and business relationships, such as the organization's outlook, increasing competitive advantage, Enhance customer service and improve business partners relationships.

Business Age

The length of time an entrepreneur or trader has been in business is referred to as the length of time he has been in business. Because the length of time a business or business actor has been in his line of business will affect his productivity or expertise, so that it can increase efficiency and be able to reduce production costs that are smaller than sales results, the duration of opening a business can affect the level of income. Furthermore, trading skills are improving, and more and more business relationships and customers are succeeding on the internet

(Nainggolan, 2016). The longer you are in the trading business, the more you will learn about consumer tastes and behavior (Nainggolan, 2016). That is, age determines how you act, think, and behave when running a business. Furthermore, age causes a shift in the perspective and maturity level of business organizations in taking a stand for each of their actions in adopting new technology.

Human Resources

Every organization or business requires resources to achieve its objectives. Natural resources, financial resources, human resources, scientific resources, and technological resources are all examples of resources (<http://library.poltekkesjambi.ac.id>). Human resources are the most important resource for an organization out of all of these resources (HR). Human resources are resources that are used to mobilize other resources in order to achieve organizational goals. Resources are the main supporting pillars as well as driving the wheels of the organization in an effort to realize the vision and mission and goals of the organization (Sukmaningrum, 2012). According to (Sulistiyowati, 2017), human resources are the ability to think and physical power possessed by an individual. Based on the foregoing, it is possible to conclude that human resources are people who are employed in an organization or company and who will later become the main supporting pillars and driving force of the organization in order to achieve the organization's goals. Human resources can be viewed from two perspectives: quantity and quality. Quantity refers to the number of human resources, whereas quality refers to the quality of these human resources, which include abilities, both physical and non-physical, such as intelligence and mental (<https://docplayer.info>).

RESEARCH METHODS

This study aims to assist MSMEs in overcoming barriers to e-commerce use during the Covid-19 Pandemic. In this paper, the researcher conducts library research so that there is no need to go directly to the field during the data collection process, but rather to consult a variety of reference sources that support this research. Literature is obtained from online media and databases from journal portals according to the keywords related to this discussion, namely obstacles and solutions for MSMEs in e-commerce. The author does not focus on certain journal portals or online media in determining relevant reference sources such as referring to the Emeraldinsight, Researchgate, and Elsevier journal portals, but is more flexible. In this article, focusing on the obstacles and solutions for MSMEs in e-commerce, the author makes these keywords the focus of the search so that they do not expand from the main discussion. The search for journals, articles, and publications are mostly in the range of articles published between 2015 and now. Not all writings, journals, and publications that appear from search results will be used, but only those related to MSME barriers and solutions in e-commerce as well as several perspectives such as Covid-19, E-commerce, MSMEs, Perceived Benefit, Business Age and HR competence.

This is a qualitative type of study. Data collection techniques include listening to and recording important information in order to conduct data analysis through data reduction, data display, and drawing conclusions in order to obtain an overview of conclusions regarding the literature study to be developed in this research. Data validation employs data source triangulation.

RESULTS AND DISCUSSION

MSMEs in Indonesia can take advantage of internet marketing opportunities. Because, MSMEs are important because they can help improve and develop the economy in most developing countries (Lim et al., 2018). But, one of the issues discovered and currently being

addressed is the less-than-optimal use of the Internet for product marketing (Harto & Komalasari, 2020). Many people believe that e-commerce is only appropriate for large corporations where there are additional costs for using ICT and where the investment will not yield large profits for MSMEs. Furthermore, MSMEs are still debating whether they can make significant profits when running an e-commerce business, given that MSMEs have limitations in the areas of design, distribution, and marketing. Despite the fact that there are practical and simple ways for MSMEs to reduce their digital incompetence by using the internet to download WhatsApp Business. WhatsApp Business has been developed for small business owners and is a free app for Android and iPhone. WhatsApp Business will make it easier to interact with customers by automating, sorting, and responding to messages quickly. The app is also designed and works in the same way as WhatsApp Messenger. Business owners can use it for everything, from messaging to sending photos (<https://faq.whatsapp.com>). In addition, during the pandemic, MSMEs can use Instagram to promote brands and maintain relationships with customers, particularly the millennial generation. Furthermore, MSMEs can use more modern e-commerce platforms such as Shopee, Tokopedia, Bukalapak, and others. Even during the pandemic, the e-commerce site Tokopedia reported a multi-fold increase in transactions in a variety of product categories in March 2020. The food and beverage category saw a significant increase. More than a hundred tons of beef were sold. The amount of ginger sold reached 60 tons, which is equivalent to the amount of ginger required to make herbal empon-empon for all Sukabumi residents. In fact, the number of new sellers in the grooming and personal categories nearly doubled. In general, there are numerous benefits to using e-commerce for producers, sellers, consumers, and customers, as well as the general public (<https://industri.kontan.co.id>). If there are concerns about the security of e-commerce, SMEs should hire an expert or provide training to employees. E-commerce sites should provide a sense of trust and secure access to all parties in the transaction, so that their use is no longer a concern.

A company that has been in operation for a long time may have gained a great deal of experience. The greater the company's age, the more information the public has about the company. This will increase consumer trust in the company's products. Furthermore, companies that have been in business for a long time must have more solid strategies and tips in order to survive in the future. However, in today's world, the flow of technology and information is moving at such a rapid pace that it has reached the business realm of a company. If a business lives a long time and does not adapt to the advancement of information technology, it may be disrupted, particularly in the era of the COVID-19 pandemic crisis. According to data from the International Labour Organization (ILO), in May 2020 (Kusumastuti, 2020), 65 percent of the business world in Indonesia had ceased operations due to the impact of COVID-19. According to this data, the COVID-19 pandemic has a direct impact on approximately 65 percent of businesses in Indonesia. As many as 2.6 percent of companies have been known to have permanently ceased operations. In addition, 62.6 percent have temporarily ceased operations, while 3 percent have resumed operations. According to the International Labour Organization (ILO), the risk of small businesses (those with fewer than ten employees) going bankrupt is three times greater than that of medium and large businesses (more than 50 employees). Furthermore, there is data from the Lembaga Ilmu Pengetahuan Indonesia (LIPI), 2020 in (Kusumastuti, 2020) that explains the proportion of MSMEs affected by the tourism sector in comparison to National MSMEs. According to this data, tourism is the industry most impacted by COVID-19. According to the Lembaga Ilmu Pengetahuan Indonesia (LIPI), the tourism sector will have an impact on Micro, Small, and Medium Enterprises (MSMEs), particularly in the food and beverage business unit. Furthermore, COVID-19 affects the business units of wood and rattan handicrafts. The scope of micro-enterprises was most affected in the two business units, with 27 percent of micro-enterprises in the food and beverage business unit and 17.03

percent in wood and rattan handicrafts. For your information, the total loss from the tourism sector reached US\$ 2 billion, with a 0.013 percent decrease in aircraft growth, a 0.008 percent decrease in accommodation provision, and a 0.006 percent decrease in food and beverage. As a result, the age of the company or the length of time it has been in operation must determine how to act, think, and behave when carrying out a company's operations. Furthermore, age must result in a shift in the company's perspective and level of maturity in taking a stand on each of its actions in adopting new technologies, such as utilizing e-commerce, in order for the company to continue to exist while improving its performance.

Businesses are currently competing to enter the digital world in order to expand market access and get closer to customers. This effort, however, is frequently hampered by a lack of human resources with knowledge and skills in the digital world. One of the reasons for the low number of e-commerce human resources is a lack of information, such as reference books, journals, magazines, or tabloids that discuss e-commerce. Furthermore, there is a lack of educational facilities, seminars, workshops, development centers that should be built, and e-commerce experts. As a result, several steps must be taken to accelerate the development of human resources e-commerce so that the industry can grow quickly. The first step is to increase human resource capacity through various trainings, competencies, coaching, and other means. Professional and skilled labor that is responsive to market demands/needs is an indicator of a country's ability to compete on a global scale. The government plays a critical role in developing strategic programs to produce quality human resources who are ready to enter the labor market. At the Job Training Center, the government can facilitate related training e-commerce. Furthermore, they can collaborate with the community, both associations and private parties, as well as universities, to organize e-commerce training or workshops for the community. For example, the Ministry of Communication and Information collaborated with Huawei Indonesia to provide online e-commerce training to 100 entrepreneurs. The next step is mentoring, which is the process of sharing experiences and knowledge from someone who has been there and done that with someone who wants to learn in the field. The key phrase here is "sharing experience and knowledge." A mentor is typically someone who has prior experience in their field and can guide, provide tips, and advice in order to speed up one's learning process and prevent them from making common mistakes. Mentoring should be done to assist HR e-commerce in absorbing the mentor's successful experience.

CONCLUSION

The Covid-19 pandemic has forced business actors and/or MSMEs to adapt to the wave of disruption. There was a change in the way people shopped, a channel shift. People are abandoning traditional shopping in favor of shopping in the market online. However, there are barriers to MSMEs going digital, such as perceptions of benefits, business age, and HR competencies. Perception of benefits is the level of proof that technology can provide benefits to a business, both directly and indirectly. This is especially important for MSMEs that have been in operation for a long time and must determine how to act, think, and behave when conducting a business operation. Furthermore, as a company's age increases, it must change its perspective and maturity level in taking a stand on each of its actions in adopting new technologies such as utilizing e-commerce in order to continue to exist while improving its performance through qualified human resources. Training and direct appointment of experts, both individuals and business entities, to become mentors are two steps that can be taken to improve the quality of human resources e-commerce.

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